

COOPERATIVE
DEVELOPMENT ACTIVITY
4 (CD4)- MALAWI
FINAL EVALUATION
REPORT

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LAND O'LAKES
VENTURE 37



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FROM THE AMERICAN PEOPLE

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ACRONYMS

AGCOM	Agriculture Commercialization Project
AGM	Annual General Meeting
BDS	Business Development Services
CD4	Cooperative Development Project 4
CLP	Cooperative Learning Platform (same as the Cooperative Stakeholder Platform)
CREMPA	Central Region Milk Producers Association
FBO	Farmer Based Organization
FGD	Focus Group Discussion
FINES	Financial Inclusion and Entrepreneurship Scaling project
HIMACUL	Highland Macadamia Union Limited
KII	Key Informant Interview
LOP	Life of project
LUANAR	Lilongwe University of Agriculture and Natural Resources
MAFECO	Malawi Federation of Cooperatives
MBG	Milk Bulking Group
MEL	Monitoring, Evaluation and Learning
MMPA	Malawi Milk Producers Association
MOITT	Ministry of Industry, Tourism and Trade
MUBAS	Malawi University of Business and Applied Sciences
MUSCCO	Malawi Union of Savings and Credit Cooperatives
MWK	Malawi Kwacha
PM2	Performance Measurement and Monitoring System
PRIDE	Program for Rural Irrigation Development
SCPV	Social Capital and Perceived Value survey
STTA	Short-term technical assistant
SVTP	Shire Valley Transformation Program
TA	Technical Assistance
TRANSFORM	Transformational Adaptation for Climate Resilience <i>in</i> Lake Chilwa Basin of Malawi
USD	United States Dollar

EXECUTIVE SUMMARY

BACKGROUND

The USAID-funded Cooperative Development Activity 4 (CD4), implemented by Land O'Lakes Venture37 from August 2018-August 2023 in Rwanda and Malawi, had three major components: 1) Improving the cooperative enabling environment through capacity building of apex organizations, 2) Improving cooperative business performance by providing technical assistance to primary cooperatives, and 3) Improving development community support for cooperatives by conducting research on locally-defined learning agenda questions and disseminating learning through local and global channels.

In Malawi, CD4 worked closely with 8 farmer organizations which functioned similar to primary cooperatives, and 4 apex bodies (secondary and tertiary umbrella organizations which organize and serve cooperatives), across the dairy, horticulture and macadamia value chains. CD4 provided technical assistance (TA) to these 12 organizations on three key “modules”: financial management, governance, and business development services. In addition, CD4 provided a grant to the Malawi Federation of Cooperatives (MAFECO) for a marketing campaign to attract more union members, and to provide an automated financial management system and associated government and financial training to its existing unions. CD4 also provided a grant to the Malawi Milk Producers Association (MMPA) to support provision of training to regional dairy unions and dairy cooperatives, capacity strengthening of newly established crossbreeding, and production of liquid nitrogen for artificial insemination services. Finally, CD4 also directly supported a Cooperative Learning Platform (CLP), with meetings that brought together various cooperative sector stakeholders to share information and coordinate actions, and it funded contracted research on 5 learning questions, with results shared out via the CLP.

The CD4 Malawi program essentially came to halt for 7 months during the 2020 COVID pandemic, with no coaching provided, so many of the interventions were actually executed between 2021-2023.

EVALUATION OBJECTIVES AND METHODOLOGY

Venture37 contracted a consultant to carry out a final evaluation to analyze the extent to which CD4 Malawi achieved its objectives, by answering the research questions below:

1. What has been the impact of the CD4 project on project-supported *apex bodies*?
2. What has been the impact of the CD4 project on project-supported *primary cooperatives*?
3. What has been the impact of CD4 have on the broader cooperative enabling environment?
4. What were the effects of and responses to COVID-19 pandemic in the CD4 project?
5. What role does gender play in the CD4 project outcomes?
6. What role does age group (youth) play in the CD4 project outcomes?

Quantitative data was collected by CD4 staff through three main tools: 1) Performance Monitoring and Management (PM2) assessments that scored organizational capacities in leadership, adaptation, management, operations, production and marketing, and financial management; 2) a Social Capital, Perceived Value (SCPV) survey with cooperative members to measure perceived value of both their cooperatives and the apex bodies to which their cooperatives belonged, and 3) financial data. This evaluation, executed between April and July 2023, uses a mixed methods approach using pre-post design for financial and PM2 data and quasi-experimental design for SCPV data, as comparison cooperatives were chosen in each targeted value chain and the SCPV survey was also conducted with them in years 3 and 5. Qualitative data, collected by the evaluator, included 12 focus group discussions (FGDs)— one with male and one with female members for each of 6 cooperatives—22 key informant interviews (KIIs) with

cooperatives and apex leaders, CD4 staff, contracted coaches, and government, and a scorecard workshop with attendees from 17 cooperative sector organizations to score elements of the cooperative enabling environment. The FGDs and KIIs conducted with primary cooperatives also included half from comparison groups, allowing for some discussion of differences between the groups.

KEY EVALUATION FINDINGS

Management and governance of cooperatives improved, with mostly positive implications for sustainability: All 8 program cooperatives increased their performance in management and governance, as evidenced by an increase in overall score on the PM2 by 53%, while the 4 apex bodies increased their score by an average of 28%. Each of the 6 sections of the MP2 had score increases, particularly adaptive capacity which increased by 75% for primary cooperatives and 65% for apex bodies. There was strong agreement among KII and FGD participants that governance, management capacity, and business professionalism rose significantly, especially for cooperatives, and that this was the most important impact of CD4. Many voices in the qualitative findings praised CD4's approach of engendering a business mindset in cooperative members and leaders, building their capacities and making them own strategic planning, and they said that they expected sustained, long-term improvements as a result. However, a few KII participants said that they didn't think all cooperatives were ready for the program to end quite yet, that some needed additional coaching for at least 1 more year for the improvements to become truly sustainable.

Member contributions for cooperatives increased, with mixed results for apex bodies: Qualitative results showed that most cooperatives had either no member shares plan or a very small level of contributions at baseline, and CD4 coaches facilitated them to create such plans and to mobilize members to contribute more money to the cooperatives. Some comparison cooperatives also had improvements in this area, but it was larger for program cooperatives. In quantitative results, all cooperatives saw an increase in member shares, with an average change of 337%. This was not the case for apex organizations, however; only 1 had an increase in member shares, and there was an average decrease in contributions from year 3 to 5 of -21%. This suggests that member organizations bought fewer shares in the apex bodies, but that is contradicted by qualitative results in which all apex leaders mentioned having either no change or a positive increase in member shares, especially with increased numbers of member organizations.

Financial record keeping substantially improved, though with mixed business performance impacts: There is clear improvement on financial record-keeping for both apex bodies and cooperatives, given that there were no reliable records available before they started working with cooperatives or during the early project years, but by year 3 all partner organizations had reliable financial records and reports. The most substantial score increases for primary cooperatives PM2 assessment were for the productivity and financial performance section (+113%), with the biggest improvements in rejection levels, capacity utilization, and debt ratios. But the value of revenue, services and income to members in the financial data did not increase from year 3 to 5 in many cases. On all three metrics, 5 cooperatives and only 1 federation saw increases, while the 2 unions had large decreases. This was contradicted by the strong PM2 financial performance results and the qualitative data, most of which mentioned added revenue-generating activities and improved markets, somewhat higher apex body support, and an increase in both cooperative and household revenues. One possible explanation is that KIIs showed that many benefits were realized in 2023 and beyond, but these improvements do not appear in the financial data through Year 5; this delay in impact may partially be related to the implementation delays because of the COVID pandemic.

Perceived value to members of both cooperatives and apex bodies increased: Also contradicting the decreased value of services estimates in the financial data, the SCPV survey results showed an increase in perceived value scores of cooperatives (146%, significantly higher than the +88% for comparison cooperatives) and apex bodies (+159%), though the final perceived value scores still fell short of project goals (perhaps because of project delays due to COVID). There was also a +81% increase in member awareness of apex bodies, a +74% increase in recommendation scores for apex, and an increase of +74% (vs. +8% for comparison) in the behavioral social capital index for apex bodies. Changes in primary cooperatives were also positive, if less so, with a +33% (vs. 10% for comparison) for the recommendation score and +39% (vs. 8% for comparison) for behavioral social capital.

The cooperative enabling environment experienced weak improvements: In the scorecard workshop exercise, cooperative sector stakeholders gave slightly higher ratings over time on most elements of the enabling environment (policies, sector coordination, access to information, support from various actors in the development community, etc.). However, the highest scores given were still lower than 5 out of 10, indicating many weaknesses remain. Where KII participants discussed the enabling environment, they also mentioned only small changes, and most not due to the CD4 project. Positive changes that were attributed to CD4 included: improved support by apex bodies to their members and improved stakeholder coordination via the CLP. CD4's research work did not lead to high perceived improvement on information availability or research community support, unfortunately, because of weaknesses in dissemination.

RECOMMENDATIONS

Recommendations of this evaluation for the Malawi cooperative sector, including the Department of Cooperatives, other NGOs, and apex bodies working in the cooperative sector in the future include:

1. **Start support to each cooperative and apex body with foundational technical assistance (TA) in building good governance structures and developing a business management mindset** . This CD4 approach was praised as very impactful.
2. **Focus on sustainability of cooperative changes by giving the cooperative leaders and members ownership over all new plans and strategies** (as CD4 did), while coaches play a supporting role, and also ensuring that the coaching provided is done for an adequate amount of time to ensure they are ready to continue on their own.
3. **Encourage cooperatives and apex bodies to focus on collective marketing and diversification early on**, to improve revenue flows and reduce vulnerability to crises.
4. **Enact the new Cooperative Development policy as soon as possible and ensure good stakeholder coordination in its implementation.**
5. **Continue working to disseminate and utilize the research and project reports from CD4.**

Recommendations for future CDP activities in contexts similar to Malawi include:

1. **Include Business Development Services (BDS) and finance access for primary cooperatives earlier in the program life cycle.**
2. **Include direct coaching for financial reporting for all supported organizations, and support digitization of financial records** (like CD4 did for primary cooperatives but not apex bodies).
3. **Leverage apex organizations for broader impact, using TA and milestone-based grants to ensure they provide coaching, performance management, improved markets to members.**
4. **Emphasize and better integrate sharing of learnings with more stakeholders and in manner that is easily accessible in the long-term**, like posting reports in an open-access repository, maybe on a government ministry's website.

PROJECT BACKGROUND

The Cooperative Development Activity 4 (CD4) is an \$11.3 million, USAID-funded project, implemented by Land O'Lakes Venture37 (Venture37) from August 2018-October 2023 in Rwanda and Malawi. CD4 had three major components: 1) improving the cooperative enabling environment through capacity building of apex organizations, 2) improving cooperative business performance by providing technical assistance (TA) to primary cooperatives directly and through apex organizations, and 3) improving development community support for cooperatives by conducting research on locally-defined learning agenda questions and disseminating learning through local and global channels. Gender and youth inclusion was, in principle, integrated throughout the activities.

CD4 had a relatively small presence in Malawi, as was planned from the proposal stage. There were 2 full-time technical staff and average annual budgets of \$300,000-\$500,000 per year, leading to total funding of around \$1.68 million over the life of the project. Over the course of the project, Malawi CD4 worked closely with 8 farmer groups (6 from 2019-2023, and 2 starting at the end of 2021) which functioned similarly to primary cooperatives, though many of them were not formally registered and were still seeking registration. This included 3 in the dairy sector, 1 in macadamia and 4 in horticulture. The project also worked with 4 apex bodies, which are umbrella organizations that organize and support primary cooperatives. Two of these apex bodies are regional secondary cooperative unions: Highland Macadamia Cooperative Union Ltd. (HIMACUL) in the macadamia sector and Central Region Milk Producers Association (CREMPA) in the dairy sector. The other two are national-level tertiary cooperative federations, MMPA (which focuses on dairy) and MAFECO (which includes member unions from several value chains including macadamia). The primary cooperatives and CREMPA are located in the central region of Malawi, HIMACUL is located in the central and Southern regions, and the federations work across the country.

Activity 1 - Improving the cooperative enabling environment through capacity building of apex organizations: CD4 Malawi provided governance and financial management training to leaders of 4 apex bodies, and additional bespoke support to each based on initial and annual assessments, for example support to CREMPA and MAFECO to create strategic plans. Milestone-based grants were also provided to the two federations. MAFECO received \$25,000 from CD4 to support a campaign to increase membership, training to unions on governance and financial management, and acquisition and on-boarding of finance management software. MMPA received a total of 3 sub awards totaling around \$52,000 from CD4 to acquire an air compressor machine, a part of machinery that manufactures liquid nitrogen to support artificial insemination (AI) work, to train dairy farmers in milk quality and hygiene, to strengthen already established cross-breeding centers, and to offer training on cassava silage making to cooperatives. CD4 also offered some monetary support to HIMACUL, including \$4,500 to cover part of the Fair Trade certification application fees.

Activity 2 - Improving cooperative business performance using technical assistance to primary cooperatives: CD4 Malawi supported 8 primary cooperative organizations with coaching in governance, financial management and business development services. Coaching sessions included a core group of leaders and board members, plus a rotating group of several selected other members after 2021. In each module the coach first trained on some core basic concepts and skills, then facilitated the cooperative members to produce several key deliverables, with iterative revisions and guidance throughout the process over the course of multiple weeks and numerous meeting sessions. Common changes that cooperatives made with advice and support of the CD4 coaches included: improving financial record

keeping and reporting, creating visions and goals for the cooperative, creating business plans and annual work plans, sub-committees to improve cooperative management, diversifying income streams of the cooperative, starting or expanding the scale of collective marketing, and finding better buyers and negotiating for better contract terms. No primary cooperatives were offered direct monetary support from CD4, though the BDS coaches in several cases helped the cooperatives to apply for external financial assistance, particularly from the World Bank-funded Agricultural Commercialization project (AGCOM).

Activity 3 - Improving development community support to cooperatives through learning agenda research and dissemination: CD4 worked with cooperative sector stakeholders at the beginning of the project to develop a list of learning agenda questions, then it contracted independent organizations to conduct research and write reports into these questions. In the end 8 total reports were produced, with 5 containing content related to Malawi specifically. These reports were shared out to stakeholders in Malawi as part of the Cooperative Learning Platform (CLP), a group of key cooperative sector actors convened to share information and coordinate on issues facing cooperatives in the country. CD4 provided direct support to the CLP, but delegated MAFECO to play a leading coordination role to ensure sustainability.

The COVID-19 pandemic led to major challenges, many cooperatives lost markets and revenues dropped, and CD4 could not conduct activities as per the initial plan. There was a 7-month period during which CD4 suspended all field activities, with no coaching happening during that time as virtual coaching was piloted and found not to be very effective. CD4 provided cooperative partners masks, sanitizers, hand washing soap and buckets for hand-washing to help reduce spread of the illness, but no other support. Once CD4 resumed activities in 2021, they provided support related to the effects of COVID-19, including diversifying revenue streams to increase resilience for future crises.

EVALUATION PURPOSE AND EVALUATION QUESTIONS

The purpose of this final evaluation was to analyze and document the extent to which CD4 Malawi has achieved its goals and objectives and to explain any deviations from the plan. The findings were used to draw conclusions and provide recommendations for future work in the cooperative sector in Malawi as well as in other similar country environments. The report is aimed at multiple audiences, including Land O’Lakes Venture37 staff, USAID/Washington and USAID/Malawi representatives, the government of Malawi, members of the Malawi cooperative stakeholder platform, and activity beneficiaries including apex body and cooperative leaders.

EVALUATION QUESTIONS

The key evaluation questions are listed below, along with the sub-elements included in each. The Evaluation Matrix document (Annex 1) shows how the qualitative and quantitative data sources contributed to answering these questions.

Table 1: Evaluation Questions

#	Evaluation question	Sub-questions
1	What has been the impact of the CD4 project on project-	<ul style="list-style-type: none"> • Business performance changes • Membership level changes • Governance changes

	supported <i>apex bodies</i> ?	<ul style="list-style-type: none"> • Management capacity changes • Awareness of apex bodies among members • Value proposition to members • Any changes made because of project learning/dissemination • Most impactful activities and lessons learned for apex bodies
2	What has been the impact of the CD4 project on project-supported <i>primary cooperatives</i> ?	<ul style="list-style-type: none"> • Business performance changes • Changes to member household revenues and well-being • Changes in membership levels • Management capacity changes • Value proposition to members • Changes in member contributions and investments, any changes made because of project learning/dissemination • Most impactful activities and lessons learned for primary cooperatives
3	What has been the impact of CD4 have on the broader cooperative enabling environment?	<ul style="list-style-type: none"> • Impacts on government regulations (laws, policies and their implementation) and coordination of actors in the cooperative sector? • Impacts on development community support (from government, private sector, donor funding, research community, local leaders) for cooperatives? • What specifically was the impact of learning agenda research and dissemination and the CLP? • Which CD4 activities led to the biggest changes in the enabling environment? What are lessons for future projects?
4	What were the effects of and responses to COVID-19 pandemic in the CD4 project?	<ul style="list-style-type: none"> • How did the pandemic influence CD4's results? • How did CD4 adapt activities to COVID in the short term? • To what extent did cooperatives, especially CD4-supported cooperatives, help to mitigate member losses? • Did CD4 help the cooperative sector to recover and learn from the pandemic crisis in the long-run?
5	What role does gender play in the CD4 project outcomes?	<ul style="list-style-type: none"> • Have the program outcomes differed based on gender? • Have cooperative policies toward women and women's participation in the cooperatives changed? • What was the impact of CD4 on women's broader autonomy and equality in their households? • Lessons learned for the future on how to increase women's empowerment through cooperatives?
6	What role does age group (youth) play in the CD4 project outcomes?	<ul style="list-style-type: none"> • Have the program outcomes differed for youth vs. for older participants? • Have cooperative policies toward youth and youth's participation in the cooperatives changed? • Lessons learned for the future on how to increase youth involvement in cooperatives

EVALUATION METHODS AND LIMITATIONS

This evaluation uses a mixed methods approach to answer the evaluation questions described in the section above. The evaluation used a mixture of quasi-experimental and pre-post design comparing data collected from baseline, midterm and annually to those collected during this final evaluation. For the quantitative portion, primary data was collected annually by the CD4 team using a Performance Measurement and Monitoring System (PM2) tool with cooperatives to measure changes in their practices, a Social Capital and Perceived Value (SCPV) survey with cooperative members to understand changes in value of cooperative membership, and financial data from cooperatives and apex organizations to understand changes in performance. Results have been disaggregated by gender and age to determine the specific effects on women and youth, and certain key metrics have been compared not only to baseline but also to a comparison group, to help parse out the effect of the program.

The qualitative portion includes primary data collected by the evaluator from focus group discussions (FGDs), key informant interviews (KIIs) and a scorecard workshop conducted during the final year, and compared to earlier results at baseline and mid-term. The scorecard workshop was an exercise conducted with key cooperative sector stakeholders in which they provided scores on various elements of the cooperative enabling environment. FGDs were conducted with cooperative members of both program and comparison cooperatives to explore their perceptions of how their cooperative governance, performance and the value of their membership changed over time, and to see if the program cooperative members reported larger changes. KIIs with cooperative, union and federation leaders, government representatives, CD4 staff, and contracted coaches were used to understand their perceptions of the changes and impacts of CD4 on the cooperative sector.

QUANTITATIVE

Monitoring data

Monitoring data for outputs of the project came from several sources. Individual registration forms were filled out for each individual member of the program and comparison cooperatives and included information such as gender, age and position in the cooperative, and also filled for any individual who attended an event even if they were not a cooperative member, and noted their organizational affiliation. Event logs and attendance lists were collected to note the content and type of event (coaching, training, CLP meeting, workshop, etc.) and which individuals were present. A learning agenda tracker was completed by CD4 program staff as different research reports were contracted out and then completed, to track the progress of the learning agenda work. Data on cost-share and leverage provided by program organizations (mostly in-kind meeting space and staff time, or capital investments made with outside grant support), Venture37 itself (Land O'Lakes Inc. staff time), and other sources was collected with back-up documents and compiled into Venture37's cost-point system, with later exports used to calculate total leverage. Finally, a list was compiled every year of organizations using CDP-developed tools by the CD4 program staff, with data collected on non-program cooperatives using the tools by program apex bodies who shared the tools with them.

Impact data

Three key tools were used to collect quantitative evaluation data to measure outcomes of the project. The SCPV survey was conducted with a representative sample of both program cooperative members (every year) and comparison cooperative members (in years 3 and 5), and include questions about which

services the members received from their cooperative, their rating of the quality of each service, their level of awareness of the union and federation of which their cooperative was part, their level of trust in the cooperative and apex leaders and structures, the frequency with which they engaged with their cooperative or apex body in various ways, cooperative rules and enforcement, and the number and quality of services provided by the union and federation. These data were used to calculate a perceived value score for each cooperative and each apex body, as well as a two social capital scores one for behavioral domains (trust) and one for structural domains (engagement opportunities, rules).

The PM2 assessment was completed each year with all program cooperatives and apex bodies, led by a CD4 program staff member but with participation of a group of organization leaders and members. The PM2 tool included 2 sections (leadership and management capacity) for apex bodies and 6 sections (leadership, adaptive capacity, management capacity, operational capacity, supply, processing and marketing, and productivity and financial performance) for primary cooperatives. In each section multiple questions, each with a scoring rubric, were discussed and scored, then averaged together to give a total score.

Financial data was collected annually starting in year 3 (with data from the previous full calendar year) from every program cooperative and apex body, using provided templates, and with the help of finance coaches in the case of the cooperatives. They include data reported from the cooperatives and unions about their revenues, income distributed to members, and equity. They also include estimated Value of Services scores, which are calculated using a questionnaire about services provided which are then quantified using set formulas. Data was not available in year 1 because of weak financial record keeping, and was not available in year 2 because coaches could not assist in collecting the data during COVID.

Secondary data review

In addition to the formal quantitative tools, the evaluator also reviewed reports and other information sources and used them to compile a summary database by organization. Source reviewed included grant award contracts and completion reports, CD4 annual and semi-annual reports, detailed comments in PM2 assessments, and requested information filled in by CD4 program staff upon request, for example noting the key intervention and actions taken (committees set up, AGCOM grants applied for/won, shares plans implemented, etc.) for each cooperative and apex body.

Sample selection

All tools mentioned above involved census data except for the SCPV survey. For this survey, all program cooperatives and selected comparison cooperatives were included, but with a stratified random sample of members from each cooperative selected to participate in the survey. For sampling within each cooperative, the CD4 team took the full list of active members and used a random number generator to select the planned number of individuals to survey, as well as a back-up list. For each cooperative, the proportion of females, youth, and leaders in the selected sample was checked to make sure it corresponded to the overall cooperative population proportions; where it did not, substitutions were made on the list of sampled names until the sample and population proportions were equal.

SCPV data was collected on the “comparison” group of cooperatives in years 3 and 5 of the CD4 project. Cooperatives for the comparison group were selected based on the following criteria: 1) they were not served by the CD4 program, 2) they had a similar coverage of geographic areas and value chains and 3) they did not statistically differ from the program group on average on several key variables (membership size, years in operation). Due to resource constraints, it was not possible to get equal numbers of

comparison cooperatives as for the activity supported group; instead, 4 comparison cooperatives were selected in Malawi (one of these, in macadamia nut, was not added until year 4 when the program added a macadamia nut cooperative). For the selected comparison cooperatives, the registration tool was used to collect member information prior to SCPV administration, but no other data was collected.

The planned sample size was 25 members for most program and comparison, but for a few cooperatives with less than 100 active members the sample was reduced to 10-15. This is shown in Table 2 below, along with actual sample numbers, which diverged slightly during survey administration based on who enumerators were able to find in the field. The actual sample is compared to total members per cooperative as stated in a phone call survey in June 2023, which is deemed more accurate than the active members in the official registration database, since for many the latter excludes members who have not yet bought shared in 2023.

Table 2: SCPV survey sample compared to sampling frame

Cooperative name	Program or comparison	Value chain	# Y5 members	Planned sample	Actual sample
Bua MBG	Program	Dairy	169	25	25
Chikwatula coop	Program	Macadamia	58	10	10
Gwengwere Pre-coop	Program	Horticulture	159	25	25
Kaphatiyi FBO	Program	Horticulture	108	25	25
M'memo FBO	Program	Horticulture	206	25	25
Mpalo Coop	Program	Dairy	273	25	30
Mwaiwathu Coop	Program	Horticulture	89	15	16
Nsaru MBG	Program	Dairy	312	25	24
Malovu MBG	Comparison	Dairy	185	25	24
Mbalame MBG	Comparison	Dairy	249	25	22
Muthe Scheme	Comparison	Horticulture	100	25	24
Nachisaka Coop	Comparison	Macadamia	56	10	9
Total Program Cooperatives			1,374	175	180
Total Comparison Cooperatives			590	85	79

The SCPV sample was designed by the baseline evaluation firm- TANGO International, instead of being proportionate to membership size, to give a fairly robust sample for each cooperative, to enable conclusions to be made about those cooperative's changes over time, while also maintaining feasibility and affordability of survey execution.

Quantitative Field Work

For most years, the data collection of all annual data collection tools occurred between June –August, prior to annual report submission in November, though with each progressive year an effort was made to collect financial data earlier, as close to the beginning of the year (for financial data on the previous calendar year) as possible. For the Year 5 data used in this report, all data was collected earlier in 2023 because the project is closing in September and the final report is due in July. Dates in 2023 of collection for each of the final key tools were:

- **Cooperative member lists:** March 1-30 (with some adjustments made in June)

- **Finance data:** March 15- June 19
- **PM2:** March 27-April 14 (with finance section through June 20)
- **SCPV survey:** May 2-11.

Challenges and limitations of quantitative data collection

Financial data limited time frame and errors: Financial data was only collected for Malawi starting in year 3, as records were deemed unreliable in year 1 and COVID-19 disrupted data collection in year 2. This meant that the only time trends possible to analyze were from year 3 to 5, and any changes that may have happened in the first two years are not captured. Also, the financial data was always collected for the previous full calendar year, so the year 5 data came from January-December 2022. This meant that financial performance changes which happened in 2023 were not captured. Finally, CD4 data collectors found significant errors in the financial data provided by the cooperative and apex leaders, which resulted in significant back and forth with the leaders and multiple rounds of corrections made and shared with the evaluator even at the last minute, and some retroactive changes for year 4 submitted with year 5 data. This calls into question the reliability of the final data, especially where the results contradict qualitative findings, as perhaps there were remaining uncaught errors.

Membership data inconsistencies: A second challenge was on the membership data. It came to light that cooperatives used different definitions of “active member” in different years. For example, several cooperatives changed their by-laws in years 3 or 4 to require members to buy shares, so after that point they only counted members who purchased shares as active. This led to a significant decrease in member numbers in later years for several cooperatives. In addition, members were able to buy shares between January-December of a given year, but collection of the member lists happened in March 2023, and not later than June in earlier years, which led to a downward bias in member numbers, as those who purchased shares later in the year were excluded. To overcome this, a phone survey was conducted in June 2023 to confirm both the official final active member count for each year and a larger number of wider members including those who did not meet the strict definition of active, and the numbers from the phone survey were used in the final analysis shown in this evaluation.

Comparison group limitations: There is also no comparison group for apex bodies, which if included could have helped to better measure the impacts on those organizations. Also, comparison primary cooperatives chosen were mostly under the same apex organizations as the program cooperatives, and the support provided to those apex bodies by CD4 seems to have had spillover effects on the comparison cooperatives, meaning the comparison vs. program difference is muddied and does not fully show the impact of the project. Also, the comparison group was only included starting in year 3, so no comparison can be made for the full period. Furthermore, only membership list and SCPV data was collected for the comparison group, there is no comparative PM2 and financial data to help parse out whether changes in these variables were due to CD4 or would have happened anyway. There also was not any data on age or gender of members in come of the comparison cooperative member lists. To partially compensate for these limitations, qualitative data was collected on both comparison and program cooperatives, and the differences in those results can partially help with attribution of program impacts in these missing areas.

QUALITATIVE

Focus Group Discussions

The evaluation conducted FGDs with cooperative members that covered topics such as governance, management and benefits of the cooperative as well as household well-being a gender equality. Tips for

flexible probing and clarifications, as well as a mandatory follow-up on changes over time/because of CD4, were included for each questions.

The evaluation selected cooperatives to participate in the FGDs purposively, one to represent each value chain for both participant and comparison cooperatives. Within each cooperative, two FGD were conducted, one with men and one with women. Member participants of the cooperatives were chosen purposively by the lead evaluator to ensure exclusion of leaders and representation of youth. Due to low representation (only 15% of membership), youth were not interviewed separately, but RAs were instructed to be sure they get their perspectives during the discussions. In reality, about 90% of those selected participated, but with less youth represented than expected, and a few leaders attended as they were not designated as such in the member list.

Table 3 below shows the sample for each value chain versus the sample frame, with a total of 3 of 8 program and 3 of 4 comparison cooperatives included. Although this leads to proportionally different representation per value chain in Malawi (100% for macadamia, only 25% for horticulture) the preliminary quantitative data indicated relatively few differences between cooperatives within the same value chain and a much wider divergence of experience across value chains, so priority was given to equally represent each of the three.

Table 3: FGD Sampling Plan

Sub-group of primary cooperatives		Total # in program (sample frame)	Sample size planned and actual for FGDs	
			In program	Comparison
Malawi	Dairy, cohort 1 &2	3	1	1
	Horticulture, cohort 1	4	1	1
	Macadamia, cohort 2	1	1	1
TOTAL		8	3	3

Key Informant Interviews

The evaluator interviewed key stakeholders, including CD4 staff, Cooperative leaders, Federation and Union leaders, and Government representatives, with unique guides for each (see Annex 11). The KIIs focused understand their participation in the CD4 project, and the changes they have noted due to CD4. Table 4 shows the planned sample for the KIIs compared to the sample frame for each group.

Table 4: KII Sampling Plan

Type of stakeholder	Sample frame	Who is in sample frame	Planned & actual sample	Who is included in sample
CD4 high level staff	3	Chief of party, Deputy chief of party, MEL Manager	3	All
Primary cooperatives, program	8	All program cooperatives	3	Same as for FGDs
Primary cooperatives, comparison	4	All comparison cooperatives in SCPV	3	Same as for FGDs

Unions & federations	4	HIMACUL, MAFECO, CREMPA, MMPA	4	All
Government	6	MOITT, Ministry of Ag, district gov officers (5)	3	MOITT, district gov officers (2)
Coaches	6	Finance coaches, governance coaches, BDS coaches, for both primary cooperatives and apex bodies	3	<ul style="list-style-type: none"> • 1 Apex coach • 1 cooperative finance & BDS coach • 1 cooperative governance coach
CD4 staff	3	Cooperative development manager, Cooperative specialist, MEL consultant	3	All

Scorecard workshop

The evaluation used a group scoring exercise with two different scorecards to better understand the changes in enabling environment and development community support for cooperatives as a result of CD4. Scores were determined through a workshop with key stakeholders with full group and small group discussions to assign scores from 0-10 for the different scorecard elements. The elements (shown in Table 5 below) and the scoring criteria were jointly decided by the stakeholders at baseline to be used throughout the project.

This scorecard and methodology were first developed by TANGO International at baseline. They conducted a full day workshop with participating stakeholders selected by CD4 staff in 2019 and including representatives of apex bodies, primary cooperatives, apex bodies, academia, and NGOs with active projects in the Malawi cooperative sector. The same group was revisited at midterm in 2021, and the final evaluation conducted a half-day workshop with the same group on May 25, 2023. During the final evaluation, several additional participants were added, including additional civil society, apex bodies, primary cooperatives.

Table 5: Scorecard 1 & 2 Elements

#	Elements included per scorecard
Scorecard 1: Level of enabling environment in Malawi to support cooperative development	
1.1	Availability and access to information and knowledge sharing (Cooperative development concepts)
1.2	Policy, laws, and regulations governing cooperatives are set
1.3	Sector institutional framework and governance, including coordination across all organizations within the sector
1.4	Governance (Leadership) and structured management of cooperatives and apex
1.5	Political will and leadership (lobbying, advocacy)
Scorecard 2: Level of support to Malawi cooperative development from the development community	
2.1	Government financial support to cooperative sector
2.2	Private sector support
2.3	Research community support
2.4	Donor community support
2.5	Local community and leadership support

The blank scorecards with their dimensions and scoring criteria were shared in advance with invited participants in English or Chichewa, depending on language skills. Participants were asked to review and start reflecting on the scores they would give and why as pre-work. Annex 12 shows the list of organizations, and specific representatives, invited to attend the final scorecard workshop, compared to who actually attended.

Qualitative Data Collection

The research team consisted of three members. The lead researchers, and two local Malawian research assistants. The research assistants were recruited for their strong qualitative data collection experience. The lead researcher trained the research assistants from May 22-23, 2023 on the data collection tools and goals, best practices for FGDs and KIIs, and CD4 project background. The lead evaluator also participated in the first few field data collection events, from May 24-27 to provide oversight and feedback to research assistants.

The research assistants led the FGDs and KIIs with cooperatives, apex organizations, district government officials. One research assistant conducted each interview, recording the discussion and providing verbatim transcripts translated to English. These qualitative interviews were conducted between May 22 and June 4, 2023.

The lead evaluator led the facilitation of the scorecard workshop, while the research assistants facilitated the small-group discussions. The scorecard workshop took place on May 25, 2023.

Challenges and limitations of qualitative data collection

Improper administration of some FGD and KII questions: The intention was that for all FGDs, with both comparison and program cooperatives, the participants were supposed to discuss the current state of being for each topic and the change experienced over the past 4 years. In reality, research assistants mostly did not ask about change in the comparison cooperative, or did not adequately follow up on it. Because of this limitation, the analysis concentrates on comparing sentiments and ratings of the current state of the cooperatives between comparison vs. program and does not attempt to comment on relative levels of change. Another problem was with the questions about learning and dissemination in KIIs. The research assistants were supposed to ask about participation in the CLP, receipt of research reports, and any MEL data that the organization received, then to follow up by asking whether the organization made any changes because of the learnings shared. However, in execution the research assistants did not specifically call out each of those three elements in many cases and often did not ask about changes made based on the learnings. This makes it difficult to make solid conclusions on the impact of learning and dissemination. Unfortunately, these issues were uncovered after all data was already collected and there was not adequate time to do follow-up calls. To partially compensate for this, the analysis of the learning and dissemination impacts relies more heavily on KIIs conducted by the lead evaluator directly, in which these questions were properly emphasized.

Lack of continuity in scorecard workshop participants: The evaluator believed and the CD4 team agreed that there were some important organizations not included in the baseline and final midterm evaluation scorecard workshops, so for the final scorecard workshop 9 additional organizations were invited. Furthermore, among the organizations included at baseline and midterm many sent different

representatives to the final scorecard workshop. As a result, only 4 attendees of the final workshop also attended an earlier workshop. This lack of continuity calls into question the comparability of the scores given over time. To compensate for this, participants were familiarized with the earlier scoring and justification results provided at mid-term and baseline, and asked to assign scores based on the change they observed since those periods. This should have helped make the score more comparable but may not have fully resolved the issue.

FINDINGS

INTRODUCTION

The progress of CD4 on its key performance indicators can be found in Annex 2. CD4 managed to meet or exceed its targets for 14 indicators, while 4 indicators fell short of their targets. The top strengths were in cooperative and apex management capacity improvements, member contribution increases, and female inclusion. The shortfalls might be partly attributed to, and the positive achievements particularly notable, given the external factors which negatively affected the cooperative sector during the project period. The most significant of these was the COVID-19 pandemic, which halted CD4 activities for 7 months, caused a drop in macadamia demand and prices and substantially disrupted dairy demand. Inflation caused by the Russia-Ukraine war, which particularly increased prices of inputs, also hurt cooperatives, as did natural disasters and disrupted electricity supplies, especially problematic for dairy cooperatives which need power for cooling tanks.

There were mixed results for revenues, with the target average increase exceeded, but 3 of 8 cooperatives and 3 of 4 apex bodies experiencing drops in revenues. There were also mixed results for member perceived value, which experienced substantial increases over time for both apex bodies and cooperatives, but which still fell somewhat short of the targets (80% for apex, 70% for primary cooperatives). Membership levels also had mixed results, with the target number of served cooperative members met over the life of the project, but with clear decreases in membership levels over time, due to the fact that cooperatives began using stricter rules to define active membership in later years. though on the whole these still met or came close to meeting their targets.

The main area of weakness was in the quantified value of income and services to members, with only 35% of the life of project goal achieved. This was caused by decreases in incomes to members among all apex organizations and 50% of the primary cooperatives, and large decreases in the value of services for the apex bodies over time. These declines were caused by the end of grants which the apex bodies were using to fund services, by revenue declines due to weather and market challenges, and by increased retention of incomes for collective use. However, on the positive side, obscured by the aggregated indicator, all 8 apex organizations experienced an increase in value of services from year 3 to 5. Furthermore, the negative results for quantified value of services were contradicted by improvements in perceived value and social capital scores, qualitative results in which members mentioned high and increased benefits of cooperatives, and the higher member contributions levels.

The remainder of this section will provide the detailed findings per activity component: 1) Improving the cooperative enabling environment through capacity building of apex organizations, 2) Improving cooperative business performance using technical assistance to primary cooperatives, and 3) Improving development community support for cooperatives through learning agenda research and dissemination. Results on cross-cutting topics that span each of these components are then highlighted separately,

including women’s inclusion and empowerment, youth inclusion and empowerment, and the effects of and responses to the COVID-19 pandemic.

COMPONENT I RESULTS: IMPROVING THE COOPERATIVE ENABLING ENVIRONMENT THROUGH CAPACITY BUILDING OF APEX ORGANIZATIONS

CD4 Activities with Apex Organizations

Table 6 below lists the main support that CD4 provided to each of the 4 apex organizations.

Table 6: Apex Body Summary- CD4 Support & Actions Taken

Apex body	Value chain	Support received from CD4
HIMACUL (Union)	Macadamia	<ul style="list-style-type: none"> Fair trade certification preparation Training worth \$3,700 and \$4,500 support to apply for Fair Trade certification Training of board on governance and financial management
MAFECO (Federation)	Multiple including macadamia	<ul style="list-style-type: none"> \$25,000 grant to support membership campaign, financial software roll-out including to member unions/cooperatives Support to develop a strategic plan Support to run the cooperative stakeholder platform/CLP
CREMPA (Union)	Dairy	<ul style="list-style-type: none"> Governance and financial management to board (2x, including to newly elected board members in 2021) Support to develop a strategic plan
MMPA (Federation)	Dairy	<ul style="list-style-type: none"> A total of \$52,000 in sub-awards to offer trainings to members including on AI services, good dairy management, milk hygiene, and leadership + to buy an air compressor, organize regional dairy platform meetings

Capacity Changes of Apex Organizations

There were measurable improvements in management capacity for all four apex bodies on both elements of the PM2 tools, leadership and management practices, as well as a sub-score on governance derived from several questions in both sections. The overall PM2 score changes are displayed in Table 7, which shows an average 28% increase across all 4 organizations. MAFECO had the largest, at 42%. Full results can be seen in Annex 5, which show that the biggest improvement was in the management practices sub-score, with a 65% average increase.

Table 7: Apex Body PM2 Results

Organization	What year was baseline data?	Overall PM2 Score		
		Baseline	Final	% change
CREMPA	2019	2.73	3.43	26%
HIMACUL	2019	2.83	3.53	25%
MAFECO	2021	2.23	3.17	42%
MMPA	2021	2.87	3.40	19%
Apex Average		2.67	3.38	28%

Qualitative results, especially from CD4 staff and apex body leaders, support the idea that the project helped substantially improve management capacities. Many respondents praised the trainings provided to apex body boards. The manager of HIMACUL, for example, said that previously the board, which is

composed of leaders of member cooperatives, did not have the capacity to help the professional management team to make decisions, but now he has seen a substantial change and they participate in decision-making in an integral way. As another example, the main coach contracted for apex body capacity building said that now apex body leaders have a much improved understanding of the role an apex body should play in the cooperative ecosystem, and they are providing significantly increased support to their member organizations, which was not the case before the project. That same coach also said that apex body leaders previously struggled a lot with financial record keeping and reporting and have improved dramatically in this area, with more transparent information shared out to member cooperatives.

Apex Services and Membership Changes

There was evidence that each of the apex bodies offered services during the project period which benefitted member cooperatives, including those which were not directly supported by CD4. For example, 31 different non-program cooperatives were utilizing CDP tools by the end of the project, because the apex bodies shared them widely with their members.

Since 2019, HIMACUL increased its membership from 7 to 9 cooperatives. The union received Fair Trade certification with the support of CD4 and in 2023 began to offer members premium prices and bonus payment associated with Fair Trade. HIMACUL also reported that they ensured that 3 members from each member organization were trained on how to write a receipt and keep basic records, and financial management templates were also shared to those member cooperatives. However, when asked directly, the leader of Nachisaka cooperative said they didn't get any tools from HIMACUL, so this is a bit dubious. HIMACUL doesn't have its own warehouse now, but they are starting to encourage those other cooperatives to first aggregate and store their nuts with Chikwatula, which does have a warehouse.

As part of its membership drive supported by CD4, MAFECO increased its member organizations from 3 to 5, and they have other which are in the process of joining and are expected to soon increase total members to 8. They also rolled out SAGE accounting software internally and to member unions, enabling automation of financial record keeping. They also began offering paid training on governance and financial management to unions and cooperatives, with the plan to offer paid auditing services in the near future. Finally, they led the organizations and facilitation of 3 CLP events, supporting networking between their own members as well as a wider group of cooperative stakeholder organizations.

CREMPA added a revolving fund for livestock medicines that all member cooperatives now participate in, and increased membership from 55 to 60 cooperatives. The CREMPA chairperson reported that they received training manuals from CD4 consultants, translated them and made into a booklet which they shared with the leaders for all their member organizations. One CD4 staffer involved in SCPV survey administration observed that Malovu MBG comparison cooperative had improvements in milk marketing and governance services, and believed this was due to CREMPA support. In a KII, Mbalame MBG comparison cooperative leader said the cooperative received financial and governance trainings through CREMPA, though they didn't continue for long. In both Mbalame FGDs, participants mentioned high support from CREMPA including technical trainings in past 4 years and help applying for an AGCOM grant.

MMPA delivered professional AI training for 3 technicians, milk hygiene training to 170 dairy farmers, leadership training to 22 cooperative leaders, cassava silage production training to 75 dairy farmers, and convened regional dairy platform meetings. They also bought air compressor in 2023 which will enable them to produce and sell liquid nitrogen to AI technicians, increasing access to AI services for their member cooperatives. During the project period they did not see any membership changes. The MMPA

leader reported they shared some CD4 tools (financial management, constitution, business sustainability skills) with the Southern and Northern region unions, though he did not believe that there had been much trickle down to the cooperatives and their member farmers. During the period MMPA did not increase the number of its member organizations, but the MMPA leader did report that total cooperative members under its umbrella increased from 21,000 to 25,000, and attributed the services offered because of CD4 grants with enabling 40% of those increases.

Member awareness and perceived value of apex bodies

Through the SCPV survey, member of cooperatives that are a part of apex organizations provided their feedback on the apex organization around their awareness, their likelihood of recommending the apex organization to others, their perceived value of being a part of the apex organization and the social capital they receive by being a member.

Table 8 shows the percentage of members that were aware of the apex organizations, and the likelihood they would recommend the apex organization on a scale of 1 -10 There was a substantial increase in the member’s awareness of the apex organizations, from 44% to 87% on average, with a particularly large increase for the federations (from 16-26% at baseline to 79-86% at final). Members were also more likely to recommend the apex organizations than the baseline, increasing from an average of 5 of 10 to 7.7 out of 10. The most notable increase was for MMPA.

Table 8: Cooperative member awareness and recommendation results over time

Apex	Awareness among cooperative members			Member recommendation score		
	Baseline	Final	% change	Baseline	Final	% change
HIMACUL	82%	89%	9%	5.94	8.18	38%
MAFECO	26%	79%	204%	5.50	7.59	38%
CREMPA	53%	92%	74%	5.82	7.40	27%
MMPA	16%	86%	438%	2.63	7.72	194%
OVERALL	44%	87%	181%	5.0	7.7	74%

Member perceived value of apex bodies also increased substantially from baseline to final, as shown in Table 9. The two components of the perceived value score – the number of services and the quality of services—both increased by 77% and 60% respectively, for a total score increase of 159%. These quantitative survey results are substantiated by the results of the cooperative member FGDs, in which members were asked what benefits they get from their apex bodies and how this has changed over time. Macadamia cooperative members mentioned support they received from HIMACUL including transport to aggregate nuts, connections to a buyer, trainings, access to fungicides, ability to take a loan during COVID, carbon credit bonus payments based on the number of trees that they are cultivating, and macadamia seedlings for a discounted price. Several said that this has improved since CD4 started, because HIMACUL has helped coordinate trainings on governance and financial management for their cooperatives based on what they learned from CD4.

That is not to say all comments were positive; some members, especially in the Chikwatula program cooperative said they did not need or receive much help from HIMACUL, and others complained about how they have been paying farmers for their nuts more slowly, over three separate periods, since COVID. Dairy cooperative members mentioned that CREMPA or MMPA (attribution was mixed) provided some

people with cows, helped to find good markets, provided the members with some trainings, linked the cooperatives to other organizations for support, and in the case of Mbalame (a comparison cooperative), CREMPA helped them apply for an AGCOM grant from the government.

Table 9: Perceived Value scores for apex bodies

Apex	Baseline- Total services			Final- Total services			% change- Total services		
	# services	quality of services	Overall PV score	# services	quality of services	Overall PV score	# services	quality of services	Overall PV score
HIMACUL	2.39	73%	17%	3.65	84%	28%	53%	16%	70%
MAFECO	0.80	80%	7%	1.40	89%	11%	75%	11%	47%
CREMPA	2.07	31%	6%	3.30	89%	26%	59%	190%	330%
MMPA	0.89	32%	3%	2.55	82%	20%	187%	156%	581%
OVERALL	1.54	54%	8%	2.72	86%	21%	77%	60%	159%

Apex Body Social Capital Changes

Cooperative members also provided feedback on the social capital they received from being a member of the apex organizations. Social capital is measured as a combination of the member's level of trust and confidence in apex organizations' decisions and actions (behavioral domain), and their level of engagement with the apex organizations (structural domain). The questions were set up such that the unions and federations in the same value chain were not distinguished, so they are reported together. These questions were asked both of the cooperatives that were supported by CD4 and the comparison cooperatives that were not supported by CD4, but are members of the same union and federation. Table 10 shows that there an increase over time in both social capital domains, for program and comparison cooperatives, and this was statistically significant. The difference in differences between program vs. comparison behavioral score was also found to be statistically significant (99% level), suggesting that CD4 had an impact on increasing member confidence in apex organizations, though there was no significant difference in structural domain scores between program and comparison.

Table 10: Apex Body Social Capital Scores

Apex Bodies	Type of cooperative members surveyed	Social Capital Behavioral domain score			Social Capital Structural domain score		
		Baseline	Final	% change	Baseline	Final	% change
MAFECO & HIMACUL	Program	39%	75%	92%	15%	21%	40%
	Comparison	43%	66%	53%	15%	19%	27%
	Average	41%	71%	72%	15%	20%	33%
MMPA & CREMPA	Program	56%	90%	61%	18%	23%	28%
	Comparison	79%	66%	-16%	13%	19%	46%
	Average	68%	78%	16%	16%	21%	35%
Program Average		48%	83%	74%***	17%	22%	33%***
Comparison Average		61%	66%	8%***	14%	19%	36%***
Difference in differences				66%***			-3% (NS)

Note: *** =99% statistically significant difference, **=95%, *=90%, NS = not significant

Apex Body Income & Services Values

However, the positive picture of member services from the SCPV survey and qualitative data is contradicted by the financial results, shown in Table 11. As part of that financial data collection, apex bodies completed a worksheet to quantify the value of the services that they provide to members, which was then added together with values of income distributed to members to generative this indicator. The results show very low member income and service values for apex organizations, and large decreases from year 3 to 5. The explanation, from the qualitative data collection, was that in earlier years the unions, HIMACUL and CREMPA, offered a high level of trainings and field visits, funded by grants from other NGO projects. Those projects and the associated funding ended by year 4, and the unions could no longer afford to offer these services. Also, HIMACUL experienced drops in revenues due to decreases in volume of macadamia nut demanded by buyers, and macadamia prices, because of the COVID-19 pandemic. With decreased revenues, incomes to members and money spent on services also dropped.

Table 11: Apex Body Income & Services to Member Results

Apex body	Y3 Member Income + Services	Y5 Member Income + Services	Change in Member Income + Services
HIMACUL	\$58,430	\$0	-\$58,430
CREMPA	\$47,316	\$148	-\$47,168
MMPA	\$0	\$440	\$440
MAFECO	\$0	\$0	\$0
TOTAL	\$105,746	\$588	-\$26,289

Apex Revenue and Member Equity Changes

The evaluation measured financial changes by looking at the revenue of the apex organization and the number of shares that members have in the organization from apex body financial records years 3-5. Table 12 shows that the financial changes for the apex organization were mixed. While MAFECO increased their revenues, the other three apex bodies experienced declines in revenue. Equity also decreased (by -21% overall) for all apex organizations except for CREMA. Interestingly, in Klls the leaders from the apex organizations did not report a decrease in revenue. MAFECO indicated no change, while the others indicated a small positive increase.

Table 12: Apex Revenue and Member Equity Results

Apex body	Y3 Revenues	Y5 Revenues	% change revenue	Y3 Member equity	Y5 Member equity	% change Member equity
HIMACUL	\$73,471	\$21,290	-71%	\$87,729	\$1,494	-98%
CREMPA	\$14,449	\$2,431	-83%	\$154,220	\$400,223	160%
MMPA	\$49,305	\$30,366	-38%	\$34,775	\$32,511	-7%
MAFECO	\$86	\$2,915	3286%	\$283,628	\$6,704	-98%
TOTAL	\$137,311	\$57,002	-58%	\$560,352	\$440,932	-21%

Also, Klls all suggested that member equity either stayed constant or increased, with increased numbers of member organizations. The HIMACUL manager in particular reported a big increase in member shares, from 160,000 when they started to 1.4 million, inconsistent with the quantitative financial data. This

suggests that either the leaders are not aware of their financial situation, or there are errors in the financial reporting. Financial records of apex bodies were compiled independently, so there was a lower level of quality control than in the case of primary cooperatives, where financial coaches assisted the cooperatives closely to compile their reports.

Some effects of CD4 may not be captured in these financial results, as some changes are expected to happen in the future, and because year 5 financial data came from the preceding calendar year of 2022, so changes that happened in 2023 were not captured. In KIIs, apex organization leaders were positive about their prospect for future revenue growth, especially in light of CD4 support. Due to its securing a Fair Trade certification with CD4 support in 2023, HIMACUL reported that they have already attracted more members and their sales and price premium has increased. MAFECO also reported that will soon increase its revenue streams by offering paid audit and training services that was called for in its strategic plan that CD4 supported.

COMPONENT 2 RESULTS: IMPROVING COOPERATIVE BUSINESS PERFORMANCE USING TECHNICAL ASSISTANCE TO PRIMARY COOPERATIVES

Introduction

CD4 provided governance, financial management, and business development coaching to 8 total farmer organizations, although only 3 of them were officially registered cooperatives at the beginning, and 1 of those registered during the project period. The others included Milk Bulking Groups (MBGs) in dairy and Farmer Based Organizations (FBOs) in horticulture, and one “Pre-cooperative,” but they were not considered high enough capacity or well-organized enough to be registered as formal cooperatives. However, for the remainder of this section these organizations will be referred to as “cooperatives” for semantic ease.

Table 13 provides shows a summary of the program cooperatives served by CD4, as well as the comparison cooperatives used for the SCPV survey and qualitative FGDs and KIIs.

The remaining components of this section of the report will go through the impacts of these various changes on cooperative management capacity, business performance, value to members, membership levels and inclusion of women and youth.

Table 13: Primary Cooperative Summary- Actions Taken

“Cooperative” name	Value chain	Registered coop?	First year with CD4
Nsaru MBG	Dairy	Not at baseline, now yes	2019
Mpalo Dairy Farmers Cooperative	Dairy	Yes	2019
Bua MBG	Dairy	No	2021
Kaphatiyi FBO	Horticulture	No	2019
M’memo FBO	Horticulture	No	2019
Mwaiwathu Producers and Marketing Cooperative	Horticulture	Yes	2019
Gwengwere Precooperative	Horticulture	No	2019
Chikwatula Macadamia Cooperative Society Ltd	Macadamia	Yes	2021
Mbalame MBG	Dairy	No	Comparison
Malovu MBG	Dairy	No	Comparison

Nachisaka Macadamia Cooperative Society Ltd	Macadamia	Yes	Comparison
Muthe irrigation scheme	Horticulture	No	Comparison

Primary cooperative capacity changes

Both quantitative and qualitative data show that there were substantial increases in management and leadership capacities of primary cooperatives because of CD4, with qualitative data suggesting that this is the single most important impact of the program.

According to the PM2 assessment results, shown in Table 14, all 8 primary cooperatives served by CD4 saw increases in both their total average score across all 6 elements of the tool. The average increase was 53%, but was higher for horticulture than dairy, because the starting level was lower. Chikwatula saw the biggest improvement, followed by Nsaru, Kaphatiyi and M'memo. Where improvement was lower it often coincided with a higher starting score. Only one cooperative, Bua MBG, had low initial scores and low improvement, and this held true across both governance and total PM2 scores. Full results in Annex 5 show the scores for each element. Each of the 6 elements saw average improvements from year 1 to 5, with the largest increases in financial performance (+113%), followed by adaptive capacity (+75%). The lowest improvement was in operational capacity (+45%). Every individual cooperative saw increased scores on each of the 6 elements, with one exception—Mpalo MBG had a 3% decrease in its financial performance score.

Table 14: Primary Cooperative PM2 Results

Organization	Baseline data year	Overall PM2 Score		
		Baseline	Final	% change
Bua MBG	2021	1.62	2.22	37%
Nsaru MBG	2019	1.86	3.18	71%
Mpalo	2019	2.33	3.08	32%
Dairy average		1.94	2.83	46%
Gwengwere	2019	2.01	3.04	51%
Kaphatiyi FBO	2019	1.59	2.74	73%
M'memo FBO	2019	1.51	2.63	74%
Mwaiwathu	2019	2.11	2.89	37%
Horticulture average		1.81	2.83	57%
Chikwatula	2021	1.58	2.93	85%
Cooperative average		1.83	2.84	53%

The qualitative results confirm, and even further strengthen, the observed impact of CD4 on cooperative management capacity, governance and leadership improvements. This was the area across both FGDs and KIIs that regularly surfaced as the biggest impact of CD4. It was mentioned as a positive impact of the program in 20 out of 24 KIIs, with 14 of them ranking it as a very large improvement and/or one of the key CD4 impacts. In almost all program cooperative leader FGDs and KIIs, as well as KIIs with coaches, participants emphasized how CD4 shifted cooperative members' mindsets: helping them to view their cooperative as a business and increasing their interest in working collectively through the cooperative.

In all 6 program cooperative FGDs the leadership and governance of the cooperatives was ranked very high, and the change from 4 years prior was ranked as moderately high. However, for comparison cooperative FGDs the rankings were also moderately high. Good and trustworthy leaders, fair elections, ability to remove bad leaders, use of subcommittees and regular meetings in which members provided impact were mentioned for all of the 6 cooperatives. The key difference seemed to be in financial management-- program cooperative FGDs more strongly emphasized improved record keeping and transparency.

When asked about leadership and management capabilities, all 3 program cooperative FGDs had very positive responses. Nsaru and Chikwatula program cooperatives both had at least some formal staff members (bookkeeper, warehouse manager, guards), while none of the comparison cooperatives did. For the comparison cooperatives, only 1 of 3 FGDs (Nachisaka) had positive responses on this question, but they made it clear that the strong management was all provided to them by HIMACUL.

In KIIs, cooperative leaders were explicitly asked about communication and transparency changes, and the 3 comparison cooperatives experiences small to medium changes, mostly focused on the method of communication, while the 3 program cooperatives experienced medium to high changes, with an emphasis on increased transparency and higher levels of data shared with members.

Primary cooperative strategic and operational changes

Data collected on actions taken by each cooperative, the full details of which can be found in Annex 7, show that both program and comparison cooperatives seem to have made positive changes in their business planning and operations, but there were a larger number of, and more substantial changes that should result in improved business performance made by the program cooperatives.

Certain universal changes were made, under the influence of CD4 coaches, by all program cooperatives. These included: improving financial record keeping and began to use financial reports for decision making; setting up marketing, disciplinary, production, and procurement/finance sub-committees; creating new annual/action plans and business plans; and creating a member recruitment plan. By contrast, one comparison cooperative also reported establishing organizational committees, and two mentioned member recruitment plans.

Two of the program cooperatives, both in the horticulture value chain, started collectively marketing production for the first time under CD4 coaching, and 7 program cooperatives added new revenue generating activities like selling multiple commodities or doing some value-added processing. By contrast, none of the comparison cooperatives added any revenue generating activities, and all but one (Chikwatula, which markets through HIMACUL) were doing no collective marketing even by 2023. Furthermore, 6 program cooperatives applied for AGCOM grants, with CD4 coach support, with 2 already receiving the money and 1 other already approved but awaiting dispersal of funds. Among comparison cooperatives, only 1 (Mbalame MBG) applied for an AGCOM grant, reporting that they expected to receive the money, but it had not yet been dispersed.

Another area with major changes was in member contributions through shares: 4 program cooperatives introduced member shares for the first time under the influence of the CD4 coaches, and 3 others created new systems for member resource mobilization, many of them to raise the 30% cost share needed to apply for AGCOM grants. By contrast, none of the comparison cooperatives had clear member share schemes, though 2 reported increased member contributions that were collected less

formally—Nachisaka said members contributed enough money to buy land, but not enough to fund a planned warehouse, and Mbalame MBG collected the 30% cost share for their AGCOM grant application.

Primary cooperative financial changes

In theory, the improved management capacities for the program-supported cooperatives should also correlate with improved financial performance. Results of quantitative financial data analysis show improvements in member equity and value of services for all 8 program cooperatives, though revenues and income distributed to members only improved for 5 cooperatives and declined for 3 others. The qualitative data partially supports these findings, but suggests more positive revenue changes.

Table 15 and 16 summarize the changes in financial performance across from year 3 (which counts the calendar year 2020) versus year 5 (2022). Of the 8 cooperatives, 5 had revenue increases from Year 3 to 5, though there was an average -\$17,689 drop in revenues, driven by a very large decrease for Mpalo. All qualitative data suggested that there should have been an increase for Mpalo, as well as for Gwengwere and M'memo which also have decreases in the financial data. This contradiction could be because qualitative statements also reflect changes in 2023 which do not show up in this data, but it also might indicate errors in the data, especially for Mpalo in Year 3, given how incongruously large the figure is.

Member equity also increased for all 8 cooperatives, with \$4,312 (337%) average increase. Though CD4 measured and reported a wider definition for this variable, including donations, in the indicator, the data displayed here is limited to member shares. This improvement can be attributed to CD4 support, as CD4 coaches worked with cooperatives to introduce shares plans and/or mobilize higher internal resources.

Table 15: Primary Cooperative Revenue and Equity Results

Organization	Y3 Revenue	Y5 Revenue	Revenue change	Y3 Member equity	Y35 Member equity	Member equity change
Nsaru	\$0	\$15,399	\$15,399	\$150	\$8,659	\$8,509
Mpalo	\$190,949	\$20,255	-\$170,694	\$304	\$16,509	\$16,205
Kaphatiyi FBO	\$0	\$192	\$192	\$1	\$584	\$584
M'memo FBO	\$2,268	\$1,252	-\$1,016	\$1,919	\$3,068	\$1,150
Mwaiwathu	\$678	\$1,114	\$436	\$596	\$3,444	\$2,848
Gwengwere	\$4,332	\$2,224	-\$2,108	\$176	\$2,359	\$2,183
Chikwatula	\$1,246	\$4,765	\$3,519	\$1,551	\$4,428	\$2,877
Bua MBG	\$14,426	\$27,187	\$12,762	\$5,535	\$5,680	\$145
TOTAL	\$213,898	\$72,388	-\$141,510	\$10,232	\$44,731	\$34,499
AVERAGE	\$26,737	\$9,049	-\$17,689	\$1,279	\$5,591	\$4,312

As soon in Table 16, results for the value of income and services provided to members followed similar trends to that of revenues, with increases over the period for 5 of the 8 cooperatives, and a large decrease for Mpalo MBG driving average negative change. But when value of services is isolated from income, all 8 cooperatives show sizeable increases.

Table 16: Primary Cooperative Value of Income and Services to Members Results

Organization	Y3 Income + Services	Y5 Income + Services	Income + Services Change	Y3 Value of services	Y5 Value of services	Value of services change
Nsaru	\$753	\$19,021	\$18,268	\$752	\$3,912	\$3,160
Mpalo	\$85,236	\$18,685	-\$66,551	\$2,066	\$3,863	\$1,797
Kaphatiyi FBO	\$24	\$1,218	\$1,194	\$23	\$1,218	\$1,195
M'memo FBO	\$1,043	\$2,834	\$1,791	\$262	\$1,730	\$1,468
Mwaiwathu	\$684	\$1,498	\$813	\$6	\$1,498	\$1,491
Gwengwere	\$3,916	\$2,597	-\$1,319	\$166	\$1,672	\$1,506
Chikwatula	\$632	\$3,669	\$3,038	\$0	\$1,565	\$1,565
Bua MBG	\$12,984	\$29,766	\$16,782	\$0	\$3,394	\$3,394
TOTAL	\$105,272	\$79,287	-\$25,985	\$3,275	\$18,851	\$15,576
AVERAGE	\$13,159	\$9,911	-\$3,248	\$409	\$2,356	\$1,947

Results of the qualitative research supported these quantitative results to some extent, but were more positive, and showed a clear difference between program vs. comparison cooperatives, which was not possible to measure quantitatively, as comparison cooperatives don't have accurate financial reporting in place. In each value chain the program cooperative clearly performed better than its corresponding comparison cooperative. Within dairy, the Nsaru program cooperative reported a big change, earning profits for the first time ever, with a new buyer of milk giving higher prices and diversification into trading other commodities. By contrast, the Mbalame comparison dairy cooperative continued to suffer from low milk prices, then lost their buyer and stopped doing collective marketing by the end of the 4 years. In macadamia, Chikwatula program cooperative diversified into trading other commodities and began doing their own nut aggregation and monetizing their warehouse for others, while Nachisaka comparison cooperative did none of those things and thus had bigger relative losses due to declining macadamia prices. Within horticulture, Kaphatiyi program cooperative was doing some collective marketing of 3 types of produce by the end of the 4 years and was able to negotiate higher prices as a result, while in Muthe scheme all members were still selling individually.

In FGDs and KIIs, participants were also asked about changes in member contributions. Participants from the 3 program cooperatives all reported increases in member contributions, in terms of increased purchase of shares and/or a decision to retain dividends instead of making payouts, and this represented a big change from 2019 when they all had either no or very few shares. Kaphatiyi gave a quantification of this: from 2018-2021 they only had 5,000 MWK total shares in their account, and increased this to 700,000 MWK by 2023. Both Nsaru and Chikwatula cooperative leaders and members mentioned that their cooperatives made profits in 2022 and then made a decision, together at their Annual general meeting (AGM), to retain dividends for investment in AGCOM grant contributions or direct purchases of commodities to trade.

Of the comparison cooperatives, it sounded like only one, Mbalame MBG, saw a big increase in member contributions, with each member contributing 30,000 MWK in 2022 to fund the 30% cost share for an

AGCOM grant application that they made. But this can be partly attributed to CD4, as they reported that CREMPA provided support with the AGCOM application. Nachisaka also began issuing shares during the 4-year period, at least enough that they raised enough to issue a 100,000 MWK loan to HIMACUL; this may also have been a spillover effect of CD4's financial and governance trainings that were delivered to all member unions by HIMACUL. Muthe scheme, the one comparison cooperative which was not supported by a CD4-supported union, does not have a member shares program as of 2023.

Primary Cooperative Value to Members

Both quantitative and qualitative results suggest a substantial increase in member's perceived value of their cooperatives as measured in several different ways. It also appears that this can be partially attributed to CD4, because of bigger improvements for program versus comparison cooperatives.

Results of the SCPV survey, displayed in Table 17, show that for all program cooperatives as well as comparison cooperatives there was an increase from baseline to final in overall Perceived Value (PV) score and for both elements that are used to calculate it, number of services received and quality of those services. The only exception to this was the quality score for 1 comparison cooperative, which decreased. But the average change over time was found to be 99% statistically significant for all three variables. The average level of increase was higher for the program vs. comparison cooperatives, and statistical analysis showed that this difference in differences was significant for all 3 variables, to the 99% level for number and overall PV score, and the 95% level for quality.

Table 17: Perceived Value Scores for Primary Cooperatives

Coop	Baseline- All services			Final- All services			% change- All services		
	#	quality	PV score	#	quality	PV score	#	quality	PV score
Bua MBG	4.4	75%	18%	7.6	93%	39%	72%	24%	114%
Chikwatula	3.2	74%	14%	5.6	94%	31%	76%	28%	126%
Gwengwere	2.9	82%	19%	7.7	97%	59%	164%	18%	208%
Kaphatiyi FBO	2.9	83%	19%	7.1	88%	47%	144%	6%	154%
M'memo FBO	2.6	86%	17%	6.1	94%	46%	135%	9%	166%
Mpalo MBG	3.8	75%	17%	8.2	90%	40%	113%	20%	134%
Mwaiwathu	3.7	83%	24%	7.0	86%	48%	90%	4%	99%
Nsaru MBG	4.0	67%	15%	8.4	91%	41%	110%	36%	169%
Malovu MBG	2.9	82%	13%	5.1	91%	27%	74%	11%	107%
Mbalame MBG	3.9	79%	17%	5.2	91%	27%	35%	15%	62%
Muthe Scheme	2.4	79%	14%	5.0	77%	30%	110%	-3%	112%
Nachisaka	2.7	74%	12%	4.3	83%	21%	59%	12%	67%
Program Avg	3.44	78%	18%	7.21	92%	44%	113%***	18%***	146%***
Comparison Avg	2.98	79%	14%	4.91	86%	26%	69%***	9%***	87%***
Difference in diff.							44%***	9%**	59%***

Qualitative data also suggested a sizeable increase in value of cooperatives to members because of CD4. In FGDs, participants from program cooperatives mentioned receiving a high level of benefit levels in program, versus a medium level for comparison cooperatives. Members of program cooperatives were

more likely to list tangible benefits in terms of higher prices received via collective marketing, and useful trainings. Many specifically mentioned trainings on budget management and record keeping received delivered by the CD4 coaches. By contrast, comparison cooperative members tended to focus on broader benefits of participating in a particular value instead of benefits being member of their cooperative specifically. FGD participants who expressed the lowest benefits came from two comparison cooperatives—Mbalame dairy and both genders in Muthe scheme— and were related to a lack of collective marketing.

Primary Cooperative Member Revenue Changes

The SCPV survey also included other variables which act as additional proxies of perceived value of the cooperative. It asked members to give a score (1-10) of how likely they would be to recommend to others that they join the cooperative, and it also asked them about whether they had increased revenues for the commodity targeted by the cooperative over the full 4-year period, and whether they earned more revenue with the cooperative than they earned without it. Results in Table 18 show that overall 69% of cooperative members reported increased revenues, and 97% earned better revenues because of their cooperative, but this did not differ between program and comparison cooperatives. By contrast, there was a difference in the recommendation score for program cooperatives; it started lower and ended higher for program cooperative members, with a 35% increase vs. 10% for comparison cooperatives. The change over time was found to be statistically significant (99% level), and the difference between program vs. comparison cooperatives to be significant to the 90% level.

Table 18: Primary cooperative recommendation score and member revenue changes

Coop	PC recommendation score			Revenue increased over 5 years	Revenue would have been lower without coop
	Baseline	Final	% change		
Bua MBG	6.54	9.00	38%	47%	89%
Chikwatula	6.64	8.70	31%	67%	96%
Gwengwere	6.48	9.16	41%	74%	96%
Kaphatiyi FBO	7.23	8.42	17%	56%	95%
M'memo FBO	6.76	8.50	26%	87%	98%
Mpalo MBG	6.04	8.50	41%	57%	94%
Mwaiwathu	6.75	9.19	36%	73%	100%
Nsaru MBG	5.92	9.04	53%	87%	97%
Malovu MBG	7.78	7.96	2%	78%	98%
Mbalame MBG	8.60	8.95	4%	71%	98%
Muthe Scheme	7.19	7.61	6%	50%	95%
Nachisaka	6.36	8.11	27%	75%	100%
Program Avg	6.54	8.81	35%***	69%	96%
Comparison Avg	7.48	8.16	10%***	69%	98%
Difference in differences			25%*	0% (NS)	2% (NS)

Qualitative data supported the Table 18 results, though it suggested that there was a slight difference between program and comparison cooperative member household revenues. Program cooperative FGD participants reported a high change in benefits and household revenues over the 4 years. This largely

came from the cooperatives starting collective marketing and/or finding higher priced markets for the commodities, including not just the core cooperative commodity but also diversification into buying other crops like soybean and groundnut. In 4 FGDs participants also mentioned how the CD4 trainings gave them better business management skills, which they applied to improving their own household budgeting, record keeping and management. The Ntchisi agriculture extension agent especially emphasized household business improvements that they observed, including more new businesses established and improved record keeping.

Comparison cooperative FGD participants also reported household revenue increases, but at a slightly lower magnitude on average. In all program cooperative FGDs some members mentioned increased revenues from diversification of the cooperative into selling other commodities, while this was not mentioned in any comparison cooperatives. Mbalame MBG cooperative members in particular reported that their household dairy revenues decreased because the cooperative had trouble with their buyer and they stopped collective marketing.

Primary Cooperative Social Capital Changes

The SCPV survey also included questions about social capital, which serves as another proxy measure of member value in the cooperatives. Social capital includes levels of trust in cooperative leaders and institutions (behavioral domains) and level of engagement in the cooperative and enforcements of rules and norms (structural domains). Table 19 shows the results of social capital scores derived from questions related to both of these domains. Results show an increase in the scores for both types of social capital over time for all cooperatives, though there was a much higher change in behavioral domains for program vs. comparison, and a somewhat higher change in structural domains. Also, the table highlights the specific cooperatives with large changes, and all these are program cooperatives except one, for Muthe scheme structural domains, which had a very low starting point. Statistical analysis showed that both the change over time and the program vs. control differences were significant.

Table 19: Primary cooperative social capital scores

Coop	SC Behavioral domain score			SC Structural domain score		
	Baseline	Final	% change	Baseline	Final	% change
Bua MBG	56%	87%	54%	37%	46%	25%
Chikwatula	71%	86%	21%	33%	41%	23%
Gwengwere	78%	99%	27%	38%	57%	52%
Kaphatiyi FBO	61%	99%	62%	39%	53%	36%
M'memo FBO	63%	98%	55%	26%	49%	90%
Mpalo MBG	72%	91%	27%	51%	62%	21%
Mwaiwathu	72%	95%	32%	25%	44%	77%
Nsaru MBG	72%	96%	34%	41%	59%	46%
Malovu MBG	79%	84%	7%	57%	65%	13%
Mbalame MBG	73%	89%	22%	28%	40%	42%
Muthe Scheme	61%	61%	0%	23%	40%	70%
Nachisaka	76%	79%	4%	46%	47%	3%
Program Avg	68%	94%	39%***	36%	51%	46%***

Comparison Avg	72%	78%	8% (NS)	39%	48%	32%***
Difference in diff.			31%*			14%***

Primary Cooperative Membership Changes

A secondary goal of the CD4 program was to increase membership levels in supported cooperatives, and to increase inclusion of women and youth in the cooperatives. Quantitative data tended to show that there was either a decrease or only a slight increase in membership levels of program cooperatives overall, while qualitative data only mention membership increases. The explanation of the decreases in quantitative data seems to be that program cooperatives began to use stricter definitions for the active members after they worked with CD4 coaches. The coaches emphasized the importance of having truly committed members, rather than bloated lists full of members just on paper, and the cooperatives seem to have taken this to heart. Thus, a decline in the number of members on lists could be considered a positive outcome of CD4 coaching.

Table 20 shows an average membership increase from 2019 to 2023 of 8% for program cooperatives, versus an increase of 106% for comparison cooperatives. Also, 4 of the 8 program cooperatives experienced a decrease in member levels. The explanation for these decreases, especially relative to comparison cooperative (from CD4 staff discussions and comparison of data collected by phone from cooperatives in which they listed total members versus active members) was that program cooperatives applied a stricter definition of active member of time and dropped inactive members from their rosters. There were also some members who dropped due to COVID and other issues, for example macadamia trees dying because of flooding and disease.

In KIIs and FGDs, all cooperatives mentioned doing some degree of recruitment efforts, and all except Chikwatula program cooperative reported an overall increase in members since 2019. However, there were few details provided in the FGDs and KIIs; only Nsaru MBG program cooperative reported a major increase in membership and was concrete about it, saying member levels increased from 272 to 332. But generally, no clear membership change differences between program and control came through in the qualitative data.

Table 20: Primary Cooperative Membership Changes

Cooperative	2021			2023			% change from 2021 to 2023		
	# active members	% Women	% youth	# active members	% Women	% youth	# active members	% Women	% youth
Bua MBG	163	55%	7%	104	51%	9%	-36%	-7%	26%
Chikwatula	40	28%	6%	44	36%	11%	10%	31%	85%
Gwengwere	25	72%	22%	58	79%	28%	132%	10%	26%
Kaphatiyi FBO	74	38%	36%	67	37%	29%	-9%	-2%	-19%
M'memo FBO	108	58%	16%	48	71%	22%	-56%	24%	39%
Mpalo MBG	96	58%	7%	128	63%	15%	33%	8%	104%
Mwaiwathu	63	100%	17%	51	100%	17%	-19%	0%	0%
Nsaru MBG	265	67%	12%	287	68%	10%	8%	1%	-16%
Malovu	130	52%	26%	150	52%	26%	256%	0%	0%
Mbalame	212	42%	No data	232	42%	No data	-9%	0%	No data

Muthe Scheme	50	73%	No data	62	73%	No data	131%	0%	No data
Nachisaka	52	13%	11%	48	13%	11%	46%	0%	0%
Program	834	59%	15%	787	63%	18%	8%	8%	30%
Comparison	444	45%	19%	492	45%	19%	106%	0%	0%
<p>*The comparison is made from 2021 to 2023 and not 2019 to 2023, because the definition of active members who were counted annually changed for most cooperatives between 2019-2021 (became stricter, often just counted those who attended all meetings or bought shares), so the earlier and later data is not fairly comparable. Also, the big impact of the program was in the last 3 years anyway, with changes in the first 2 more driven by COVID, which caused some people to drop out</p> <p>*The % women and % youth data, and LOP member totals, comes from the Individual registration database, but number of active members in 2021 and 2023 comes from a phone survey of cooperative leaders in June 2023. This was done because there were many errors found in the individual registration database, and the program team said the phone survey would give more accurate totals</p>									

Table 20 also shows that many member cooperatives experienced an increase in the proportion of female members, with an overall average of +8% and only 2 with decreases, both very by very small levels. Most of the program cooperatives also experienced an increase in the proportion of youth members, all except for 3, and with an overall average of +30%. By contrast, the membership data from comparison cooperatives suggested no changes in proportions of women or youth over time. However, the process for updating the lists from year to year was not done as rigorously as for program cooperatives, and 2 cooperatives never shared data on age of members, so it is difficult to be certain of these comparison levels.

COMPONENT 3 RESULTS: IMPROVING DEVELOPMENT COMMUNITY SUPPORT FOR COOPERATIVES THROUGH LEARNING AGENDA RESEARCH AND DISSEMINATION.

Learning Agenda Research & Dissemination Results

Generally, dissemination of learnings (both from research and the project results/MEL) was consistently shown to be one of the biggest weaknesses of CD4 in Malawi. This was called out directly by 11 of the 24 KII participants, and is also evident from the data that was uncovered on dissemination from other sources, including the lack of any evidence of actions taken or other impacts of the research reports up to this point. The CLP platform was found to have had positive impacts, especially in terms of stakeholder coordination within Malawi, but research and project learning dissemination through the CLP was weak.

There were 8 total research agenda questions which CD4 contracted out to various firms and academic institutions to research and write a report. Of these, 5 specifically included a focus on Malawi, and they are listed in Table 21. For more details on each, including a summary of key findings, see Annex 13.

Table 21: Learning Questions Summary

Research Question	Date complete
Which revenue models are apex organizations [globally] using to offer value to their members and generate enough revenue to sustainably support the existence of the apex organization? How can these models be applied in Rwanda and/or Malawi?	Dec 2020
Understanding Factors that contribute to Youth participation in Agriculture Cooperatives in Malawi	March 2022
How are cooperative policy, legal and regulatory frameworks facilitating or hindering the development and effectiveness of cooperatives?	Jan 2023
Why are associations relatively stronger than cooperative organizations in Malawi? What policies, laws and regulations lead to this outcome?	Aug 2022

CD4 Malawi staff said that generally all reports were shared directly with USAID and the Overseas Cooperative Development Council (OCDC), and in Malawi they were presented as part of a CLP meeting, and then a copy was emailed to all individuals present at the CLP afterwards. The only exception to this that they mentioned was the report on COVID effects, because it was released at the height of the pandemic, but results were deemed urgent, so they shared the information virtually with all stakeholders who were potential CLP participants, including visuals and a summary of key findings in the email body, which was an extra step not done for all the other reports when they were shared. However, when the evaluator checked the event log, it was not clear whether two of the other learning questions were presented in CLP events either, as they were not included in the agendas or meeting notes. Two of the reports were noted in the event log as “published,” though it was not clear where or how widely those publications were disseminated, as the primary data did not track any details of dissemination.

CD4 staff said that the research questions which received the most attention, expressed in terms of follow-up questions asked by participants, were those on youth involvement in cooperatives and COVID effects and responses.

When a research report was presented at the CLP meeting, it usually just covered around 1-1.5 hours, or approximately 20-30%, of the 4- to 5-hour total meeting. Other topics covered at these meetings included presentations by other cooperative sector actors about programs or services that others needed to be aware of, and discussions of certain topics and potential actions, for example the meeting in September 2021 focused on discussion of why MAFECO does not have more union members and strategies on how it could increase membership. These other CLP topics also promoted learning, as well as networking and coordination, even if the research learning component was a relatively small part.

Through all the KIIs, FGDs and the scorecard workshop, there was almost no evidence found of any impacts of these research reports on cooperative stakeholder actions or outcomes. The only exception to this was that CD4 staff said the results of the COVID-19 effects report contribute to their decision to add BDS coaching, and those coaches in turn promoted some of the recommended actions in the report, particularly diversification of income-generating activities. It is possible there were some impacts of the research that were just not properly measured by the qualitative work, as the research assistants did not do adequate probing on this question. However, because of limited attendance of cooperative and apex organizations at the CLP events and because many of the reports were not completed and shared until late in the period, it is also very likely that there simply were not any impacts.

In addition to the research report learnings, after the mid-term review a plan was made to share MEL data and learnings with cooperative leaders and stakeholders, in both December 2021 and 2022, so that the cooperatives could understand any progress they had made and areas where they were still weak. In each of the discussions the plan was to share a summary prepared by MEL, to discuss areas of improvement and key expressed points of dissatisfaction of members, and to agree upon actions they should take. The execution of this seems to have had mixed success. In KIIs Nsaru and Kaphatiyi cooperative leaders confirmed that they had participated in such a discussion of MEL data. The Nsaru leader mentioned being aware of specific areas of weakness on the PM2 and where financial results showed the cooperative was not doing well, and said that they created strategies to improve in these areas. The Kaphatiyi leader

seemed to recall that they had improved by 23% in one area, and said they made some changes based on shared data, but was very light on specifics. However, the Chikwatula leader specifically said "The problem is, when they assessed us, they did not give us feedback. Moreover, they did not disseminate the findings of the surveys properly and they did not share report on the learning." Among apex organizations, only CREMPA and MMPA said that they had discussions of their results with CD4 staff, but it was mostly limited to the PM2. Both said that this was weak: they didn't receive the full reports and did not discuss all surveys done, both of which they would have liked.

Cooperative Learning Platform Impacts and Weaknesses

Qualitative research found positive impacts of the CLP, particularly around stakeholder coordination, although research dissemination through the CLP was weak.

In KIIs, several CD4 staff and national government representatives suggested that the CLP had significant effects on improving coordination between stakeholders within the cooperative sector. The department of cooperatives focal person said that the platform meetings were very helpful, dramatically improved networking and coordination, and will have a lasting impact. He specifically said the platform meetings were useful for conflict resolution in the case of differences between stakeholders and also for information sharing to make all participants aware of existing or new programs and resources. All three department of cooperatives officials interviewed said they are confident that MAFECO will continue the stakeholder platform and the department of cooperative will continue to participate actively. One CD4 staff member mentioned that the platform helped government and NGOs to speak with one voice when sharing information out to cooperatives, to avoid mixed confusing messages.

However, while the CLP had high value in other domains, evidence suggests it was weak as a forum for research dissemination. Stakeholders could not say much about the research or other learnings shared by CD4 through the CLP, or where they were aware of the research most of them said they never received the actual reports, and thus did not make any strategy changes because of the research. One CD4 staffer said that a weakness of the CLP was that although MAFECO took ownership of general coordination of the meetings, they did not take any ownership over the research component. CD4 was viewed as the owner of the research, and so they had to advocate for discussion it and push others to read. If MAFECO and other stakeholder were more involved in setting the agenda for and managing the research and dissemination process, then it would have likely been given more attention and been more impactful.

The deputy-head of the Department of Cooperatives said he had seen any of the CD4-funded research reports and that CD4 should have done a better job sharing those more widely, including through a formal submission to the Ministry of Trade. The leader of MAFECO, the organization that helped to organize and facilitate the CLP, said that this initiative actually started previously, with support from GIZ, but that CD4 helped them to continue and improve it, and through this they communicated more with members and affiliates. They said that CD4 used the cooperative stakeholder platform to disseminate some of their research findings, but suggested that they had not yet seen the actual research reports. The MMPA leader said the platform helped them to improve their coordination with the government but did not mention receiving research learnings. The CREMPA leader recalled that the most recent research report was from MUBAS, for which there was dissemination workshop in November 2022 which CREMPA attended. That leader also said he was aware that the whole report was supposed to be sent afterwards, but claimed that it was never sent. The HIMACUL leader said he attended only one stakeholder platform event but didn't share any details about it. When asked about this low engagement with the research reports, CD4 staff

maintained that the reports were all emailed out as planned, but that the organization leaders chose not to open and read them.

Beyond the weak learning dissemination, there were several other weaknesses of the CLP and CD4's work on partnership engagement that came out of the qualitative research. Scale of CD4's partnership engagement was mentioned as a top weakness in 8 KIIs. This included, for example, opinions that not there were not enough organizations included in the CLP, and that government at national and district level not adequately engaged. The Department of Cooperatives focal person said that the CLP should have included more organizations like the World Bank, MFIs, and more other NGOs. That same key informant also said that CD4 should have shared and discussed their program reports (achievements and learnings) with the Department of Cooperatives every year.

Government Policy

CD4 provided substantial input during consultations, run by a GIZ-funded consultant in 2019, to create a new National Cooperative Development Policy to replace the existing policy that is over 20 years old. The new policy calls for easier and faster cooperative registration, a key priority of CD4. Under the old policy, the Ministry of Trade's (MOITT) Department of Cooperatives was required to conduct basic trainings and check that certain structures and capacities are in place before proceeding with registration. However, the Department does not have adequate resources to handle all organizations who apply. The new draft policy would allow NGOs and apex bodies to provide the trainings and certifications for registration. Other improvements in the new draft policy include promotion by the government of cooperative performance standards, capacity building for value addition, and creation of stakeholder platforms and other coordination.

Unfortunately, the new Cooperative Development Policy has still not been enacted. A KII with Department of Cooperatives representatives revealed that the reason for this long delay was a string of different directives from the Office of the President to make revisions, first to use a different template, then to correspond with the new national development agenda, Malawi 2063, and finally to match the priorities of the new administration voted into power during the 2021 elections. They claim there is a final version now and that it will be launched in July as part of National Cooperative Day events. However, none of the stakeholders who contributed input as part of the 2019 consultations had seen the new draft yet by May 2023, according to participants in the evaluation scorecard workshop, and they were concerned that the policy is now already out of data again, as some issues facing cooperatives have changed in the past 4 years. This is reflected as part of the results of Scorecard 1 shown below.

General Enabling Environment Scorecard 1 Results

The evaluation brought a broad range of stakeholders together, as part of the scorecard workshop exercise, to reflect on the current state of the cooperative enabling environment. They discussed different dimensions, including information availability, government policy, political will, coordination between stakeholders, and governance of cooperatives and apex bodies. Annex 12 shows the results on each dimension from baseline, midterm and final evaluation as well as an explanation for the score Results show at least a small improvement on all elements except for "Policy, laws, and regulation," which dropped because of participant frustration that the new Cooperative Development Policy had not yet been enacted, as mentioned above.

The element with the highest change was "Governance of cooperatives and apex bodies," which increased from a score of 2 at baseline to 4.9 at final. Many stakeholders said they observed improvements in both

apex body and cooperative governance, with the proper structures in place many cases and some increased youth and female inclusion in leadership, but they mentioned continued weaknesses in succession planning and government structures for performance management/elimination of bad cooperatives.

The element with the next largest change was “Political will and leadership,” with a score increase from 2 to 4.8; this rating was given because participants really saw a big increase in verbal commitments from the government during the period, and they added a fertilizer subsidy, but for the most part the verbal promises of support did not pan out into tangible support or actions.

The next element, Sector institutional framework and coordination, had a score increase from 2 to 4.5. One group was optimistic, praising the coordination at the national level between government agencies, apex bodies, and other stakeholders, partly due to the MAFECO-run cooperative stakeholder platform. But that group said coordination was still weak at the district levels. And the other group was more pessimistic on this element, reflecting that coordination is still very poor, with an unclear framework of roles and responsibilities for different actors. Some participants said that the Ministry of Trade's Department of Cooperatives has too many responsibilities in the system, which creates a conflict of interest (i.e. because they are both in charge of promoting cooperatives and regulating them).

Availability and access to information saw a smaller score increase, from 2 to 3.7. Participants said that there is now more information on cooperatives, and there the stakeholder platform for sharing that info, but it is not getting down to the end users.

The above changes were discussed and scored independent of CD4 involvement; therefore attribution of the improvements is not possible. But it is worth noting that CD4's work was mentioned by several participants as it connected to element 1.1, since the CLP/cooperative stakeholder platform and research supported by CD4 helped increase information availability and access somewhat. Element 1.3 changes were also partially due to CD4 involvement, as the CLP helped to improve coordination between the government, apex bodies and other cooperative sector actors, and because CD4 funded the MUBAS research that helped provide advice on an improved institutional framework design.

Scorecard 2 Results on Support of the Development Community for Malawi Cooperatives

The topic of Scorecard 2 at the scorecard workshop held on May 25, 2023, was on support of Malawi cooperatives by various key development community actors, including the research community (the results of which dovetailed with the results of the section above). Annex 12 shows the scores and justifications for this final session, compared with the scores given at baseline and midterm.

Based on the Scorecard 2 changes over time, there seems to have been some improvement in support of cooperatives by the development community, but the improvement is not large and there are still many big problems. Local community support saw the biggest score increase, from 2 to 4.9, because local leaders now seem to better understand cooperatives, attend meetings with cooperatives, provide support including donations of land, and lobby to bring more cooperatives to their areas, but they still sometimes have a mentality that they are trying to gain resources from the cooperatives for their own interests. There was also a sizeable increase in the score for government support, from 2 to 4.5, because of some large projects that have helped improve transport infrastructure (PRIDE, TRANSFORM, FINE, SVTP) and because of AGCOM grants and fertilizer subsidy programs that have helped cooperatives. However, participants said that often the AGCOM grants are given to cooperatives who are not ready to use them

efficiently, so capital investments go to waste, and there are still areas with major road problems and electricity infrastructure is still weak in much of the country.

The score increase for donor community support, from 2 to 3.8, because there is a decent level of money committed, and some projects are doing well and have improved on sustainability (i.e. where they have matching grants, that helps to increase ownership), but there are still a lot of sustainability problems and often project goals still serve donor interests over cooperative needs. The score for research community support increased from 1 to 2.4, which is a decent improvement but still leaves it as the lowest-scored element. This was because some research has been funded and conducted during the past 4 years, but not all participants were aware of this and most did not have access to the results, and they were very sure the results were not reaching the cooperative. Finally, the score for private sector support also saw only a small increase, from 2.2 to 3.5. This was because some specific cooperatives have added marketing committees, seen improvement in contracting and prices, but for the most part the same problems of buyer power, low prices, unreliable contracts, and high input costs (worse now with recent inflation) are still there, or are worse.

Other Findings on Enabling Environment

The evaluator also asked about enabling environment changes in KIIs with CD4 staff, coaches, government officials, cooperative leaders and apex body leaders. Respondents generally mentioned small or medium level positive changes to the enabling environment, while two actually mentioned negative changes, because of less favorable market conditions. The biggest changes mentioned were: increased coordination and strengthened cooperative stakeholder networks because of the CLP/cooperative stakeholder platform (8 mentions out of 24 interviews); improvements in the capacity and operations of apex bodies (7 mentions); and revisions to the National Cooperative Policy, even if they have not yet been enacted (7 mentions); and increased research, which some actors think will be used/applied as time goes on, and will stimulate further research in the future (6 mentions). Formality. While some key informants said it is already easier to register a cooperative (for example, Nsaru MBG, which successfully registered during the period), others said the opposite, and the evaluation couldn't independently verify what may have changed without an enacted policy.

The positive changes mentioned were only partially attributed to CD4 impacts, in roughly 40% of cases, though some of the most significant examples given for improvements were specifically attributed to CD4. The Kaphatiyi leader mentioned that his cooperative learned about the concept of a union from CD4, and even though there was no union in horticulture previously, they are now working with other horticulture cooperatives to form one.

Some key informants, including an agricultural extension agent and the three coaches (one of whom is a cooperative policy expert), emphasized how CD4 has helped to contribute to a new, positive trend in development to give more ownership to the beneficiaries of interventions, treating them more like partners. One agricultural extension agent also commented that by helping cooperative members improve their records this enables the extension agents to work with them more effectively. Several cooperative leaders and members in KIIs and FGDs mentioned that unions or CD4 assisted them to hold fair elections. For example, the Kaphatiyi leader said that previously leaders were selected undemocratically but CD4 helped them to hold fair elections. The Nsaru leader said delegates from CREMPA came to assist with the coordination of the voting day and it was much more serious than in the past. A member of the Nachisaka women's FGD said the manager from HIMACUL helps to facilitate the

elections. CD4 governance training to the unions may have helped spur their support of the cooperative election process.

RESULTS FOR CROSS-CUTTING AREAS OF INTEREST: WOMEN'S EMPOWERMENT, YOUTH INCLUSION, AND COVID-19 EFFECTS

Female Inclusion & Empowerment in the Cooperative Sector

Both quantitative and qualitative data suggest that there were some modest improvements in women's empowerment within primary cooperatives during the project period, but that these can mostly not be attributed to CD4. An increased women's empowerment trend was observed in both program and comparison cooperatives, promoted by government and other NGOs, and many changes even in program cooperatives were happening before 2019. However, one program cooperative did have particularly high improvements in female empowerment which appeared to be related to CD4 support. But the general finding that CD4 had a low impact in this area is not surprising given that CD4 had no activities or resources devoted to focusing on gender inclusion or female empowerment.

Table 22 shows several key variables from the SCPV survey disaggregated by gender. Results show that women in program cooperatives had statistically the same results on all these variables, including final PV score and PV score change, the number and quality of services that are the sub-components of PV score, and the degree to which the member recommends the cooperative. By contrast, women in comparison cooperative had moderately lower (and statistically different) final numbers of services and change in number of services than men. When the results for these variables were compared for program versus comparison cooperatives only for women in the sample, the program cooperative women had statistically significant better results for six of the displayed variables, with especially large differences for number of services received. These results suggest that CD4 program cooperatives helped women relatively more than comparison cooperatives. However, most of the difference was driven by an overall improvement for members of all genders in program cooperatives, and the gender experience differential between program vs. comparison groups was relatively small.

Table 22: Select SCPV Results Disaggregated by Sex

Cooperative Type	Gender	Final- Total services			% change- Total services			PC Recommendation		Revenue increased over 5 years
		#	quality	PV score	#	quality	PV score	Final	% change	
Program	Women	7.3	92%	46%	116%	16%	141%	8.79	34%	70%
	Men	7.4	91%	43%	141%	16%	166%	8.79	38%	65%
Comparison	Women	4.5*	88%	26%	63%*	8%	83%	8.07	4%	63%
	Men	5.8	83%	29%	76%	8%	100%	8.25	10%	70%
Program vs. comparison difference for Women		2.82 ***	0.04 **	0.20 ***	1.99 ***	0.02	0.13 ***	0.73 ***	0.21	0.07
<p>Note: In this chart the significance of women vs. men for every variable was checked and noted in the "women" rows. *** = 99% significance, **=95%, *=90%; if nothing written then not significant.</p>										

As another way to look at how the perceived value results differed by sex and age, a multiple factor regression was run with Total Perceived Value Score as the dependent variable. Results, displayed in Table 23, shows that statistically there was no difference by sex or age for PV Score. The results also confirm the fact that there is a significant difference for program vs. comparison cooperatives and over time (though

the biggest positive change happened by year 4, then it declined again). The results also show that horticulture cooperative members had significantly higher PV scores than dairy cooperative members, while macadamia cooperative members had significantly lower scores than dairy and horticulture. This latter finding is not surprising, as the one program macadamia cooperative was added to the CD4 program later, in 2021. The regression results also show that leaders had significantly higher scores than normal members, which is logical, as one would expect leaders to be more connected to and aware of services.

Table 23: Results of Multi-Factor Regression on Total PV Score

Independent Variable	Correlation coefficient	Significance level
Program (vs. comparison)	14.9%	99%
Y2 (vs. Y1)	14.2%	99%
Y3 (vs. Y1)	13.5%	99%
Y4 (vs. Y1)	13.8%	99%
Y5 (vs. Y1)	13.5%	99%
Horticulture (vs. Dairy)	-0.001%	99%
Maize (vs. Dairy)	-0.006%	95%
Female	1%	Not significant
Youth	1.8%	Not significant
Leader	3.8%	95%

In KIIs all the CD4 staff emphasized that no specific work was done by CD4 on this subject, so they did not expect impacts. But two staff mentioned that from the beginning they selected cooperatives with high percentages of women, including an all-women's cooperative (Mwaiwathu), in an effort to support women's empowerment. Additionally, the coaches reported that in coaching sessions they made an effort to include female members, and in the governance coaching sessions one topic covered was the importance of inclusion of women and other groups in leadership and decision making.

Results on female empowerment within cooperative structures did not differ between comparison vs. program cooperatives. In all FGDs the participants said that women have an opportunity to take leadership positions (especially of sub-committees and zones) and that gender equity is promoted. All cooperatives had at least some female leaders, including several with executive committee members who were women, although none had female chairs (except Nachisaka said their former chair was female). Overall the rating was medium for female empowerment in the cooperatives, though it was slightly ranked slightly higher in the women's FGDs than the men's FGDs. However, most cooperatives did not do anything specific to support women outside of allowing them to be leaders.

Of the cooperatives included in qualitative research, only Nsaru seems to have gone above the norm on female empowerment. A cooperative member in the women's FGD said that the work of CD4 through their cooperative promoting gender has reduced gender based violence, led male cooperative members to help their wives more with housework and to allow women to control the money she earns. Two participants in the men's FGD also mentioned that they give more support to their wives on housework now, which supports the earlier statement. Another Nsaru cooperative member, in the men's FGD, said that the livestock pass on program prioritizes women. This is to ensure members stay and new women join, and if a woman gets divorced she is able to keep her cow as it is in her name. Nsaru also established

a gender sub-committee to continue focusing on women's issues, which seems to be unique among all the cooperatives.

There might have also been significant changes for Kaphatiyi on women. The Mchinji ag extension agent who worked with them expressed as much, saying: "After CD4, women were elected into leadership positions, and they were more prudent with resources." This was not fully substantiated by the FGDs and KII with Kaphatiyi, however; participants of those interviews suggested that the cooperative has had a 50:50 gender participation rule since before the CD4 project. On the other hand, participants in both FGDs stated that male and female members are working together more closely now than they were in 2019.

All apex leaders claimed that their organizations had made some recent improvements in female inclusion, at least in terms of the composition of their boards. CREMPA in particular said that they passed a resolution to ensure female representation on their board, and in the elections which happened in 2021 they elected a board with 6 female and 5 male members. Similarly, MMPA has 5 female board members out of 12 total in 2023, up from 3 female members in 2019. HIMACUL has 3 out of 11 female board members in 2023. MAFECO has 2 female board members out of 5 total in 2023. Where there were strides in female and youth inclusion, these were not direct outcomes of CD4, as the project had no activities aimed to increase inclusion. Rather the changes were part of the broader national agenda to increase women and youth inclusion in economic development programs.

For all other cooperatives and apex bodies, qualitative evidence suggests that the observed women's empowerment improvements occurred independent of CD4 influence, as part of earlier changes encouraged by the government and other NGOs. For example, the Mchinji ag extension said that Mpalo cooperative has had a female chairperson since 2011 who has been performing well and was reelected multiple times. Additionally, Mbalame (comparison cooperative) said that they were established in 2017 due to support from Heifer International, which required them to follow a 50:50 gender participation rule from inception.

Youth Inclusion & Empowerment in the Cooperative Sector

Overall, quantitative and qualitative results both indicate that CD4 had a positive impact on youth empowerment in supported cooperatives, which is somewhat surprising given that no formal activities and resources were devoted to youth inclusion.

Key results of the SCPV survey are disaggregated by age in Table 24. This shows that in program cooperatives, youth did relatively better than non-youth, to a point that was statistically significant, on 3 variables: number of final services and final PV score, and change in PV score over time. For all other variables, the results for youth versus other age groups were not statistically different. By contrast, in comparison cooperatives youth generally had lower results than non-youth, and this was statistically significant for number of final services, percent change in number and quality of services, and proportion that reported revenue changes over the period. When analysis was done to compare program and comparison cooperative results directly just for the sub-sample of youth, it was found that final number of services and final PV score, as well as the change over time in those variables, was significantly higher for program cooperatives to the 99% level of significance. This suggests that CD4 program cooperatives also helped youth relatively more than comparison cooperatives.

Table 24: Select SCPV Results Disaggregated by Age

Cooperative Type	Age	Final- Total services			% change- Total services			PC Recommendation		Revenue increased over 5 years
		#	quality	PV score	#	quality	PV score	Final	% change	
Program	Youth	8.4*	92%	53%**	145%	19%	166%*	9.04	34%	74%
	Other	7.1	92%	43%	118%	16%	143%	8.78	36%	67%
Comparison	Youth	3.0*	95%	19%	26%**	10%**	66%	8.60	8%	33%**
	Other	5.4	88%	27%	81%	15%	106%	7.82	8%	83%
Program vs. comparison difference for Youth		5.4***	-0.03	0.33***	2.77***	-0.06	0.16***	0.44	0.26	0.41
Note: In this chart the significance of youth vs. other for every variable was check and noted in the “youth” rows. *** = 99% significance, **=95%, *=90%; if nothing written then not significant.										

When asked about youth empowerment in KIIs, CD4 staff expected very little impact, as the project did not have formal activities focused on this area. CD4 coaches did promote the importance of youth involvement and encouraged cooperatives to try to recruit more youth and give them responsibilities, but not in a systematic way. One a primary cooperative governance coach said that he saw strides in this area, but there was some resistance from external forces on increased youth inclusions, notable at Mpal cooperative. Also, one of the research reports focused on the issue of youth involvement in agricultural cooperatives in Malawi and included some recommendations on how to increase it. However, this report was only disseminated late in the project and not very widely, so they did not expect it to have led to any policy changes yet.

There were some positive changes from baseline to end-line in youth empowerment found in FGD and KII results. For example, 2 of the 8 program cooperatives under CD4 established youth sub-committees during the project period. Nsaru members said that their youth sub-committee engages in its own revenue-generating activity, making mineral block and sell to farmers. From FGDs, it did appear that program cooperatives had somewhat higher youth involvement than comparison cooperatives. All FGDs emphasized that they understand the importance of youth, as they are the "future" of the cooperative and very energetic, and they said they allow youth leaders and offer equal opportunities. Most cooperatives claimed to have at least 1 youth leader, though this seems stronger in program cooperatives overall—one comparison cooperative (Mbalame) only mentioned having youth members on the finance committee, and another (Muthe) did not mention any youth leaders, and members specifically lamented their low youth numbers in the men’s FGD. Only Nachisaka comparison cooperative had strong youth leadership, with a recently elected young chairperson. Furthermore, though youth were on the selected invitee lists for all FGDs, in all 6 comparison cooperative FGDs no youth attended while at least 1 youth attended every program cooperative FGD. This by itself suggests higher engagement of youth in the program cooperatives.

A key finding from CD4’s learning agenda research report on youth cooperative involvement was that youth are deterred from joining cooperatives (and working in agriculture generally) because it is not profitable. This idea was reflected in the FGD and KII responses, with a number of cooperative members saying that an increase in youth members had occurred, and the number on reason was that the

cooperative itself and/or the value chain they are working in is becoming more profitable, and this is attracting youth. For example, 1 woman in the Kaphatiyi FGD said "Ever since we started aggregating our crops selling collectively, we profit more. This availability of markets and selling as a group has really attracted youth (21 more youth members than before)." Several other members in both the Kaphatiyi men's and women's FGD seconded this idea. In the HIMACUL KII the manager mentioned that they have been able to attract more and more youth because of increasing profits for macadamia nuts, as production from their member trees gets larger and they can get bigger contracts, especially in the future with the Fair Trade certification.

Another idea that came through in several cases was that youth face resource constraints to join cooperatives, and providing assistance to youth to overcome these barriers to entry can encourage them to join. For example, in Chikwatula macadamia cooperative they said their new youth are those who have taken over management of land and trees from their parents. Additionally, some dairy cooperatives like Nsaru and Mpalo specifically target youth in the pass-on program to help them get cows so that they can join the cooperative. The MMPA leader reported that 20% of those in the Central region receiving cows through the pass-on program are youth. Also, participants in a few FGDs mentioned that coaching and training from CD4 and other actors have helped youth to increase their own businesses related to the cooperative's work.

Despite indications of increased youth inclusion in primary cooperatives, there still seems to be relatively low inclusion of youth on the boards of apex bodies. CREMPA has 2 youth board members in 2023, which is a drop from 2019 when there were 4 youth members. MMPA has 2 youth board members in 2023, but this had not changed since 2019. In 2023, HIMACUL has only 1 youth board member out of 11, and it is unclear how this changed from the past. But in KIIs the HIMACUL leader reported larger strides in youth involvement among the union's member cooperatives, mentioning that 2 cooperatives out of 9 total had youth chairpersons and there were 19 total youth leaders within the member cooperatives. None of the 5 board members of MAFECO are youths.

Effects of and Responses to COVID-19 Pandemic

COVID-19 had a major negative effect on CD4 beneficiaries and outcomes, particularly because the project suspended field operations for a long period, and support provided by CD4 to cooperatives and apex bodies during the COVID period was very limited. Cooperative support to members to help overcome COVID challenges was also low, though there was slightly better continued market access for program versus comparison cooperatives. However, CD4 did make impacts on helping supported organizations to recover from COVID more quickly, earning back lost revenues and diversifying to reduce future risk.

Qualitative data from KIIs, FGDs, the scorecard workshop, and secondary sources, particularly a TANGO International report authored as part of the learning agenda, indicate that the COVID-19 pandemic had a major negative effect on the cooperative sector as a whole in Malawi, including all program primary cooperatives and apex bodies, with reduced deliveries from members due to fear or transport disruptions, loss of buyers, lower prices, challenges in receiving inputs and veterinary services, leading reduced production, and loss of members. In KIIs all of the apex organizations reported that COVID significantly affected their work, causing most of them to suspend activities to support members for the main crises period, only restarting work in 2021. CREMPA said that dairy markets were particularly disrupted, with a big drop in demand meaning that it was hard for members to sell milk through their coops, and so there was a big increase in side selling and also wastage during the COVID period. Several cooperatives said that

their meetings were disrupted, and CREMPA and a few cooperatives had to postpone schedule elections. HIMACUL managed to continue to aggregate and sell macadamia from its members during the COVID period, but they said COVID led to major decreases in macadamia prices and quantity demanded by their buyers, which hurt their own revenues and forced them to pay members for their nuts over time in three installments. Even by 2023 prices had not fully recovered. Aside from this continued market access support by HIMACUL, no apex bodies reported providing any support to their member organizations during COVID.

To reduce health risks, CD4 suspended all field activities for 7 months, which set back the project's impacts; since 2019 was largely devoted to planning and start-up work with cooperatives, and then 2020 had no coaching or other activities, CD4 Malawi was in many ways just a 3-year project, with most key interventions and impacts happening between October 2021-September 2023. Nearly all KII participants when asked agreed that the project would have had higher impacts in the absence of COVID.

According to KIIs with CD4 staff and coaches, virtual coaching was piloted briefly when field activities were first suspended in 2020, but CD4 staff conducted follow-up found that learning and participation was poor, partly because of a lack of communications devices among the cooperative leaders and members, and partly because of low capacity in using digital technology. Because of this, they made the decision not to continue with and scale up the virtual coaching, and just waited until it was deemed safe to meet in person again before the coaching sessions resumed.

CD4 provided some protective equipment, including masks and buckets for hand washing, to cooperatives; when asked in FGDs and KIIs about this, cooperatives confirmed receiving these materials, but several members complained that it was not enough and did not help them to address their major challenges due to COVID. Kaphatiyi was more positive, however, mentioning that the program gave them mobile phones and a speaker to help with virtual meetings; likely this was part of the virtual coaching pilot. Apex organization leaders in KII said that they received no support from CD4 at all during COVID, not even protective equipment.

The main support from CD4 to the cooperatives and apex bodies came after the main pandemic period ended, in 2021. The project added Business Development Service coaches to help the cooperatives improve their revenues quickly and improve their crisis resilience. This later included promoting income diversification, with revenue generating activities across multiple value chains, and pushing cooperatives to be more vigilant and proactive in terms of market searching, not just waiting for buyers to come to them. These actions were in line with recommendations coming out of the learning agenda reports, written by TANGO International, that focused on the effects of COVID on cooperatives and how they should be supported.

In FGDs participants were specifically asked about COVID and whether their cooperatives helped them to get through the crisis. The findings contradicted the answers to the SCPV survey shown above, where the high percentage of people (98%) who said they earned more money (or less money) in the past 4 years because of their cooperative seemed to suggest that the cooperatives helped them through COVID. Instead, most FGD participants said that they did not get a lot of support from their cooperative during COVID, and they suffered almost the same way as non-cooperative members.

There were a few exceptions to this general trend of low support during COVID, particularly in the macadamia cooperatives. Both mentioned that HIMACUL continued purchasing nuts, so they still were

able to get revenues, even if payments were slow to arrive. Also, Nachisaka members said that HIMACUL offered their cooperative a loan during the pandemic. Nsaru members also mentioned that their cooperative continued purchasing milk, so many of them continued earning revenues, though some were afraid to go deliver milk, so those members lost revenues. Nsaru members also reported that the CD4 trainings had helped them learn to budget well, and this also helped them to make it through the pandemic. But Nsaru members also said they were not able to sell soybeans through the cooperative during the pandemic, and that the cooperative did not give them support payments like they hoped for (because they had to keep paying their staff). In Kaphatiyi FGDs, most people seemed to say that collective sales stopped during the pandemic, but 1 person in the men's FGD said "The cooperative had an agreement with individual buyers who continued to buy." Overall, it seems like the program cooperatives had more marketing continuity during COVID than comparison cooperatives, except Nachisaka, and that was because of the strong and continued support from HIMACUL.

CONCLUSIONS, AND RECOMMENDATIONS

MAIN IMPACTS OF CD4

Change in primary cooperative and apex leader and member mindsets, with increased business orientation and a vision of how to do collective action and support members. The biggest impact of CD4, supported by results both from KIIs and FGDs, was increasing professionalization and business mentality of cooperative leaders and members as a result of primary cooperative coaching. Four key informants specifically emphasized how excellent the coaching was, in that it built up the management and business skills of the cooperative leaders and members via practical, guided exercises that gave them ownership and agency. Another fairly commonly mentioned impact was increased professionalization of apex bodies, helping them to expand their vision and do more do support member organizations. Many KII respondents expressed positive opinions on project sustainability, largely because the project approach centered on creating ownership of the changes made by the leaders and members of the cooperative organizations themselves. Coaches provided the technical ideas and advice on how to better run cooperative businesses but empowered cooperatives leaders and members to make all the decisions and create their own strategic plans and other tools.

Improved record keeping and financial management of apex bodies, primary cooperatives and individual members, which enables better decision-making. This was often mentioned as a component of improved business professionalism, but is worth highlighting as it was one of the most universal and tangible changes experiences by program cooperatives and apex bodies and frequently came up in KIIs and FGDs. It is evident in the financial data, because before CD4 the partner organizations were not even able to produce reports, and comparison cooperatives still are not. It was also mentioned frequently by cooperative members who appreciated the increased transparency in financial reporting and mentioned that it increased their confidence.

Diversification of primary cooperatives into collective marketing of multiple commodities and other revenue generating activities. The second most important impact according to FGD and KIIs was on improvement to cooperative business performance and revenue levels, particularly due to increased diversification into new revenue generating activities. Several different KII respondents also said that the project's approach to pushing cooperatives to develop self-sustainable means of acquiring funds— by diversifying their revenue activities, finding better buyers and market, and mobilizing member contributions—was a much more sustainable than simply giving grants to the cooperatives.

Improved primary cooperatives engagement of members, including through shares schemes, mobilizing higher member contributions for grant-application cost-share and capital investments, and sub-committees which give more members responsibilities. This is clear in the high, universal increases in member equity numbers in primary cooperative financial data, and in the fact that many program cooperatives established member share schemes or the first time or established committees because of CD4. In FGDs and KIIs this increased engagement was mentioned as a reflection of increased confidence in the cooperatives and a source of strength and self-reliance in the future.

Strengthened cooperative networks, including between government, academia, NGOs and apex bodies via the CLP. A number of KII respondents mentioned this as a strength, and the scorecard workshop increases in the score on coordination, as well as other positive comments on the CLP, further supported this. The project also improved connections between apex bodies and primary cooperatives, which was also explicitly mentioned as a strength by several KII participants and further evidenced by the increased awareness and perceived value of apex bodies by their members.

Most of these impacts were on foundational elements of cooperative governance, management, and strategy, potential to lead to significant and sustainable business performance improvements in the future. Unfortunately, the project did not operate long enough for these business performance improvements to be realized and measured for all the supported cooperatives and apex organizations. If data is collected on the same organizations over the next few years, then greater quantitative impacts are likely to be observed.

WEAKNESSES AND AREAS CD4 COULD HAVE BEEN IMPROVED

Dissemination of learnings: This was explicitly mentioned by 11 out of 24 KII respondents as the biggest area of weakness. Several respondents suggested that the CLP should have been designed to trickle down to the district level, with local CLP meetings held. A few respondents commented that there should have been a dedicated communications person to help ensure that reports and other learnings were distilled into appropriate formats for different audiences and shared more widely. Several different external stakeholders, including from government, apex bodies, and a few cooperatives said that CD4 did not share their internal project reports, MEL survey results, or research reports well. The participants in the scorecard workshop were also very critical of the state of cooperative research, and many were not aware of the research that CD4 had funded, reflecting the weakness in dissemination work on that research. Many scorecard workshop participants agreed that research reports should be shared more widely, via a website that anyone can access at any time. Several respondents also lamented that research is all written in high-level, long reports in English, and suggested that efforts should be made to create short summaries or visual formats, in local languages, so they can be understood and used by cooperative leaders and members.

Scale of partnership engagement: 8 KII participants called this out as a key weakness of CD4. One of the coaches mentioned that it would have increased sustainability of the program to formally include agricultural extension workers in the coaching so that they could learn how to continue to reinforce the learnings with the program cooperatives and share the training with other cooperatives after the project ended. The department of cooperative focal person said that while the cooperative stakeholder platform was well attended by apex bodies and academia, it should have included a wider list of actors including more NGOs, MFIs (especially the African Development Bank and World Bank) and representatives of the Ministry of Agriculture. Several KII respondents suggested that CD4 should have worked with more

cooperatives under each apex organization, or worked more clearly through apex bodies to give them resources to support all their member cooperatives.

Support for cooperatives to access finance was not comprehensive and happened too late: This was cited as a top weakness by 5 KII participants. There was still a general consensus that CD4 did well not immediately provide grants; many local actors said that NGOs often do this first and create a dependency mentality, and/or the cooperatives do not know how to use the money effectively. There was wide praise of CD4's approach to build business skills and cooperative governance systems first. But, at the same time, many key informants also said that adding the connection to financial resources after building these skills is crucial. Nsaru MBG, which CD4 helped to connect to finance, in the form of a successful AGCOM grant applications which saw funding dispersal during the project period, also had the biggest business performance improvement, and the grant likely played a key role in this successful performance. Also, many key informants said that in addition to using BDS coaches to support revenue generating activity development and applications for external financing, CD4 should have offered an opportunity for direct grants to Malawi cooperatives, after their basic capacities were built up, as this would have shortened the window for receiving money and seeing impacts.

Needed more flexibility in the budget and work plan for adaptive management: Some variation of this idea was mentioned 5 KII participants, notably CD4 staff and coaches. Although some adaptive management did occur in response to data—adding BDS coaches, adding 2 new cooperatives, and including more normal members in coaching sessions—several respondents pointed out examples of impactful changes they would have liked to see, but were told could not happen because of budget constraints and set work plans. For example, one staff member after observing the success with MAFECO's roll-out of Sage accounting software thought the project should do more to support digitization in all supported cooperatives, but this idea was rejected because of budget limitations. Coaches said that when they observed that cooperatives still were behind and needed more support on some skills they informed CD4 staff and asked for extra coaching days, but this was not accepted. For example, the apex organization coach suggested adding days to directly support on development of financial reports (like CD4 did for the primary cooperatives), but they declined due to budget constraints. Another KII respondent commented that research questions were all set at the very beginning of the project, and while one question on COVID effects was added mid-way through, there were other issues that surfaced in the course of the project, so the agenda should have been revisited and revised.

Needed some activities focused on production, processing, and marketing: One point brought up by two CD4 staff, and supported by some of the lingering needs expressed by cooperative members and leaders, was that CD4 did not offer adequate support for all dimensions necessary for improved cooperative business performance. Both the CD4 theory of change and the PM2 tool acknowledge that crucial aspects of business performance include agricultural production, processing, and marketing improvements. Yet, there were no CD4 activities targeted at improving these areas, thus there was a gap in realization of the full theory of change. The PM2 tool covers a comprehensive array of components necessary for improved governance, management, and market performance, which are the building blocks in the CD4 theory of change that make up improved cooperative business performance. The support for BDS services in the final two years of the project partially addressed the marketing element. But in some cases support to boost production (for example, support to acquire improved breed cows, improve veterinary services) or introduce value-added processing (for example, oil production with B grade macadamia nuts) would have helped to address the core needs of the partner cooperatives and thus would have had larger impact.

RECOMMENDATIONS

For Malawi cooperative sector in the future

These recommendations are aimed primarily at the Malawi MOITT Department of Cooperatives, NGOs with cooperative development projects in Malawi, apex bodies, and other relevant government and civil society bodies. In a few cases recommendations are also made for actions CD4 should take before full close-out of the project.

- 1. Start with foundation in good governance, business management mindset creation:** Leverage and scale up the impactful approaches and practices from CD4 coaching. This approach uses multiple sessions spread out over time, a focus on discussion of actual cooperative issues identified via a management capacity assessment and how to solve them (rather than a scripted and generic training approach), and guided creation of deliverables by participants to give them ownership of the final products and space to really learn the new information. Before it closes out, CD4 should share its PM2 assessment tools and coaching materials with other cooperative sector actors, and MAFECO or the Department of Cooperatives should consider adopting and adapting the curricula in future trainings, as well as sharing and discussing with other organizations who will be involved in cooperative capacity building in the future. CD4 can also share the list of organizations and individuals it contracted for coaching work, with notes made about performance, so that other organizations can consider hiring them in the future to continue delivering the same style of coaching as part of other projects.
- 2. Focus on sustainability of cooperative changes by giving the cooperative leaders and members ownership over all new plans and strategies:** This was a key strength of CD4 that should be continued in future projects. As in CD4, trainings supported by other NGOs and the Department of Cooperatives should adopt a coaching and facilitation approach, providing ideas and capacity building, then supporting cooperative organizations to make their own strategic changes. But at the same time, future project should ensure that coaching provided is done for an adequate amount of time, such that cooperative organizations are ready and confident to continue implementing new skills and strategies on their own after coaching ends.
- 3. Collective marketing and diversification:** Efforts should be made by any government agency, NGO project or other initiative that works with cooperatives to promote collective marketing among any “cooperatives” that are not doing this, and to promote diversification of cooperatives into multiple revenue generating activities, at least collectively selling multiple commodities, but ideally also value-added processing or providing services related to the core business. Technical assistance and financial support given to cooperatives should be focused on helping cooperatives introduce collective marketing and diversification strategies to how they do business.
- 4. New Policy Implementation:** Enact the new Cooperative Development Policy as soon as possible, and use CLP to coordinate between the various cooperative stakeholders on how best to ensure rapid implementation of the key changes in the policy. As part of this, particularly ensure that there is a clear decentralization of pre-registration training and monitoring/auditing functions to apex bodies and other civil society actors so that the Department of Cooperatives is not a bottleneck to the process of cooperative development and registration. Another big focus of implementation of the new policy should be efforts to make markets work better for cooperatives, including promotion of more buyers to stimulate competition and reduce the power of buyers to set low prices, and schemes to increase access to affordable inputs for cooperative member. As part of the roll-out of the policy, the Department of Cooperatives should consider

releasing communications acknowledging the frustration of many cooperative stakeholders with the delay of the policy and should try to explain the reasons for the delay and how the policy has still been adapted to keep up to date on the current challenges in cooperative development.

5. **Research dissemination and utilization:** Efforts should be made to better disseminate and promote utilization of the learnings from both CD4 and other sources on cooperative development. CD4 staff can take some actions here before the final close-out of the project, including formally sharing the 5 research reports and other CD4 program reports with the MOITT and MAFECO, and organizing discussion to try to engender a sense of ownership for those organizations to carry the research dissemination and future learning agenda forward. In the longer-term, the Department of Cooperatives and MAFECO should lead coordination efforts to ensure dissemination of existing reports, and improved planning and coordination of cooperative development-related research and dissemination in the future. As part of this, reports related to cooperative development produced by CD4 as well as by other sources should be published permanently in a central repository. This could be housed on the MOITT website, with the link shared widely to multiple representatives within each key cooperative sector organization. Discussion meetings should also be organized at various levels to brainstorm and plan actions to take based on the report recommendations. Also, if possible, CD4 staff before close-out or a designee within MOITT or MAFECO should work to summarize key learnings from each research report and from the project as a whole into short, accessible formats. These should be translated into local languages and disseminated to cooperatives and other local actors.

For future CDP Activities in similar contexts

5. **Include finance access and BDS support for all cooperatives, conditional on meeting initial capacity requirements:** From the beginning of any CDP activity, plans should be made to provide cooperative organizations with some type of finance access support. This should include BDS to help them to find improved market opportunities and improve internal resource mobilization, support in accessing outside grants and loans, and/or provision of direct grants from the project. However, this finance access should only be provided after 1-2 years of work on capacity building with the cooperative, and based on a solid strategic plan and other application requirements to ensure that the cooperative is ready to use the money well. Many stakeholders in Malawi said that CD4 was right to focus on building cooperative capacity, including on governance, financial management, and general business mentality, before it helped cooperatives to get funds. This was praised as a more effective approach than the way that traditional projects and government for give money away or equipment to cooperatives that are not prepared and thus waste those investments. Other CDP activities should emulate this approach.
6. **Direct coach support & digitization for financial reporting:** In countries like Malawi where the initial capacity of cooperatives is low, CDP activities should put a particular emphasis on record keeping and financial reporting skills. As part of this, they should pay for financial coaches to monitor financial reporting closely and assist the cooperative and apex body bookkeepers in a guided manner, at least for the first several years of the project. CD4 Malawi showed that coaching support, including direct support from coaches in compiling financial reports or several years, lead to more reliable financial reporting from cooperatives. Also, an effort should be made to promote digitization of financial records, as this makes the work of bookkeepers much easier to execute and to monitor. Project funds should be allocated to

- helping cooperative organizations get computers, or at least tablets, to keep records, and possibly to help them get financial accounting software, though sharing Excel templates can also be effective. But for this to be successful, providing training and coaching to build digital skills within the cooperative will be crucial; including this was a part of the success of the MAFECO roll-out of Sage software, and the lack thereof was an element in the failure of the virtual coaching pilot during COVID. Identifying and involving cooperative member with existing computer skills and experience, particularly educated youth, may also be a good strategy.
7. **Leverage apex organizations for broader impact:** This evaluation demonstrates the high potential of apex organizations to impact their value chains, and specifically the organizations under them. This was evident both in comments on the impacts that happened: MAFECO leading much improved coordination of national cooperative sector actors, CREMPA and HIMACUL finding markets for cooperative members, cascading trainings and providing governance and management support. But it was also evident in the myriad comments of how the apex bodies could be better leveraged in the future: to run pre-registration trainings and performance management/audit functions instead of only government authorities doing this work, to negotiate with buyers and advocate with government to achieve more favorable market conditions for cooperative members, and to provide technical support to cooperative members at a broader level than a project can do alone. Future CDP project should continue to leverage apex organizations, providing them technical and milestone-based grant support to trickle down coaching/training and other support to their member organizations. But to do this properly the technical support to the apex bodies must be involve more hours of direct coaching and emphasize early results more than CD4 did. For example, financial coaches should have helped with guidance for financial reports, all apex bodies should have been supported to make a strategic plan early in the project period, and a push should have been made to create new revenue-generating activities early on as well.
 8. **Emphasize and better integrate sharing of learnings:** CDP MEL, and associated research, generates a large amount of data every year not just on the activity progress and the broader cooperative sphere, but also on each individual cooperative organization on which data is collected. MEL staff should make the effort to put results into simple summary reports personalized per cooperative, apex organization, or government district, and these should be shared and discussed with each of those stakeholder every year. As part of this the data should be validated, with modification if errors are found, and conclusions generated in a co-sharing process. Then cooperative and the other sector actors can use the data to make informed decisions and action plans, and this in turn can provide more extensive input for the activity staff to made adaptive management changes. CD4 Malawi did a poor job in this area as a whole, but the few examples where it was done (for example, referring to PM2 results every year to guide coaching plans) it showed how impactful this can be.

ANNEXES

1. Evaluation Matrix
2. Full indicator table (with Malawi and Rwanda in Y1-Y4, only just Malawi results for Y5/LOP so far)
3. Full Finance summary table results with analysis
4. Full SCPV Excel table results with analysis

5. Full PM2 Excel table results with analysis
6. Membership/Individual Registration results with analysis
7. Folder with additional quantitative results (event log and attendance sheet, support and actions by coop, leverage, organizations using CDP tools)
8. Stata .do files for all regression analysis
9. Qualitative data analysis Excel table
10. Folder with all qualitative results (KII, FGD and scorecard discussion detailed transcripts)
11. Finalized qualitative data collection tools
12. Malawi Final Scorecard Workshop results and attendees list
13. Learning Agenda detailed summary table, including findings