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Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025

Decentralized evaluation report – Volume 1

WFP Malawi Country Office

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Key personnel for the evaluation

WFP Staff

Simon Denhere	Deputy Country Director and Chair of Evaluation Committee
Blessings Chida	Evaluation Manager
Jean Providence Nzabonimpa	WFP Regional Evaluation Officer, Second-level Quality Assurance
Anja Selmer	Evaluation Officer, former Regional Bureau for Southern Africa
Jennifer Sakwiya	Evaluation Officer, Office of Evaluation/ Decentralized Evaluation Unit, Eastern and Southern Africa Region

External evaluation team

Bruce Ravesloot	Team Leader
Jason Agar	Senior Evaluator
Chandler Smith	Senior Research Associate
Towfique Aziz	Senior Quantitative Analyst
Yamikani Chabwera	Quantitative Analyst
Towera Jalakasi	Gender Expert
Reece Branham	Research Associate
Monica Mueller	Quality Assurance Advisor

Contents

Executive summary	vi
1. Introduction	1
1.1. Evaluation features.....	1
1.2. Context.....	2
1.3. Subject being evaluated.....	6
1.4. Evaluation methodology, limitations, and ethical considerations.....	10
2. Evaluation findings	17
2.1. Evaluation question 1: Relevance.....	17
2.2. Evaluation question 2: Coherence.....	19
2.3. Evaluation question 3: Effectiveness.....	23
2.4. Evaluation question 4: Efficiency.....	28
2.5. Evaluation question 5: Impact.....	31
2.6. Evaluation question 6: Equity.....	32
2.7. Evaluation question 7: Adaptive management.....	36
2.8. Evaluation question 8: Scalability.....	37
2.9. Evaluation question 9: Human and ecological sustainability.....	39
2.10. Evaluation question 10: Security / fragility.....	41
3. Conclusions and recommendations	43
3.1. Conclusions.....	43
3.2. Good practices.....	47
3.3. Lessons.....	48
3.4. Recommendations.....	49
Annexes	53
Annex 1. Summary Terms of Reference	54
Annex 2. Project theory of change	58
Annex 3. Results framework	60
Annex 4. Timeline	67
Annex 5. Supplemental notes on methodology	71
Annex 6. Evaluation matrix	89
Annex 7. Fieldwork agenda	107
Annex 8. Project activities	108
Annex 9. Findings, conclusions and recommendations mapping	110
Annex 10. Completed interviews and focus group discussions	111
Annex 11. Workshop participants	114
Annex 12. Supplemental tables	115
Annex 13. Bibliography	141
Acronyms and abbreviations	145

List of figures

Figure 1. Adaptation Fund project implementation map	7
Figure 2. Household resilience capacity indices.....	28
Figure 3. Percentage of targeted beneficiaries reached, by implementation year.....	29
Figure 4. Implementation cost (USD) per unit.....	30

List of tables

Table 1. Evaluation questions and associated OECD-DAC and Adaptation Fund criteria.....	11
Table 2. Description of data collection tools	12
Table 3. Alignment of AF project objectives with government strategies and policies	20
Table 4. Climate capacity score tool results, by project and control groups.....	31
Table 5. Potential project scaling risks and mitigation measures.....	38
Table 6: Adaptation Fund project results framework.....	60
Table 7: Evaluation timeline.....	67
Table 8: Evaluation questions and sub-questions: adjustments from TOR.....	71
Table 9. Evaluation questions and sub-questions.	80
Table 10. Estimated minimum required sample size by indicator	84
Table 11. Stakeholder categories for KIIs and FGDs.....	84
Table 12. Adaptation Fund project annual reach and expenditures for implementation, by beneficiary categories.....	86
Table 13. Climate capacity score ranking.....	86
Table 14: Evaluation matrix	89
Table 15: Field schedule.....	107
Table 16: Summary of KIIs by category and position	111
Table 17: Summary of FGDs by activity and district	112
Table 18: Adaptation Fund strategic outcomes against project indicators	115
Table 19. Evaluation household resilience capacity analysis.	119
Table 20. Adaptation Fund project logframe indicators.	121
Table 21. Climate capacity score results.	136
Table 22. Adaptation Fund project annual reach and expenditures for implementation, by beneficiary categories.....	137
Table 23. Project targeted beneficiaries per TA across districts	138
Table 24. Number of targeted project beneficiaries per project intervention	139
Table 25. Project beneficiary participation actuals in 2024 by district and intervention type	140
Table 26. List of acronyms	145

Executive summary

Overview

1. **Background.** This decentralized evaluation of the WFP Adaptation Fund (AF) project was commissioned by the WFP Malawi Country Office and covers the period from June 2020 through the time of data collection in June 2025.¹ The evaluation was conducted by TANGO International in accordance with WFP's Decentralized Evaluation Policy.

2. **Purpose and objectives.** The evaluation serves the mutually reinforcing and equally weighted objectives of accountability and learning. Specifically, it aims to:

- Assess progress towards project goals including resilience, reduced vulnerability, and improved cost-effectiveness
- Identify lessons to improve future AF-funded project design and implementation
- Evaluate how project results contribute to overall Adaptation Fund objectives
- Inform decision-making for ongoing and future programmes and policies
- Highlight areas for potential improvement.

3. The evaluation applied both OECD/DAC and Adaptation Fund evaluation criteria with the intention to generate evidence to strengthen programming, inform strategic adaptation priorities, and support resource mobilization.

4. **Project scope.** The AF project was implemented in the three rural districts of Zomba, Machinga, and Balaka in southern Malawi. These districts are characterized by high poverty, low agricultural productivity, and recurrent climatic shocks. The project aimed to strengthen the resilience of smallholder farmers to climate shocks and stressors. Activities were delivered across four technical pillars: (1) climate-resilient agriculture; (2) climate information and risk management systems; (3) access to climate-resilient markets; and (4) social inclusion, accountability, and gender. The project was funded by the Adaptation Fund and implemented by the Ministry of Agriculture, with technical and operational support from WFP. It was embedded within national systems and leveraged existing government structures, including extension services, district councils, technical line ministries, farmer groups and cooperatives, and local committees (e.g., water user associations, Village Action Committees, Agriculture Service Planning Committees).

5. **Context.** Malawi, a low-income, landlocked country in Southern Africa with a population of over 21 million, faces intersecting challenges of poverty, food insecurity, and climate vulnerability that directly affect the livelihoods of rural populations. Over 84 percent of Malawians live in rural areas and rely on rain-fed agriculture, with Zomba, Machinga, and Balaka among the poorest districts in the country. More than 70 percent of the national population lives below the international poverty line, and chronic food insecurity affects nearly two-thirds of households. Climate shocks have further intensified these conditions: the 2023 Cyclone Freddy and the 2023/24 El Niño-induced drought significantly disrupted agricultural production, pushing over 5.7 million people into acute food insecurity. Agriculture remains the backbone of Malawi's economy, employing nearly 77 percent of the population and contributing 23 percent of GDP. However, smallholder farmers face systemic constraints including poor soil fertility, limited irrigation, lack of access to credit, inputs, and markets, and vulnerability to climate hazards. These challenges are compounded for women and girls who face entrenched gender gaps in access to land, resources, and income-generating opportunities.

6. In response, the Government of Malawi has adopted an ambitious policy framework to advance resilience, climate adaptation, and sustainable agriculture, anchored in the Malawi 2063 Vision and National Resilience Strategy (2017–2030). These efforts are supported by complementary policies, including the National Climate Change Management Policy, National Agriculture Policy, National Agricultural Investment Plan, and gender-focused frameworks such as the National Gender Policy and Strategy on Ending Child Marriage, and align with SDGs 2, 5, 13, and 17. However, structural poverty and limited resources continue to constrain implementation. The WFP-Adaptation Fund project was designed to advance these national and

¹ The project received a no-cost extension to October 2025.

global goals by strengthening the resilience of smallholder farming communities to climate shocks through climate-smart agriculture, inclusive market access, and risk reduction mechanisms. The project was implemented within WFP Malawi's Strategic Plan (2018-2023) and Strategic Plan (2024-2028), which promotes integrated, climate-smart programming to improve food security, livelihoods, and national systems strengthening. The current evaluation assesses how well the project has contributed to national resilience goals, policy implementation, and SDG progress, while generating lessons to inform future programme design and scale-up.

7. **Intended users and use.** The evaluation was commissioned by the WFP Malawi Country Office in partnership with the Adaptation Fund and the Government of Malawi. Its primary users include WFP Malawi, cooperating ministries such as the Ministry of Agriculture, and Adaptation Fund stakeholders. The findings are intended to support accountability and learning, inform national policy discussions on climate resilience and food systems, and strengthen future project design. The evaluation also aims to contribute to WFP's broader evidence base on resilience-building under its strategic plan and inform ongoing resilience and adaptation programming in Malawi.

8. **Methodology.** The evaluation employed a participatory mixed-methods approach to assess the project's contributions to resilience outcomes and national policy objectives. Primary data collection (see [Annex 7](#), Table 15) took place in June 2025 and included a household survey, key informant interviews (KIIs), focus group discussions (FGDs), and climate capacity scoring. The qualitative fieldwork followed the survey phase, allowing the team to incorporate insights from survey supervisors into the design of KIIs and FGDs. Secondary data sources included quantitative monitoring data, expenditure records, project documentation, partner reports, and relevant external materials. Limitations related to attribution were addressed through purposive sampling, cross-site comparison, and structured qualitative probing. Rather than isolating the effects of individual activities, the evaluation focused on understanding the project's overall contribution to observed changes.

Key findings

9. **Relevance:** The AF project demonstrated good alignment with the Adaptation Fund's strategic goals and Malawi's national and regional policy priorities, notably the National Resilience Strategy and Vision 2063. The project design was co-created through a national task force and a multi-ministerial Project Steering Committee that included the Ministries of Agriculture, Finance/Economic Planning, Climate Change and Meteorological Services, Natural Resources & Climate Change, and others, ensuring ownership and policy coherence. Project design parameters explicitly reflected key government frameworks, including the National Resilience Strategy, National Agricultural Investment Plan, and National Climate Change Investment Plan, and sought to embed activities within existing government delivery systems.

10. The Government of Malawi is the executing entity of the project, and there was deep involvement and ownership of government stakeholders at national and district level in project operations. Stakeholder feedback highlighted that the initial project design was informed by national vulnerability assessments, disaster risk profiles, and district-level consultation processes, including social, environmental, and gender assessments intended to inform activity design. Project activities, including conservation agriculture, access to climate information, market access improvement, and crop insurance, were responsive to the identified needs of targeted vulnerable groups.

11. **Coherence:** The AF project is aligned with Malawi's national climate adaptation and agriculture priorities, and its objectives and activities are consistent with relevant national policies. Activities under project Objective 1, such as climate-smart agriculture, extension services, and irrigation, were well integrated with government structures and trainings mirrored existing adaptation and agriculture concepts already promoted by the Government. With support from the Adaptation Fund, the government initiated a roundtable discussion with development partners, followed by high-level meetings within the agriculture sector that endorsed the insurance approach in alignment with existing policies. A Technical Working Group was subsequently established to facilitate learning and inform decisions on methodology, implementation, and priority areas. The project's governance structure was well positioned to support efforts to strengthen institutional capacity for climate information services; however, qualitative data indicated that there is still a need to strengthen government capacity to produce and share climate information effectively. Project indicators were also well aligned with AF strategic outcomes, output indicators, and targets.

12. As the acting Multilateral Implementing Entity (MIE), WFP facilitated access to AF resources and provided technical support to the Government of Malawi, the principal implementer. Stakeholders highlighted that capacity strengthening was a key purpose of WFP's MIE role, and further emphasized the importance of capacity strengthening, particularly in climate services, and noted WFP's strong field presence at the district level and experience in risk financing.

13. A more concerted effort is needed to systematically document WFP's indirect contributions to the Government of Malawi's accreditation readiness for the Adaptation Fund to complete the accreditation process. Stakeholders emphasised that this documentation gap presents a risk of duplication of efforts by different stakeholders also providing support in this area. More-structured documentation of this nature, and deliberate coordination with government and external stakeholders, would better inform cross-stakeholder decision-making about where efforts should commence, continue or cease. It would also help the Government identify where to strategically invest to achieve accreditation readiness.

14. **Effectiveness:** The project successfully met nearly all (19 out of 21) logframe indicators at endline. Most project outcome/ impact indicators show positive results, including 86.6 percent of beneficiaries benefitting from an enhanced livelihood asset base, and 85.1 percent of households perceiving reduced risk related to moderate weather events. Households headed by women and households headed by persons with disabilities faced greater barriers and achieved comparatively lower resilience outcomes.

15. The programme's effectiveness was enhanced by its integrated design, which linked climate services, insurance, conservation practices, irrigation, savings groups, and market access within established government structures. Strong leadership at both district and community levels, combined with trained extension officers and gender-inclusive committees, played a critical role in successful implementation. Weekly work planning, ongoing technical advisory services, and established grievance mechanisms contributed to maintaining consistent progress. The integration of household visioning and gender-transformative strategies into extension curricula, along with the establishment of solar-powered irrigation systems and aggregation centres, further supported sustainability.

16. There were also positive results for the insurance component. These include unexpected demand from non-targeted farmers for agricultural insurance products, and based on the evaluation team's observations, beneficiaries who received insurance interventions demonstrated stronger financial service capacities compared to non-targeted individuals. At a higher level, the programme played a key role in catalysing line ministries to hold national-level discussions on agricultural insurance policies and products.

17. Several internal factors constrained programme effectiveness. Centralized procurement and budget approval processes led to significant delays and slowed the timeliness of essential grant distributions, infrastructure delivery, and insurance payouts; implementation was slowed by high staff turnover and vacancies, particularly within agribusiness and monitoring positions, which limited follow-up and data accuracy; and the complexity of PICSA methodologies and insurance products were not sufficiently covered by training and negatively affected adoption. Furthermore, aggregation infrastructure, particularly warehouses, was often misaligned with surplus production levels.

18. External challenges also affected outcomes. Recurring climate shocks, including droughts, floods, and cyclones, severely disrupted agricultural activities and disproportionately impacted women producers. Delays in insurance payouts due to logistical issues, limited insurer capacity, and limited mobile-money infrastructure eroded trust, especially among female-headed households. Aggregation efforts faced limitations due to market volatility, inflation, buyer reluctance toward forward contracts, and farmer groups' limited financial capacity. Cultural expectations stemming from previous relief programmes dampened voluntary participation in labour-intensive conservation activities once incentives were reduced.

19. **Efficiency:** The AF project demonstrated efficient delivery of climate-resilient agriculture interventions by leveraging existing government extension structures, minimizing overhead costs, and ensuring timely service delivery. Primary and secondary data suggest that the efficiency of this component was related to lean delivery mechanisms, strong community engagement, and consistent beneficiary reach at a relatively low average cost per beneficiary.

20. The insurance and market access components were less efficient. Agricultural marketing interventions, including large warehouses and solar-powered irrigation schemes, incurred high costs, experienced delays, and were underutilized. The insurance component faced declining coverage rates and rising unit costs after the removal of full premium subsidies in Year 2. While innovative in integrating localized

climate data, the insurance component was found to be the least efficient with the highest cost per beneficiary.

21. At the organizational level, WFP's role as the MIE significantly enhanced project coordination and operational efficiency. Stakeholders consistently credited WFP's financial oversight, high programmatic standards, and strategic staff integration within district offices as critical to achieving timely implementation. However, these efficiency gains were dependent on WFP's involvement.

22. **Impact:** The AF project had a clear positive impact on climate adaptation and food security outcomes for targeted households. Project-supported households demonstrated high levels of resilience capacity, as well as a high average climate capacity score, indicating proficiency in managing climatic shocks and stressors. Improved food security outcomes were reported by beneficiaries who attributed improvements to the adoption of climate-informed practices, crop diversification, and sustainable agriculture techniques. Project-supported soil and water conservation practices, manure-making, and agroforestry benefitted direct beneficiaries and spilled over to neighbouring, non-project-supported communities. Irrigation schemes, though limited in scale, facilitated multiple harvest cycles per year, significantly boosting food stocks and income among participating households. Impacts of market access interventions were less clear, with aggregation centres and market information services providing some improvement in crop pricing but less evidence of broader impacts due to low utilization and production volumes. The insurance component faced challenges in uptake and clarity.

23. **Equity:** The project was broadly inclusive of women, youth, and persons with disabilities. The evaluation found targeted outreach and deliberate inclusion through community consultations and door-to-door enrolment. Beneficiaries noted improvements in women's access to agricultural inputs, climate information, and community assets, along with increased confidence and enhanced roles in household decision-making. Qualitative and quantitative evidence indicates that both male and female beneficiary vulnerability to extreme weather decreased due to participation in project activities. Despite these positive outcomes, structural inequalities such as limited land ownership and household financial control by men constrained transformative change for women. Youth participation was hindered by perceptions of farming as a less desirable livelihood, while persons with disabilities faced physical barriers to engagement.

24. Geographically, benefits were fairly distributed, although remote or flood-prone areas experienced delays or lower coverage by project activities and support services. The project proactively identified environmental and social risks through rigorous assessments and used these results to inform project design, although community-level feedback and grievance mechanisms were less accessible and effective, limiting beneficiaries' ability to provide meaningful input for programmatic consideration.

25. **Adaptive management:** The project made evidence-based decisions, and stakeholders saw flexibility in implementation as a project strength. Districts were able to adjust activities based on local needs and were supported with guidance by a subject matter specialist and project associate. Stakeholders acknowledged that the project's resource management system was systematic regarding accountability and activity reporting and allowed for more funds to be requested when justified. Adaptive changes included adjustments to contract farming arrangements, enhancements to the insurance registration process, and the replacement of Mukuru by TNM to collect premiums.

26. **Scalability:** Stakeholder feedback suggested that the climate-resilient agriculture component has strong potential for scale-up, driven by alignment with district government activities, established community structures, and a clear need among farmers for climate-smart agriculture practices that increase yields and support food security. Stakeholders noted that private sector platforms such as virtual asset service providers, combined with local government leadership, provide a foundation for sustaining project interventions. Farmer willingness to adopt new practices, including adjusted planting dates, crop diversification, and conservation methods, was reported as a notable success of the project.

27. Qualitative evidence highlights that the insurance component generated valuable learning for WFP and created awareness and appetite among farmers for insurance products, while market access is in the systems domain and thus requires long-term support by multiple actors beyond WFP. Stakeholders agreed that while the insurance component has not yet produced a viable product suitable for scale, the project enabled valuable learning around insurance that can be built upon in the future. Key constraints relate to product design and sustainability rather than scalability itself; insurance expertise at Country Office-level was

primarily limited to initial oversight provided by staff with a climate services background. Farmer misunderstanding of insurance, regarding its purpose and payout, was also reported as limiting uptake.

28. **Human and ecological sustainability:** The AF project design embedded sustainability within existing government agricultural extension systems to ensure district-level capacity strengthening and local ownership. Stakeholder and beneficiary feedback indicated that government-led climate-smart agriculture practices were adopted widely, with evidence of social diffusion beyond targeted beneficiaries. Communities managed conservation and irrigation schemes independently, which suggests ongoing economic and ecological benefits. Environmental sustainability improved through tailored management plans and protective measures like stone bunds and woodlots, demonstrating resilience during climatic shocks. Enforcement gaps and incomplete infrastructure remain concerns. Market and insurance activities were less sustainable due to high costs, infrastructure mismatches, and low uptake. WFP and government stakeholders agreed that achieving a sustainable insurance component depends on strengthening local insurance institutions, digital systems for premium collection and payouts, and feasibility studies for context-appropriate products. Despite growing pains, stakeholders maintained interest in refining insurance mechanisms.

29. **Security and fragility:** The AF project explicitly addressed natural resource management challenges, considering local complexities such as matrilineal land tenure systems, uneven access to resources, and gender-related inequalities. The project implemented mitigation measures like inclusive planning, community by-laws, and water-user associations to ensure equitable resource governance. However, the approach was mainly reactive and did not comprehensively address deeper systemic resource governance issues. Political risk was assessed by the project as low, and mitigation strategies included partnerships, advocacy, and regular stakeholder engagement to maintain alignment and responsiveness.

Conclusions

30. The AF project was highly relevant and coherent. The project was appropriately designed to address climate-related vulnerabilities of rural populations and furthered AF goals and strategic priorities. Moreover, the project was highly aligned with existing national strategies, sectoral policies and complementary, government-led initiatives. However, district-level stakeholders had limited involvement in the design phase and progress made toward strengthening accreditation capacity was not captured by WFP. Despite these gaps, the project was responsive to changing conditions and maintained alignment with national priorities and AF's strategic objectives.

31. Effectiveness and efficiency were satisfactory, with most targets met or exceeded and clear contributions to household resilience, food security, and social capital. Delivery was generally cost-effective and timely, supported by strong coordination with government systems, although some components (e.g., insurance and market access) faced design and scalability challenges.

32. The project achieved meaningful impact, particularly through climate-smart agriculture, which improved productivity, reduced climate risks, and showed sustained adoption and spillover effects. Some unintended effects emerged, including both positive (e.g., increased insurance demand) and negative (e.g., resource tensions and minor environmental impacts).

33. Equity and adaptive management were moderately satisfactory. While inclusive in intent, the project lacked a sufficiently nuanced and proactive approach to targeting vulnerable groups and did not fully operationalize equity goals. Adaptive management was limited, with adjustments tending to be reactive rather than strategic.

34. Scalability and sustainability are promising but uneven. Climate-resilient agriculture interventions are well positioned for scale and long-term impact due to strong government integration and community uptake. However, insurance and market access components require further refinement and investment. Overall sustainability is supported by institutional alignment and local ownership, but risks remain, including financial constraints, capacity gaps, and external shocks.

35. The project contributed to social cohesion and resilience, though it was not explicitly designed to address fragility or conflict.

Good Practices

36. **Government-led implementation and capacity strengthening:** WFP worked through national and district government systems, fostering institutional ownership and strengthening local capacity.
37. **Leveraging government extension:** Extension workers' consistent engagement, high-quality demonstrations and tailored training helped farmers adopt improved techniques, ensured technical consistency and supported widespread adoption.
38. **Integration irrigation schemes:** The project's introduction of solar-powered irrigation systems not only enabled dry-season farming and multiple harvests but also supported climate adaptation by improving water-use efficiency.
39. **Environmental and social safeguards:** Site-specific environmental and social management plans addressed key risks, were regularly reviewed and adapted with community input, and helped ensure responsible, sustainable, and socially cohesive implementation.
40. **Agroforestry and land use:** The project shifted to individual woodlots and orchards, improving seedling survival, supporting conservation and livelihoods, and contributing to flood mitigation and soil restoration.
41. **Crop insurance tying with incentives:** Linking crop insurance with climate services and training strengthened farmer engagement, encouraged adoption of conservation practices, and improved risk management and use of payouts.
42. **Community-led planning:** Community involvement in site selection, beneficiary verification, and grievance management strengthened trust, targeting, accountability, and local ownership of activities.

Lessons

43. **Lesson 1:** Launching insurance at scale from the outset without first establishing stakeholder readiness can lead to dissatisfaction and confusion. Instead, climate insurance interventions must be designed with a clear, phased learning and readiness approach.
44. **Lesson 2:** In Malawi, confusion about payout triggers and uneven benefit distribution across similar zones led to distrust in the Area Yield Index Model. Insurance models must be transparent, affordable and locally appropriate to build trust and long-term viability.
45. **Lesson 3:** Infrastructure investments like aggregation centres must be aligned with realistic volumes and should be accompanied by training in cooperative business planning, marketing and aggregation logistics to avoid underutilization.
46. **Lesson 4:** In the Malawi AF project, activities like insurance and aggregation infrastructure were introduced before farmer organizations or institutions had the capacity to absorb or sustain them. The sequencing of interventions is critical for uptake and efficiency.
47. **Lesson 5:** Gender outcomes were strongest where participatory approaches such as households visioning, crop calendars, and gender action learning were applied consistently through extension and facilitation systems.
48. **Lesson 6:** Bundling insurance with complementary services such as input support and savings groups enhanced the value, effectiveness and sustainability of coverage.
49. **Lesson 7:** Climate-resilient agriculture can achieve strong and sustainable adoptions when embedded in existing government extension services, especially when training aligns with what farmers already know and practice.
50. **Lesson 8:** M&E systems should assess outcomes and behaviour change, not just activity delivery. By assessing adoption, institutional changes and long-term impacts, the M&E framework may better evaluate sustainability and/or improve targeting.
51. **Lesson 9:** Early and continued engagement of decentralized government structures enhances institutional ownership and implementation continuity. District-level coordination platforms, technical officers, and planning processes were central to delivery and helped build longer-term local capacity.
52. **Lesson 10:** Market access interventions must be grounded in the commercial realities faced by smallholders and acknowledge that shifting market systems at scale requires commensurate systemic

actions. Sustained and inclusive market systems transformation depends on coordinated engagement across government, the private sector, consumers, NGOs, and other stakeholders.

53. **Lesson 11:** The Adaptation Fund should develop and provide comprehensive guidance and direct access to support for MIEs (i.e., WFP Malawi) interested in supporting governments with the accreditation process.

54. **Lesson 12:** While some learning has been documented, there is opportunity for group reflection on the last five years of implementation to capture additional learning that can help inform program design and other endeavours (i.e., accreditation). Capturing this learning will require financial resources.

Recommendations

55. **Recommendation 1: Scale up and scale out the climate agriculture extension model in Malawi.** The project has demonstrated proof of concept at the district level and should expand its agriculture extension model component across Malawi in the next phase. In Phase 2, markets and insurance should be treated as complementary components to the extension model, with the exact design informed by Phase 1 learning. Similarly, future projects should complement government-led large-scale irrigation with simpler, community-based small-scale irrigation initiatives, emphasizing governance and participation as well as infrastructure.

56. **Recommendation 2: Plan for government district-level staffing challenges and opportunities for capacity strengthening in the next phase of the project.** Future project design should anticipate government district-level turnover and staffing realities and build in mitigation strategies (e.g., continuous trainings cycles). Future projects should also invest in cross-training and team-based capacity, training multiple staff within a department to reduce reliance on individuals. Plannings and monitoring should be jointly managed by WFP and the Government and supported by sector experts, so that institutional memory is retained if staff members leave.

57. **Recommendation 3: Ensure there is measurement of progress and learning related to indirect project results.** This includes monitoring of differentiated impacts at household community and system levels; measurement and documentation of results related to Malawi's readiness for national implementing entity (NIE) accreditation; production of accessible briefs and sector notes highlighting lessons in climate-smart agriculture, markets and insurance components from Phase 1; and document WFP's contribution to government capacity strengthening.

58. **Recommendation 4: Enhance coordination with other actors in Malawi's climate adaptation space.** The evaluation team recommends establishing a structured national learning agenda through the National Agriculture insurances task force to document and disseminate AF project and regional lessons on harmonized payout triggers, product design, and integration with social protection programmes; linking AF aggregation centres to broader value chain programmes (e.g., contract farming) to ensure full use of infrastructure; integrating AF lessons into the national climate services strategy so extension staff deliver consistent messaging; and feeding Phase 1 project results into government and donor coordination platforms (e.g., working groups) to position the project within Malawi's resilience architecture.

1. Introduction

1.1. Evaluation features

59. **Purpose and rationale.** This is a report for the evaluation of the “Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi project” (henceforth referred to as the Adaptation Fund (AF) project). The evaluation provides an independent assessment of the AF project’s progress toward the achievement of increased resilience/reduced vulnerability, and actions taken to achieve sustainability and reliability. This is a decentralized evaluation commissioned by the World Food Programme (WFP) Malawi Country Office (CO).

60. It fulfills AF’s requirements for all completed projects, aiming to assess the project’s performance towards outcomes such as increased resilience, decreased vulnerability, and improved cost-effectiveness. The evaluation will examine both intended and unintended results, explore factors that influence performance, identify good practices, and offer insights for learning. It will inform future project design, guide policy refinement and strategic planning, improve understanding of Government capacity to implement climate adaptation and climate finance projects, support WFP Malawi CSP implementation, and enhance the scale-up of crop insurance modelling in Malawi.

61. **Objectives.** The evaluation serves the mutually re-enforcing and equally weighted objectives of accountability and learning. Specific objectives of the evaluation include:

- Assess progress towards project goals including resilience, reduced vulnerability, and improved cost-effectiveness.
- Identify lessons to improve future AF-funded project design and implementation.
- Evaluate how project results contribute to overall AF objectives.
- Inform decision-making for ongoing and future programmes and policies.
- Highlight areas for potential improvement.

62. **Scope.** The evaluation scope covers the project’s three major components: crop insurance, climate-resilient agricultural practices, and smallholder farmer market access. The evaluation involved WFP and partner staff, relevant government staff, and direct beneficiaries. It also aimed to understand how gender, equity, and wider inclusion objectives and mainstreaming principles were included in the intervention design and whether the evaluation subject has been guided by WFP and system-wide objectives on gender equality and women’s empowerment (GEWE). The evaluation targeted smallholder farming households, policymakers, and government extension workers in both intervention and comparison areas, with attention to the inclusion of persons with disabilities.

63. **Stakeholders.** The expected evaluation users are WFP stakeholders at national, regional and HQ levels; the donor, the Adaptation Fund; the Ministry of Agriculture (MoA) and other governmental agencies; private-sector partners; and the communities and beneficiaries the project was intended to serve.

64. **Evaluation timing.** The endline evaluation takes place at the end of the 5-year project lifespan (June 2020 – June 2025, with a no-cost extension to October 2025)² and in the context of declining global humanitarian and development funding.

65. **Data collection.** Evaluation fieldwork occurred between 11-23 June 2025. The household survey was administered by three teams and was conducted 15-26 June 2025. Additional remote data collection continued into July 2025.

66. **Evaluation team.** TANGO International and its research partner in Malawi, Kadale Consultants, conducted the evaluation. Bruce Ravesloot served as Team Leader and led on climate resilience, and Jason Agar led on insurance and market systems. Yamikani Chabwera led survey design and data analysis, and

² WFP. 2024. Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025. Terms of Reference. November.

Towera Jalakasi focused on gender inclusion. This core team received additional technical, research and quality assurance support from TANGO staff.

67. **Organization of the report.** This evaluation report is organised in two volumes. Volume 1 contains the main report along with Annexes 1 to 14, while Volume 2 comprises Annex 14 (Quantitative Data Collection Tools) and Annex 15 (Qualitative Data Collection Tools), provided as a separate document due to their length.

1.2. Context

68. **Overview.** Malawi is a landlocked country in the Southern African region bordered by Zambia to the west, Mozambique to the southeast, and Tanzania to the northeast. Malawi's total area is 118,484 km², of which 94,280 km² is land and 24,404 is water.³ In 2024, Malawi had a population of 21.7 million with an annual growth rate of 2.5 percent (51.2 percent female, 48.8 percent male); 42 percent of the population is below the age of 15.⁴ Most Malawians (84.4 percent) live in rural areas, including the three project districts. Zomba has a total population of 831,015 people (100 percent rural as of 2018);⁵ Machinga has 874,337 (96.9 percent)⁶, and Balaka has 504,349 (88.7 percent).⁷

69. **Poverty and inequality.** Since 2020, Malawi's economic situation has been affected by COVID-19, cyclones, the Ukraine crisis and recent drought, all coupled with rising prices. As of 2024, Malawi's gross domestic product (GDP) was USD 14.1 billion; 73.5 percent of the population lives in extreme poverty or below the international poverty line (USD 1.90/person/day).⁸ Malawi ranks 172 out of 191 countries and territories in the Human Development Index.^{9, 10} Despite expected economic growth, Malawi has been deflating its national currency (the kwacha) to curb inflation and counter the effects of shrinking foreign exchange reserves;¹¹ in 2024 the kwacha depreciated more than 66 percent.¹² As of 2021, Malawi ranked 111 out of 151 countries in the Economic Participation and Opportunity index¹³ and had a Gini Coefficient of .399 with a slightly lower rate in rural areas (.332).¹⁴ Gini coefficients are also available at district level (2020 figures): Zomba .339, Balaka .347 and Machinga .299. Notably, Zomba is among the poorest districts in Malawi, with 70 percent of its population living below the national poverty line and 41 percent below the ultra-poverty line.¹⁵

70. **Food and nutrition security.** The 2020 Integrated Household Survey found that 62.9 percent of the population experiences "very low food security" (the most severe category in the survey).¹⁶ Food insecurity is higher in rural areas (67.2 percent) compared to urban (40.7 percent), and among women (72.2 percent) compared to men (58.7). The 2024 Global Hunger Index ranks Malawi 93rd out of 116 countries, with 19.9 percent of children undernourished and 34.8 percent affected by stunting.¹⁷ In 2024 an El Niño-induced drought significantly reduced agricultural yields, pushing approximately 5.7 million people (28 percent of the population) into high levels of acute food insecurity (Integrated Food Security Phase Classification (IPC) Phase 3 or above – including 56,000 people in IPC Phase 4 (Emergency) and 4.1 million people in IPC Phase 3 (Crisis) – compared to 2022 with only 1.49 million people in Phase 3).¹⁸ Malnutrition cases are rising, attributed to the worsening food security situation: from August 2023 – August 2024 Malawi recorded a 43 percent increase

³Central Intelligence Agency. 2024. [The World Factbook Malawi](#).

⁴ [United Nations World Population Prospects. 2024](#).

⁵ City population. Last accessed June 2025. [Zomba District Profile](#).

⁶ City population. Last accessed June 2025. [Machinga District Profile](#).

⁷ City population. Last accessed June 2025. [Balaka District Profile](#).

⁸ World Bank. 2024. [World Bank report- Malawi](#).

⁹ World Bank. 2024. [World Bank report- Malawi](#)

¹⁰ [Human Development Report. 2023-24](#).

¹¹ Business Insider Africa. 2025. [The Worst-Performing African Currencies against the US Dollar As Of December 31, 2024](#).

¹² AfricaNews. 2022. Malawi: Kwacha gets 25% weaker

¹³ World Bank. 2021. [Unlocking Malawi's Economic Growth by Bridging the Widening Gender Gaps in the Labor Workforce](#).

¹⁴ World Bank. 2019. [Gini index- Malawi](#).

¹⁵ Shine Relief Fund. n.d. [Poverty in Malawi](#).

¹⁶ Government of Malawi. 2020. The Fifth Integrated Household Survey (IHS5) 2020 Report.

¹⁷ Global Hunger Index. 2024. [Global Hunger Index: Malawi](#).

¹⁸ IPC. 2024. [Integrated Food Security Phase Classification Malawi: Acute Food Insecurity Situation for May - September 2024 and Projection for October 2024 - March 2024](#).

in children with severe wasting and an 82 per cent increase in moderate wasting.¹⁹ Only 8 percent of children under 2 consume a minimum acceptable diet.²⁰

71. **Climatic shocks.** Malawi is highly vulnerable to the impacts of climate change. As of 2022, it ranked 162 out of 182 countries on the Notre Dame Global Adaptation Initiative Index. Malawi is particularly prone to climate hazards including dry spells, seasonal droughts, intense rainfall, riverine floods, and flash floods. Droughts and floods have increased in frequency, intensity, and magnitude over the past 20 years, with dire consequences for food and water security, water quality, energy resources, and sustainable livelihoods of the most rural communities. Floods and droughts are the leading cause of chronic food insecurity, which is endemic in many parts of the country.²¹ Recently Malawi was struck by two major shocks: in 2022 Cyclone Ana, and in 2023 Cyclone Freddy both affecting the southern region of Malawi, including the districts of Zomba, Machinga and Balaka. Roads, bridges and power supplies in these predominantly rural areas were extensively damaged, hindering the delivery of food and other types of assistance to remote communities. Crop damages and losses were lower than expected, but the cyclone contributed to worsening food insecurity.²² The 2023/2024 El Niño led to delayed onset of rains, inadequate cumulative rainfall and prolonged dry spells, ultimately resulted in the declaration of a state of disaster in 23 districts.²³ Approximately 44 percent of the maize crop was impacted, resulting in 5.7 million people facing acute food insecurity. The prolonged dry spell followed a series of climate disasters, including Tropical Storm Ana in 2022 and Tropical Cyclone Freddy in 2023.

72. **Agricultural production.** Approximately 85 percent of Malawians rely on rain-fed agriculture, primarily for subsistence but also for cash crops.²⁴ Most are smallholder farmers who face challenges such as limited access to land, banking services, agricultural services, and technology.²⁵ Production is further constrained by small land parcels, limited irrigation, poor crop diversification, low soil fertility and high soil degradation.²⁶ Agriculture is Malawi's largest employment sector, employing approximately 59 percent of employed women and 44 percent of employed men.²⁷ In 2025, farming employs around 77 percent of the population and accounts for 23 percent of gross domestic product.²⁸ In recent years, the impacts of Cyclone Freddy and El Niño did severe harm to agricultural production: Cyclone Freddy affected at least 200,000 hectares of crops and killed or injured 1.4 million livestock.²⁹ El Niño-induced drought, fall armyworm infestations, and flooding all contributed to a significant decrease in maize production, Malawi's main staple crop in 2024.³⁰ Recent production figures show signs of recovery for 2025 with an expected 4.2 percent growth in the economy largely driven by increased agricultural production.³¹

73. Some district-level agricultural activities relevant to the AF project include: in Zomba the main agricultural activities are farming of tobacco and cotton cash crops, while the main food crops are maize, rice, beans and other pulses.³² In Machinga, intercropping is the main cropping pattern, with maize is the dominant crop and secondary plants are cassava, groundnuts, pigeon peas, cowpeas, *Dorricus* beans, *mucuna*, millet and beans.³³ In Balaka, the most widely farmed crop is maize, followed by penguin peas, peanuts, cotton, and sugarcane.³⁴

¹⁹ UNICEF. 2024. Humanitarian Situation Report 44.

²⁰ WFP. 2024. [Malawi Country Strategic Plan \(2024-2028\)](#).

²¹ World Bank. 2021. [Climate Change Knowledge Portal](#).

²² IDMC. 2024. [Malawi - Cyclone Freddy Puts Disaster Risk Management To The Test](#).

²³ FAO. 2024. [El Niño Impact Assessment Highlights](#).

²⁴ Government of Malawi. 2020. The Fifth Integrated Household Survey (IHS5) 2020 Report.

²⁵ Government of Malawi. 2021. The Malawi 2063 first 10-year implementation plan (MIP-1) 2021-2030.

²⁶ WFP. 2023. [Malawi Country Strategic Plan \(2024-2028\)](#).

²⁷ World Bank. 2021. [Unlocking Malawi's Economic Growth by Bridging the Widening Gender Gaps in the Labor Workforce](#).

²⁸ IRENA. 2025. [Newsletter: Malawi](#).

²⁹ CARE. 2023. [Freddy: The Worst Cyclone To Hit Malawi-So Far](#).

³⁰ FAO. 2025. [GIEWS Country Brief – Malawi](#).

³¹ World Bank. 2025. [The World Bank in Malawi](#).

³² Shine Relief Fund. n.d. [Poverty in Malawi](#).

³³ Nyirenda, T. & Undi, J.D. 2017. State and outlook of land use and agriculture sector in Machinga district, Malawi.

³⁴ Chamasula, V. & Rabumbulu, M. 2024. An investigation of how to address climate change-induced land degradation in Balaka, Malawi, by reconciling indigenous and scientific knowledge.

74. **Government policies and priorities relevant to the project - Development.** Malawi's Development Agenda is guided by the Malawi 2063 Vision (MW2063), launched in January 2021, and operationalized by the Malawi Implementation Plan (MIP-10) 2021-2030. The Malawi Growth and Development Strategy III (MGDS III) covered the 2017-2022 period and was phased out in 2021 following the launch of the MW2063. These national policies are aligned with the Sustainable Development Goals (SDGs). Several other national policies and plans since 2018 are based on the MGDS and the MW2063 and aim to contribute to the achievement of Malawi's development objectives.

75. **Government policies and priorities relevant to the project - Climate change, resilience and agriculture.** Malawi faces increasingly frequent and severe climate shocks, particularly floods and droughts, poses challenges to key socio-economic sectors. To address this, the Government has committed to addressing climate change through climate-smart policies and programs. For example, the Environmental Management Act outlines environmental requirements for investors and government ministries, departments, and agencies.³⁵ The National Climate Change Management Policy is a key instrument for managing climate change and guides the integration of climate change management into development planning and implementation by all stakeholders at local, district and national levels in order to foster the country's socio-economic growth and subsequently sustainable development.³⁶ Developed in 2013, the National Climate Change Investment Plan (NCCIP) serves as a strategic framework to mobilize and guide investments aimed at addressing climate change challenges within the country. Its primary objective is to increase climate change investments in Malawi, thereby enhancing the nation's resilience and adaptive capacity.³⁷ The National Adaptation Programmes of Action (NAPA) provided a plan of action for climate change across all sectors.³⁸

76. The goal of the National Resilience Strategy 2017-2030 (NRS) is to have a country free of chronic vulnerability, and food and nutrition insecurity, where sustainable economic development creates opportunities for everyone, and where people are resilient to economic and environmental shocks that affect their lives and livelihoods. The NRS spans across multiple sectors with the intention of transforming the agricultural sector into an engine for shared economic prosperity, food security and poverty reduction.³⁹ Aiding the NRS is the National Agriculture Policy (NAP) which promotes sustainable agricultural transformation that will result in significant growth of the agricultural sector, expanding incomes for farm households, improved food and nutrition security for all Malawians, and increased agricultural exports. The National Agricultural Investment Plan (NAIP) sets a strategic framework designed to guide and coordinate investments in the agricultural sector.⁴⁰

77. Despite the policy framework in place, limited resources and pervasive poverty continue to impede the Government's ability to implement climate adaptation and resilience programs and initiatives.⁴¹

78. **Progress on Sustainable Development Goals.** Adaption Fund project assistance is provided within the United Nations Sustainable Development Cooperation Framework (UNSDCF) of 2019-2023 and overlaps with the initial phase of UNSDCF 2024-2028. Project interventions support several key SDGs. The 2022 Voluntary National Review (VNR) assessed Malawi's SDG implementation progress and achievements so far and reflects on key actions needed to accelerate the implementation of the SDGs. The Voluntary National Review (VNR) gave SDG 2 (Zero Hunger) a progress rating of significant progress, while SDG 13 (Climate Action), SDG 17 (Partnerships for the Goals) and SDG 5 (Gender Equality) are rated moderate progress. Challenges to the achievement of the SDGs include recovery from the economic impacts of the Covid-19 pandemic; the Government has developed a COVID-19 Socio-Economic Recovery Plan (SERP) to address this. Another main challenge is financing for development: the Government is now seeking more private-sector involvement, non-concessional loans and other financing instruments in various economic sectors.⁴²

³⁵ Government of Malawi. 2017. [Environment Management Act](#).

³⁶ Government of Malawi. 2017. National Climate Change National Climate Change Management Policy.

³⁷ Government of Malawi. 2013. National Climate Change Investment Plan.

³⁸ Government of Malawi. 2006. Malawi's National Adaptation Programmes of Action (NAPA).

³⁹ Government of Malawi. 2018. National Resilience Strategy.

⁴⁰ Mapemba, L., Chadza, W. & Muyanga, M. 2020. Unlocking Implementation Challenges: Lessons from the Agricultural Sector.

⁴¹ US State Department. 2025. [2024 Investment Climate Statements: Malawi](#).

⁴² [Government of Malawi. 2022. Malawi 2022 Voluntary National Review \(VNR\) Report](#)

79. **Gender equality and women's empowerment.** Malawi ranks 148th out of 193 countries in the most recent Gender Inequality Index,⁴³ reflecting high levels of gender inequality in reproductive health, empowerment, and economic activity. Nationally, women comprise 52 percent of Malawi's population and 80 percent of the labour force, however, they experience a wage gap, earning just 64 cents (512 kwacha) for every dollar (800 kwacha) earned by men.⁴⁴ Inequalities between women and men are also reflected in significant agricultural productivity gaps, where farm plots managed by men yield 25 percent more on average than those managed by women. The gender gaps are due to women having unequal use of land inputs, lower access to farm labour, inadequate access to improved agricultural inputs and technology, and lower participation in cash crop value chains.⁴⁵

80. Malawi has demonstrated a strong commitment to promoting gender equality and empowering women through the development and implementation of various national policies and strategies. These frameworks aim to address gender disparities across multiple sectors and ensure inclusive socio-economic development. Malawi's National Gender Policy guides efforts to reduce gender inequalities and enhance the participation of women, men, girls, and boys in socio-economic development processes.⁴⁶ The National Action Plan on Women, Peace and Security aligns with broader national policies and frameworks, addressing women and youth development, empowerment of persons with disabilities, management of HIV and AIDS and nutrition, environment management, good governance and is guided by the National Peace Policy (2017).⁴⁷ The National Strategy on Ending Child Marriage (2024) aims to reduce child marriage rates by 20 percent, focusing on initiatives that keep girls in school, transform harmful social norms, and strengthen legal protections against child marriage.⁴⁸

81. **Other international assistance in Malawi relevant to the project.** Several international initiatives complement the AF project by supporting agriculture and climate resilience in Malawi. These include the International Fund for Agricultural Development (IFAD's) Sustainable Agricultural Production Programme Phase II (2023-2030) and Transforming Agriculture through Diversification and Entrepreneurship Programme (2019-2026); the World Bank's Food Systems Resilience Program for Eastern and Southern Africa (FSRP) (2024-2029); Food and Agricultural Organization (FAO's) Ecosystems-based Adaptation for Resilient Watersheds and Communities in Malawi (EbAM) (2024) and Fostering Digital Villages through Innovative Advisory and Profitable Market Services in Africa (FDiVi) (2024). These programs aim to enhance agriculture by building the resilience of food systems; increasing preparedness for food insecurity; improving the sustainable livelihoods of rural people in Malawi by enhancing agricultural productivity; and improving rural food security through simple, affordable technologies that will help smallholder farmers bridge the wide gap between actual and possible food-crop yields and help to address climate change in Malawi.

82. **Other WFP Malawi activities.** Under its current strategic plan (2024-2028), WFP Malawi has several activities in addition to the AF project.⁴⁹ These include supporting food and nutrition-insecure populations in Malawi, including refugees, affected by shocks to meet their food and nutrition needs throughout the year Strategic Objective (SO1); improving nutrition, health and education outcomes to enhance human capital development in line with national targets by 2028 (SO2); enhancing climate-resilient and sustainable livelihoods for women, youth, and people with disabilities through improved resource management, skills development and access to financing and markets by 2028 (SO3); strengthening the capacity of national and subnational actors to design and implement policies and programmes for sustainable food and health systems as well as food and nutrition security by 2028 (SO4); and improving access to and benefit from innovative, effective and cost-efficient supply chain, logistics and services for government and humanitarian partners (SO5).

⁴³ [UNDP. 2024. Human Development Report 2023-24.](#)

⁴⁴ World Bank. 2021. [Unlocking Malawi's Economic Growth by Bridging the Widening Gender Gaps in the Labor Workforce.](#)

⁴⁵ World Bank Blogs. 2022. [Achieving gender and youth inclusivity in Malawi through Productive Alliances.](#)

⁴⁶ FAO. 2015. [FAOLEX Database-Malawi: National Gender Policy 2015.](#)

⁴⁷ Government of Malawi. 2021. National Action Plan Women, Peace and Security 2021-2025.

⁴⁸ Girls not brides. 2025. [Malawi Launches National Strategy to End Child Marriage.](#)

⁴⁹ WFP Malawi. 2024. Malawi Country Strategic Plan (2024-2028).

1.3. Subject being evaluated

83. **Project design.** WFP and the Government of Malawi implemented a five-year (June 2020 to June 2025, with a no-cost extension to October 2025), USD 9.9 million AF project designed to enhance the climate resilience and food security of vulnerable smallholder farmers WFP Malawi acted as the multilateral implementing agency (MIE) of the project and fund custodian. WFP also oversaw and coordinated overall project management, monitoring and evaluation, financial management, capacity strengthening; provided technical backstopping, reports to the AF project; and ensured the project met WFP and Adaptation Fund rules and regulations.

84. It aimed to integrate risk reduction, climate information services, climate-smart agriculture, and market access into a cohesive, resilience-building package.⁵⁰ The project was funded by the Adaptation Fund and implemented by the Ministry of Agriculture with technical and operational support from WFP; it leveraged existing government structures, including extension services, district councils, technical line ministries, farmer groups and cooperatives, and local committees (e.g., water user associations, Village Action Committees, Agriculture Service Planning Committees).^{51, 52}

85. The AF project was structured around three interrelated components:

- **Component 1:** Improved access to insurance as a risk transfer mechanism for targeted farmers affected by climate change and food insecurity.
- **Component 2:** Adopted climate-resilient agriculture practices among targeted farmers contributing to the integrated climate risk management approach.
- **Component 3:** Strengthened market access strategies and approaches for smallholder farmers.⁵³

86. These pillars were supported by a cross-cutting focus on gender equality, HIV/AIDS inclusion, and environmental and social safeguards.^{54, 55}

87. The project design was intentionally participatory and informed by extensive stakeholder engagement at national, district, and community levels. District planning sessions and community consultations helped identify priority areas for investment, clarify local adaptation needs, and validate risks and mitigation strategies.⁵⁶ Additionally, the design included strong institutional engagement with the Department of Climate Change and Meteorological Services (DCCMS); the Department of Disaster Management Affairs (DoDMA), and private-sector actors such as insurance providers and off-takers.⁵⁷

88. Sustainability was a core element of the project's design. Activities were embedded in existing national frameworks such as the National Resilience Strategy and delivered through government-led structures to enable continuity beyond the project's lifetime. The approach included building the capacity of frontline extension staff, establishing community committees to manage irrigation schemes and market infrastructure, and institutionalizing participatory climate services tools such as Participatory Integrated Climate Service for Agriculture (PICSA).^{58, 59}

89. **Geographic scope and beneficiary targeting and selection.** The project was implemented in 23 traditional authorities (TA) in three districts: Balaka (eight TAs); Machinga (nine TAs); and Zomba (six TAs).⁶⁰ The greatest number of beneficiary households are in Machinga district (38,530 households; 45 percent),

⁵⁰ WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁵¹ WFP. 2019. Project Concept Note. Annex 4: Integrated Resilience Approach and Graduation Process.

⁵² WFP. 2019. Project Concept Note. Annex 7: Scoping Mission on Integration.

⁵³ WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁵⁴ WFP. 2019. Project Concept Note. Annex 5: Gender and HIV and AIDS Mainstreaming Strategy.

⁵⁵ WFP. 2019. Project Concept Note. Annex 9: Environmental and Social Risk Screening Tool.

⁵⁶ WFP. 2019. Project Concept Note. Annex 14: District-Level Key Informant Interviews and Community Stakeholder Consultations.

⁵⁷ WFP. 2019. Project Concept Note. Annex XX: PICSA Implementation Plan.

⁵⁸ WFP. 2019. Project Concept Note. Annex 16: Minimum Standards of Operation for Micro-Scale Irrigation Schemes.

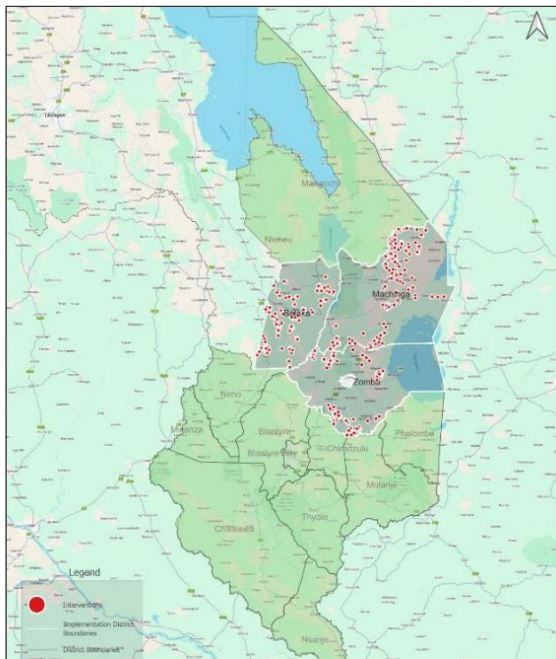
⁵⁹ WFP. 2019. Project Concept Note. Annex XX: PICSA Implementation Plan.

⁶⁰ WFP. 2024. Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025. Terms of Reference. November.

followed by Zomba (29,950 households; 35 percent) and Balaka (16,250 households; 19 percent). Overall, the project targeted 85,000 households (about 382,500 people).

91. Table 23 presents the original beneficiary targeting plan by TA. Figure 1 presents a map of the three target districts and project implementation areas.

Figure 1. Adaptation Fund project implementation map



92. The project districts were selected based on high exposure to climate shocks, chronic food insecurity, and limited adaptive capacity.⁶¹ Specifically, the selection was informed by the 2014 Integrated Context Analysis (ICA), which is a historical analysis, and further supported by the findings of the Integrated Household Survey (IHS IV), which examines the periods of 2010/2011 and 2016/2017, and additional analysis of food insecurity over a 10-year period between 2007 and 2017 conducted by the Government of Malawi's DoDMA. These datasets were overlaid with data on flood vulnerability, stunting and ultra-poverty.⁶²

93. **Timeline and duration.** The AF project officially launched in June 2020, following approval of the full proposal by the Adaptation Fund. Initially set to conclude in June 2025, a no-cost extension was approved, extending the implementation period through October 2025. The total implementation period spanned 57 months, covering five agricultural seasons.

94. **Partners.** Key government partners included the Ministry of Agriculture, which includes the extension, irrigation, crops, and livestock departments that supported the project; the Ministry of Gender and Community Services; and Public Works which supported the construction of irrigation and aggregation centres. Partners also included DCCMS, which provided climate information and supported participatory climate services, and DoDMA, contributing to early warning systems and disaster preparedness.^{63, 64} The project also worked with the Ministry of Finance and Economic Affairs and three district councils responsible for local coordination, targeting, and oversight: Balaka, Zomba, and Machinga.

95. In addition to the governmental partners listed above, the AF project relied on several non-governmental and community-based organizations to support project implementation. Ministry of Agriculture frontline extension staff provided technical support for climate-resilient agriculture and irrigation

⁶¹ WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁶² WFP. 2024. Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025. Terms of Reference. November.

⁶³ WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁶⁴ WFP. 2024. Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025. Terms of Reference. November.

schemes, including soil and water conservation training.⁶⁵ Farm Radio Trust led communication efforts for climate services through radio and mobile platforms to support the rollout of PICSA.⁶⁶ Advocacy within LUANAR was strengthened to promote the use of PICSA in curricular activities at university.⁶⁷ The Malawi University of Science and Technology (MUST) supported discussions on insurance at national level, while PULA Advisors, in collaboration with Nico General Insurance and the Insurance Association of Malawi, designed and administers the Area Yield Index Insurance (AYII) scheme.⁶⁸ The DoDMA district council structures, extension staff, and DCCMs contributed to community mobilization for disaster risk reduction.^{69,70} In addition, WFP collaborated with private sector entities, including crop insurance providers, mobile service companies, and market aggregators to strengthen climate risk financing, digital extension, and value chain access.⁷¹ Partnership with One Acre Fund supported insurance uptake at the national level through existing community structures, using weather index insurance as well as bundling inputs with insurance for farmers.

96. **Stakeholders.** The evaluation involved a broad set of stakeholders, including smallholder farming households (both men and women) in targeted and non-targeted areas, as well as government extension workers, policy makers, and implementing partners. Where applicable, the evaluation included the perspectives of persons with disabilities to ensure that issues of equity and inclusion are adequately addressed. Relatedly, the evaluation analysed how GEWE principles were included in the project design and adhered to during implementation.

97. **Activities.** The project activities aimed to improve access to insurance as a risk transfer mechanism for farmers affected by climate change and food insecurity, promote the adoption of climate-resilient agricultural practices among targeted farmers to contribute to an integrated climate risk management approach, and strengthen market access strategies and approaches for smallholder farmers. The broader project activities included:

- a) Insurance as a risk transfer mechanism
- b) Climate information services through advisory support
- c) Soil and water conservation practices through individual and group asset creation
- d) Irrigation development
- e) Capacity strengthening & agriculture extension
- f) Crop diversification and drought-tolerant crops through input provision
- g) Marketing access through aggregation centres and market linkages
- h) Financial capacities and services through savings groups

98. A detailed overview of project activities is outlined in [Annex 8](#).

99. A breakdown of planned beneficiary targeting by intervention type is provided in Table. Overall, the project targeted 85,000 households consisting of 382,500 individuals total, or an average of 4.5 individuals per household. Overall, the project targeted 112,500 individuals to receive micro-insurance activities, 382,500 individuals to receive soil and water conservation interventions, 106,200 individuals to receive access to market opportunities activities, 382,500 individuals to receive access to climate services interventions, and 382,500 individuals to receive access to financial services activities.

100. Actual beneficiary participation numbers disaggregated by intervention type and district are presented in

101. Table 25. The evaluation team did not encounter any gender-disaggregated data on actual beneficiary participation.

⁶⁵ WFP. 2024. Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025. Terms of Reference. November.

⁶⁶ WFP. 2020. PICSA Implementation Plan.

⁶⁷ WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁶⁸ WFP. 2021. Report Redesigning and Review of Insurance Service Communication Materials.

⁶⁹ WFP. 2019. Project Concept Note. Annex 14: District-Level Key Informant Interviews and Community Stakeholder Consultations.

⁷⁰ WFP. 2019. Project Concept Note. Annex 4: Integrated Resilience Approach and Graduation Process.

⁷¹ WFP. 2019. WFP-Adaptation Fund Project Proposal.

102. **Funding.** The AF project in Malawi (2020-2025) was financed through a USD 9,989,335 grant from the Adaptation Fund.⁷² Funds were accessed by the Government of Malawi through WFP, which served as the Multilateral Implementing Agency (MIE).⁷³ The project did not include a co-financing requirement but was designed to complement other WFP resilience-building activities and national programmes. As the project approached its final phase, emphasis was being placed on institutional capacity strengthening and the integration of climate adaptation investments into government planning and budgeting processes to support sustainability beyond the project's duration.⁷⁴

103. **Theory of change.** The project theory of change (ToC) posits: If (1) households that are most affected by climate change, poverty and food insecurity have improved access to (area yield index) insurance and climate services; If (2) they are supported to adopt climate-resilient agricultural practices by providing them with relevant climate-smart agriculture (CSA) information; If (3) they have increased access to markets and financial services; Then (4) their climate adaptation will be enhanced, enabling them to be resilient and food secure.⁷⁵

104. The project's intervention logic is built around three interlinked outcomes: increased access to weather-based crop insurance, adoption of climate-resilient agriculture practices, and strengthened market access strategies for smallholder farmers. The project delivers climate services (e.g., PICSA), subsidized insurance, CSA inputs and training, business development support, and small-scale infrastructure. These activities produce outputs that lead to immediate outcomes such as increased farmer confidence in climate tools, improved decision-making, strengthened farmer organizations, and more inclusive participation. In turn, these contribute to broader resilience and livelihood gains. The intervention assumes that climate tools will be trusted and adopted, services and infrastructure will remain accessible, community structures will function inclusively, and external shocks will not overwhelm project gains.

105. The project ToC reconstructed by the evaluation team is in [Annex 2](#). The team reconstructed the ToC based on a review of project design and operational documents and multiple consultations with key WFP and other stakeholders involved in project design and implementation. It was submitted with the draft inception report and approved by WFP. The purpose of this exercise was to demonstrate the evaluation team's understanding of the project logic/realities at endline, and to provide an alternative model to the ToC in the ToR that included inputs, outputs, immediate outcomes, or intermediate outcomes (which the ToC in the TOR did not have). In addition to building a more recent, fleshed out understanding of the project logic, it was also tested against to help address specific EQs (i.e., EQ4.2).

106. **Gender, equity, and inclusion.** The AF project aimed to integrate gender, equity, and inclusion across all components, with a focus on increasing participation and decision-making among women, youth, and other vulnerable groups.⁷⁶ The project adhered to the AF Gender Policy and Malawi's 2015 National Gender Policy.^{77, 78, 79} A Gender, Social, and Environmental Assessment (2019) was conducted to identify risks and ensure compliance, and its findings informed the design of activities.⁸⁰ Women-headed households are prioritized in targeting, and tools such as the HHA are used to promote joint planning and equitable control over resources.⁸¹ Gender assessments identified constraints such as unequal land control, limited access to credit, and gendered workloads, particularly affecting women's ability to engage in climate-resilient agriculture.⁸² These findings informed interventions including time- and labour-saving technologies, women-

⁷² WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁷³ WFP. 2024. Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025. Terms of Reference. November.

⁷⁴ WFP Malawi. 2023. Adaptation Fund Project Midterm Review Report.

⁷⁵ WFP. 2024. Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025. Terms of Reference. November.

⁷⁶ WFP. 2019. Project Concept Note. Annex 5: Gender and HIV and AIDS Mainstreaming Strategy.

⁷⁷ WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁷⁸ Adaptation Fund. 2021. Gender Policy and Gender Action Plan.

⁷⁹ Government of Malawi. 2015. National Gender Policy.

⁸⁰ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Project Proposal.

⁸¹ WFP. 2021. Report on Staff Training in Household Approach.

⁸² WFP. 2019. Project Concept Note. Annex 2: Preliminary Gender Assessment.

led training models, and tailored climate information delivery.⁸³ The project was designed to align with Malawi's national gender policy frameworks and WFP's gender equality strategy to deliver inclusive and sustainable resilience outcomes. Inclusion of persons with disabilities, children/youth, and the elderly was explicit in the project proposal – requesting that “any activity with communities targets women and includes marginalized and vulnerable groups such as elderly, youth, and disabled”⁸⁴ – as well as targeting frameworks, but these subgroups were not systematically tracked by project indicators (i.e., disaggregation by disability status, age).⁸⁵

107. **Relevant past evaluations and reviews.** Across the baseline (2021), midterm review (2023), and annual outcome surveys (2022, 2024), several consistent implementation and performance challenges have emerged for the AF Project. One of the most persistent issues was the delayed rollout of infrastructure and grant-based interventions, particularly under Component 3 (market access and livelihoods). The midterm noted that as of its writing, no irrigation schemes, aggregation centres, or equipment-related activities had been completed, and no small grants had been disbursed to farmer organizations.⁸⁶ These delays were linked to procurement bottlenecks, changes in the government fiscal calendar, and protracted planning processes. As a result, budget absorption remained critically low, with cumulative utilization at only 17 percent by the end of Year 2.

108. From a behavioural and outcome perspective, the baseline survey established that while many households were food insecure and highly vulnerable to climate shocks, their initial awareness and adoption of climate-resilient practices, crop insurance, or market-oriented farming was low.⁸⁷ The annual outcome monitoring surveys show some progress in awareness and training coverage – especially around PICSA and CSA – but also highlighted limited uptake of insurance, persistent challenges in accessing agricultural inputs, and gaps in market engagement.^{88,89} While knowledge levels improved, adoption of practices like composting, crop diversification, and soil conservation remained uneven across districts and demographic groups. Although targeting of women and youth was prioritized, the annual surveys found inconsistent levels of meaningful participation, especially in leadership or decision-making roles within farmer groups.⁹⁰ Inclusion of persons with disabilities was mentioned in targeting frameworks but not systematically tracked in outcomes.⁹¹ The mid-term review (MTR) and outcome surveys also flagged weaknesses in monitoring systems, with incomplete data on several key indicators – particularly those relating to resilience and environmental outcomes – making it difficult to assess progress across all outcome areas.^{92,93} The AF Project included a results framework with indicators disaggregated by gender, and the MTR shows sufficient data on gender equality and social inclusion for comparison at endline.

1.4. Evaluation methodology, limitations, and ethical considerations

109. **Endline evaluation questions and criteria.** The evaluation addressed the questions shown in Table 1, which corresponds to the six Organization for Economic Co-Operation and Development – Development Assistance Committee (OECD-DAC) standard evaluation criteria (relevance, coherence, effectiveness, efficiency, sustainability and impact) and the four AF-specific criteria of equity, adaptive management, scalability and fragility. The questions and sub-questions are based on the evaluation terms of reference. After feedback from Decentralized Evaluation Quality Support Service (DEQS) during the inception phase that the sub-questions were too numerous, and as structured, would potentially lead to a scattered analysis, the questions were streamlined to combine similar lines of inquiry without losing sight of the

⁸³ WFP. 2019. Project Concept Note. Annex 15: Gender Inequality Considerations.

⁸⁴ WFP. 2019. WFP-Adaptation Fund Project Proposal.

⁸⁵ WFP. 2020. WFP/Adaptation Fund Beneficiary Targeting Guidelines. July.

⁸⁶ WFP Malawi. 2023. Adaptation Fund Project Midterm Review Report.

⁸⁷ WFP. 2021. WFP/Adaptation Fund Baseline Study Report.

⁸⁸ WFP. 2022. WFP/Adaptation Fund Annual Outcome Monitoring Exercise Report. 15 August.

⁸⁹ WFP. 2024. WFP/Adaptation Fund Annual Outcome Survey Report. 3-11 June.

⁹⁰ WFP. 2024. WFP/Adaptation Fund Annual Outcome Survey Report. 3-11 June.

⁹¹ WFP. 2020. WFP/Adaptation Fund Beneficiary Targeting Guidelines. July.

⁹² WFP Malawi. 2023. Adaptation Fund Project Midterm Review Report.

⁹³ WFP. 2022. WFP/Adaptation Fund Annual Outcome Monitoring Exercise Report. 15 August; WFP. 2024. WFP/Adaptation Fund Annual Outcome Survey Report. 3-11 June.

targeted themes. Table 8 details these adjustments. Aside from these, the team made minor changes to questions as originally phrased in the ToR to improve clarity.

110. The 10 overarching evaluation questions and associated evaluation criteria are presented in Table 1. See Table 8 for a cross-comparison of original EQs in the ToR and streamlined, finalized EQs, as well as Table 9 for the full set of evaluation questions and sub-questions addressed in this report.

Table 1. Evaluation questions (EQ) and associated OECD-DAC and Adaptation Fund criteria

EQ#	Evaluation questions and sub-questions	Criteria and type
EQ1	Were the project's planned outcomes consistent with the AF goal, objectives, and strategic priorities and country/region priorities, including vulnerable group needs?	Relevance (OECD-DAC)
EQ2	How consistent and integrated was the AF project with other interventions implemented in the sector by Government, WFP and other stakeholders?	Coherence (OECD-DAC)
EQ3	To what extent did the AF project achieve its objectives and results, including any differential results for different demographic groups?	Effectiveness (OECD-DAC)
EQ4	To what extent did the AF project deliver results in an economic and timely way?	Efficiency (OECD-DAC)
EQ5	To what extent did the AF project generate significant positive or negative, intended or unintended, higher-level effects?	Impact (OECD-DAC)
EQ6	To what extent did the AF project equitably cater to the needs of vulnerable groups (women, men, girls and boys, youth, persons with disabilities) in the targeted communities?	Equity (AF)
EQ7	To what extent did the intervention make evidence-based decisions?	Adaptive Management (AF)
EQ8	Can the intervention be replicated at a greater scale?	Scalability (AF)
EQ9	To what extent is the intervention likely to generate continued positive or negative, intended or unintended environmental effects and/or communities' and stakeholders' effects beyond its lifetime, taking into consideration, social, institutional, economic, and environmental systems?	Human and Ecological Sustainability (AF)
EQ10	Was the intervention sensitive to fragility?	Security/ Fragility (AF)

111. Performance against each Adaptation Fund evaluation criterion was assessed using the standardized rating scales set out in the Adaptation Fund's *Guidance in Support of the Operationalization of the Evaluation Policy: Final Evaluations*.⁹⁴ For each criterion, the evaluation team applied an ordinal rating scale ranging from Highly Unsatisfactory to Highly Satisfactory (with some criteria using a four-point scale where specified), based on the extent to which the project achieved expected outcomes and demonstrated alignment with Adaptation Fund objectives and policies. Ratings were not derived mechanically, but through structured qualitative judgment informed by triangulated evidence from key informant interviews, focus group discussions, household survey data, document review, and administrative project data. For each criterion, the evaluators first assessed performance against the descriptor definitions provided in the guidance document, then assigned the rating that best reflected the preponderance of evidence. All ratings are accompanied by a narrative justification explaining the basis for the judgment, including reference to key evidence and any material trade-offs or limitations. Ratings are provided in the Conclusions section.

Methodological approach

112. This evaluation used a sequenced and participatory mixed-methods approach. It was informed by the evaluability assessment and inception mission discussions. According to OECD-DAC, evaluability is the

⁹⁴ AF. 2023. *Guidance in Support of the Operationalization of the Evaluation Policy: Final Evaluations*. <https://www.adaptation-fund.org/wp-content/uploads/2023/11/AFBEFC.318Add.11-09.22.23.pdf>

extent to which an activity or a programme can be evaluated in a reliable and credible fashion. The evaluation matrix in [Annex 6](#) includes a column indicating the quality of evidence available for each EQ. During the inception phase, the evaluation team assessed the availability, reliability, and credibility of available data, and implications for the evaluation scope and methodology for the data collection and analysis undertaken in this evaluation. Overall, the evaluation team had no substantial evaluability concerns, and all evaluation questions were rated as “high,” indicating that the evaluation methods, data types, and sources were sufficient to answer each evaluation question.

113. The primary data collection methods included a household survey, key informant interviews (KIIs) and focus group discussions (FGDs). The evaluation team also examined secondary data including existing quantitative project data from WFP and AF monitoring reports and databases, expenditures, reports and assessments, project design and operational documentation, and information from external sources as relevant. On-site primary data collection was sequenced and took place in June 2025, starting with the household survey. The qualitative tour took place during the second half of the household survey. This allowed the qualitative team to debrief with survey team supervisors to learn of emerging themes and areas of interest and pursue these during KIIs and FGDs. A series of remote KIIs were organized in July 2025 for gap-filling and validation purposes.

114. [Annex 6](#) provides a comprehensive overview of how each evaluation question was assessed to ensure a systematic, organized, and transparent evaluation process. For each evaluation question, the matrix details associated sub-questions, indicators, data collection methods and sources, data analysis and triangulation methods, and an assessment of the quality of existing evidence, which was informed by the evaluability assessment (as mentioned above). The sample design for both quantitative and qualitative primary data collection are detailed below.

115. The analytical approach consisted of a semi-structured thematic analysis, qualitative iterative analysis, structured quantitative analysis, and contribution analysis. Analysis began after the start of data collection and was layered through real-time, structured sharing and triangulation of findings and insights across methods and team members. The data collection and analysis methods are described in the following sections, with supplementary information on methodology in [Annex 5](#).

116. The evaluation used gender-inclusive evaluation methods. Primary qualitative data was collected from men and women, and interview guides and survey instruments collected gender-disaggregated data and data on gender roles and power dynamics. Secondary quantitative data, such as data from WFP monitoring, reflected the disaggregation available in source documents.

Data collection tools

117. Table 2 presents an overview of the data collection tools and types of data collected per tool. All data collection tools were prepared in English, translated into Chichewa, and were subject to adjustment based on reviewer comments and pre-test results before they were finalized and deployed.

Table 2. Description of data collection tools

Tool	Type of data collected	Description
Household survey	Quantitative data	The household survey was administered to sampled beneficiary households in the three districts where the AF Project was implemented to capture logframe indicator data. The survey used the same questions as at baseline to ensure comparability over time, with flexibility for adjustments and improvements to reflect changes in implementation, indicators, or context since the baseline. The survey collected quantitative data that can be statistically analysed – it provided information on “what” and “how much.” Quantitative data tools are included in Volume 2, Annex 14.
Interview guides for KIIs and	Qualitative data to respond to evaluation	KIIs and FGDs were guided by stakeholder-specific interview guides/topical outlines designed to capture information related to the lines of inquiry and evaluation questions specified in the evaluation

Tool	Type of data collected	Description
FGDs	questions and to validate and help interpret indicator data	<p>matrix. Topical outlines were designed for the following stakeholder categories:</p> <ul style="list-style-type: none"> • WFP Malawi CO • Ministry of Agriculture AF field offices • WFP Regional Bureau and headquarters (HQ) • National government • District and sub-district Government • Local partners • Donor (AF) • Community-level project participants <p>KIIs and FGDs collected qualitative data that explore “why” and “how,” complementing the quantitative data collected by the household survey. Qualitative data tools are included in Volume 2, Annex 15.</p> <p>In-person interviews were prioritized; however, some remote interviews were required due to scheduling limitations of all parties.</p>
Community observation	High-level observation	<p>If the community included infrastructure investments, a visual tour of the infrastructure (irrigation, shed) and discussion around the appropriateness/quality/maintenance of infrastructure was included as a part of the site visit. Observation was used to contextualize and validate physical assets/infrastructure.</p>

Sampling

118. **Quantitative data collection.** The household survey sample was based on a two-stage cluster sampling design without stratification. Project villages with at least 25 beneficiary households were included in the sample procedure as clusters. In the first stage, 26 clusters were selected using the probability-proportional-to-size (PPS) procedure across program districts and beneficiary categories. In the second stage, 20 beneficiary households were randomly chosen from the sampling frame of each selected cluster. The largest minimum required sample size, estimated at 357 households for indicator 2 (see Table 10) represents the overall beneficiary population of 81,200 households. The final overall sample size was rounded to 520 households.⁹⁵ The full sampling methodology, including sample size calculations is elaborated in [Annex 5](#).

119. **Qualitative data collection.** The sample for qualitative activities was purposively drawn in consultation with WFP to ensure basic representation of different key stakeholder groups. The evaluation team conducted a total of 10 inception consultations with WFP staff, 41 KIIs with WFP, government, and partner staff, and 20 beneficiary FGDs (52 male and 61 female) across Zomba, Machinga and Balaka districts. FGDs were distributed proportionally, with one FGD per district conducted at non-intervention sites to allow for qualitative comparisons, including climate capacity scoring (see Volume 2, Annex 15). Two FGDs (one male, one female) were organized per selected beneficiary cluster to ensure qualitative analysis could be disaggregated by gender. Completed KII and FGD activities are detailed in [Annex 10](#).

Data analysis

120. The evaluation applied several analytical approaches, namely semi-structured thematic literature review, qualitative iterative analysis, structured quantitative analysis, and contribution analysis. Analysis was documented in consistent formats to facilitate easy access across team members and enable systematic and efficient triangulation. The various analytical approaches were sequenced to align with data collection timelines, with the intent to start analysis as soon as data collection began. The analysis was layered through real-time, structured communication of findings and insights across the team. The evaluation team adopted

⁹⁵ The final sample size of 520 was arrived at by further modification per the finite population correction factor (FPC4) when the initial estimated sample size is less than 5 percent of the subset beneficiary population.

a triangulation strategy by examining the issues through different lenses and perspectives represented in the data collected through literature review, primary data from the survey, KIIs, FGDs, and observations.

121. **Quantitative data quality and analysis.** All raw quantitative data collected through household surveys were transmitted daily from the field to the data analyst utilizing TANGO's secure servers, who oversaw data cleaning and quality assurance, with technical backstopping from TANGO's senior quantitative advisor. TANGO's senior advisor conducted real-time monitoring of incoming data, provided feedback on quality issues, and ensured adherence to protocols. A two-tiered data validation process was employed: initial data cleaning and daily quality checks was conducted by the local data collection firm, followed by structured review and further refinement by the data analyst.

122. The data analyst analysed the survey results against baseline values and endline targets using pre- and post-tests for the statistical significance of differences to determine whether the project achieved outcome indicator targets. The analysis used a modified socio-economic status (SES) index and its categories (low, medium, and high) using Principal Component Analysis (PCA) based on the following factors:

- Income
- Education level
- Wealth and assets (household occupation, consumption assets, productive assets)
- Access to financial sources (loans and savings)
- Access to formal/informal resources

123. Two additional factors – housing conditions and social capital – are typically required for SES index analysis; however, these were not used because these factors were not included in previous surveys or annual monitoring. While the social capital module was incorporated into the endline for resilience analysis, the SES index was analysed at endline to ensure comparability with previous survey rounds.

124. Data collected in the field was uploaded to TANGO secure servers twice per week at minimum. TANGO analysts reviewed the data, provided feedback on data quality and survey progress, and highlighted specific issues to be discussed with field survey teams. The survey director and team leader also held routine check-ins during data collection for real-time analysis and troubleshooting. Evaluation datasets were cleaned and presented in an organised and structured manner to enable analysis to be conducted.

125. Cost-efficiency analysis was conducted to understand the project's financial and program management capacity for achieving the expected outputs. In this analysis, the cost-efficiency index was computed for the implementation years and three project components⁹⁶ which is the ratio of the expenditure to the number of unique direct beneficiaries reached (outputs). Cost-efficiency evaluated the project's ability to achieve desired outputs with the lowest implementation costs and was represented as the ratio of expenditure to the number of unique beneficiaries reached (output). Analyses of cost-efficiency is sensitive to high levels of inflation and volatile economic conditions. Thus, this analysis considered inflation factors to obtain indices adjusted with the Consumer Price Index (CPI) and presented the values in real terms for the project expenditure data utilizing the country-specific CPI for Malawi.

126. **Qualitative analysis.** Data from KIIs and FGDs was captured using structured note-taking templates aligned with the evaluation matrix and qualitative tools. These templates facilitated consistent documentation and supported the identification of emerging themes across stakeholder groups. Qualitative data was analysed using TANGO's Excel-based framework that facilitates thematic coding, synthesis, and comparison. The evaluation team engaged in regular internal debriefs throughout the data collection period to discuss preliminary findings and enable real-time reflection and continuous integration of insights as data become available.

127. Semi-structured thematic analysis was applied to the literature review, which was conducted on a rolling basis throughout most of the evaluation timeframe. Documents were reviewed in relation to the evaluation questions, key thematic areas, and emerging lines of inquiry, with insights continuously integrated to inform data collection, analysis, and interpretation.

128. The starting points for analysis were the impact pathways identified in the reconstructed ToC. The evaluation used outcome harvesting techniques across the mixed-methods approach to unpack and enrich the understanding of programme achievements. Most Significant Change (MSC) techniques were used to

⁹⁶ *Insurance, agricultural marketing, and soil conservation and climate adaptation*

explore the scalability and spread of impactful project interventions and key drivers of change along impact pathways.

129. Contribution analysis was applied to infer the degree to which programme actions contributed to the perceived outcomes. This approach was applied across data during the inception phase to test and further refine the reconstructed ToC, including review of the inter- and intra-pathway linkages and the validity of ToC assumptions.

130. **Triangulation and validation.** Throughout the evaluation, TANGO conducted weekly triangulation and sense-making meetings for the evaluation team to review analytical progress and discuss highlights and emerging themes. These sessions were used to systematically compare and contrast evidence across data sources and stakeholder groups, and to surface any inconsistencies, divergent perspectives, or competing interpretations. Where differing views emerged the evaluation team explicitly examined the underlying assumptions, contextual factors, and evidence base associated with each perspective, rather than privileging a single viewpoint. Differences were resolved through additional probing of primary data, cross-checking against secondary sources, and internal and external discussion to reach a balanced, evidence-informed judgment.

131. Additional structured validation meetings were organized with the Evaluation Reference Group (ERG) to discuss and validate preliminary results before progressing to deeper levels of analysis. This provided an opportunity to test emerging findings against institutional knowledge and alternative interpretations. In addition, the evaluation team organized a series of online meetings with select WFP staff (i.e., a combination of small group and individual meetings) to validate conclusions and formulate actionable recommendations.

132. During the evaluation, TANGO worked closely with WFP to revise and refine the evaluation report based on reviewer feedback. Following submission of the draft report, TANGO collaborated with WFP and external stakeholders to generate practical recommendations through a hybrid recommendations workshop, and to unpack and incorporate feedback through a remote learning workshop and participatory follow up process.

133. **Protection and accountability to affected populations.** The evaluation assessed the extent to which the AF Project upheld principles of accountability to affected populations (AAP) by examining how project stakeholders – particularly smallholder farmers, women, youth, and persons with disabilities – were engaged in decision-making, informed about project components, and provided with safe and accessible channels for feedback and complaints. Drawing on the evaluation matrix, this inquiry explored the functionality of community-level feedback mechanisms, the responsiveness of implementing actors to community input, and the integration of AAP practices into programme design and adaptation processes. Qualitative data from FGDs and KIIs was triangulated with project documentation to determine whether AAP mechanisms enhanced inclusion, transparency, and programmatic relevance (i.e., EQs 1.1, 6.3, 6.6).

Limitations

134. The evaluation faced limitations related to answering EQ 4.1 and EQ 4.2 as follows:

135. EQ 4.1 asks, *“To what extent were all activities/components of the AF project implemented in a cost-efficient and timely way? Were specific activities/components more cost-efficient than others? How do the costs of the intervention compare to the benefits it generates/value for money?”* Review comments on previous drafts of this report requested an accounting for the impact of the insurance scheme to provide protection during its years of operation. The evaluation team acknowledges stakeholders’ interest in this line of analysis; however, addressing that point falls within the realm of cost-effectiveness analysis, whereas the evaluation focused on cost efficiency. A cost-effectiveness analysis such as a cost-benefit or value-for-money analysis is beyond the scope of this evaluation. The methodology was limited to a cost-efficiency analysis, which does not include the parameters used in cost-benefit or value-for-money assessments and the data for such analyses are not available. This item is less a limitation than an acknowledgement and clarification of the scope and possibilities of this evaluation.

136. The next item relates to EQ 4.2, which asks, *“Was the intervention implemented in the most efficient way compared to alternatives?”* There was insufficient evidence to answer this question. Given the novel design of the project (i.e., government serving as executing entity) and lack of implementing partners, the evaluation did not speak with sources who could provide alternative approaches that would be suitable for determining

differences in programmatic efficiency. Similarly, the documentation reviewed does not provide alternative approaches (at least to the level required) that would enable insightful cross-comparison analysis.

137. A further limitation relates to the ability to produce quantitative findings related to household disability status. The midterm review did not collect quantitative data on household disability status, and therefore a statistical comparison with endline data on this population group is not possible.

Ethical considerations

138. The evaluation team certifies that the evaluation has conformed to WFP ethical standards and norms and the 2020 United Nations Evaluation Group (UNEG) Ethical Guidelines. TANGO International, Inc. takes responsibility for safeguarding and ensuring ethics at all stages of the evaluation cycle. This includes, but is not limited to, ensuring informed consent, protecting the privacy, confidentiality, and anonymity of participants, ensuring cultural sensitivity, respecting the autonomy of participants, ensuring fair recruitment of participants (including women and socially excluded groups) and ensuring that the evaluation results in no harm to participants or their communities.

139. In addition to following UNEG guidelines, all staff, consultants, and officers must comply with TANGO's policies and procedures, including TANGO's Code of Ethics and Conduct. TANGO consultants are trained internally on ethical research safeguards, and child and youth protection, based on current UNICEF guidance and client policies and standards, where available.⁹⁷ Annex 5 provides more details on the ethical considerations and safeguards relevant to this evaluation.

Quality assurance

140. The evaluation adhered to the standards and processes established by the WFP Decentralized Evaluation Quality Assurance System (DEQAS). This includes engagement at key points with the EC and ERG, bodies specific to each evaluation that are established by WFP to ensure the independence and impartiality of the evaluation at all stages. TANGO's internal quality assurance measures span all evaluation phases and include the designation of a quality assurance manager, team orientation and training on quality standards and reinforcement of those standards throughout evaluation phases, internal review of deliverables, validation/triangulation processes and activities, communication, and related elements.

⁹⁷ UNICEF. n.d. [Ethical Research and Children](#).

2. Evaluation findings

141. This section presents the results of the data analysis and findings related to each evaluation question and sub-question, organized by OECD-DAC (EQ1-5) and Adaptation Fund (EQ6-10) evaluation criteria. Some findings reference data collected, and analysis conducted, for this evaluation. This data is presented in Table 19, [Annex 12](#), and cross-referenced in the findings.

2.1. Evaluation question 1: Relevance

142. This section answers the following EQ: “Were the project’s planned outcomes consistent with the AF goal, objectives, and strategic priorities and country/region priorities, including vulnerable group needs?” The findings are organized around the sub-evaluation questions.

EQ 1.1: To what extent was the AF project in line with the needs and priorities of the most vulnerable groups (men and women, boys and girls, persons with disabilities)?

Finding 1

The AF project design was aligned with the adaptation, food security, and livelihood needs of vulnerable men, women, and children.

143. The evaluation found was generally responsive to the needs of vulnerable populations, with project design documents showing extensive consideration for the vulnerability of rural women (i.e., women-headed households) and children across climate, environmental, and socioeconomic dimensions. Specifically, AF project provided training on gender policy and tools such Gender Transformation Approach (GTA), House Hold Approach (HHA) for joint planning and equitable use of resources to ensure that the district officers are equipped to address gender disparities effectively.^{98 99 100} Beneficiary feedback highlighted that many of the interventions, including irrigation schemes, drought-tolerant seeds, climate information services, and Village Savings and Loan groups, responded to clear livelihood and climate-related needs, including livelihood diversification for women and financial inclusion opportunities for youth. Stakeholder feedback emphasised that the project design recognized the differentiated vulnerability of women, youth, and other marginalized populations through inclusion-sensitive activities such as inclusive community asset creation, group-based microinsurance access, and gender-responsive training.

144. KIIs with government, WFP, and partner staff confirmed that the project design was informed by national vulnerability assessments, disaster risk profiles, and district-level consultation processes. Several district and sub-district officials referenced participatory community engagement during targeting and planning, including community validation of beneficiaries for insurance and asset-creation activities. However, this engagement occurred primarily during implementation phases, rather than as part of a comprehensive pre-design needs assessment tailored specifically to vulnerable groups.

145. However, the project lacked a robust disability inclusion strategy, and project indicator data disaggregation by disability was absent, making it difficult to assess benefits for persons with disabilities. While stakeholders highlighted that the project’s targeting guidelines generally included persons with disability, it is recognised that the project did not deliberately target different beneficiary group types for different activity components. Similarly, although the project was responsive to the needs of women during implementation, the evaluation found that the project design did not reflect a nuanced approach or gender inclusiveness in its overall design.

⁹⁸ WFP. 2019. WFP Malawi AF Project Proposal Resubmission (2 September 2019).

⁹⁹ AF. 2019. Annex 5: Gender and HIV and AIDS Mainstreaming Strategy for R4 Southern Africa.

¹⁰⁰ AF. 2019. Annex 15: Considerations on gender inequalities related to climate change impact.

EQ 1.2: Were the AF project design, objectives and M&E framework aligned with the needs of the Government of Malawi?¹⁰¹

Finding 2

The AF project design and objectives aligned with Malawi's national priorities. There was deep involvement and ownership of government stakeholders at national and district level.

146. The AF project's design was largely aligned with the priorities, policies and capacity needs of the Government. The project design was co-created through a national task force and a multi-ministerial Project Steering Committee that included the Ministries of Agriculture, Finance/Economic Planning, Climate Change & Meteorological Services, Disaster Management and others, ensuring ownership and policy coherence.¹⁰² Project design parameters explicitly reflected key government frameworks, including the National Resilience Strategy, National Agricultural Investment Plan and National Climate Change Investment Plan, and sought to embed activities within existing government delivery systems. The desk review found that geographic targeting of Balaka, Machinga and Zomba districts responded to vulnerability rankings generated through the Government of Malawi-endorsed Integrated Context Analysis and National Resilience Strategy to focus resources on areas most exposed to climate shocks.¹⁰³ Qualitative data from KIIs corroborate this alignment.

147. These frameworks prioritize food and nutrition security, inclusive growth, and climate change adaptation, goals which the AF project advanced through multisectoral resilience-building activities.^{104 105 106} At the local level, stakeholders expressed appreciation for project alignment with District Development Plans and local vulnerability profiles. However, some district stakeholders indicated limited early involvement in design or planning phases, which could have enhanced alignment with specific subnational priorities. Overall, national and local alignment was strong, but deeper district ownership could have improved the complementarity of targeting and implementation.

148. Documentation shows that there was an intention to align the M&E framework with the Government of Malawi's needs.¹⁰⁷ The project M&E framework includes standard output and outcome indicators that generally align with climate resilience, food security, and sustainable livelihoods – priorities central to Malawi's NRS, NAPA, and Vision 2063. Several indicators were appropriate for tracking results relevant to government interests, including adoption of climate-smart practices and household asset creation. The framework, however, was largely project-centric and designed for reporting to WFP and the Adaptation Fund rather than enabling full integration with the Government's own data systems. Stakeholder feedback asserted that although reports were shared with district government offices and capacity strengthening took place to implement interventions related to insurance and climate services, the data systems and reporting formats were not harmonized during the design stage, which limited ownership and uptake. WFP feedback indicated that the two reports could not be harmonised as they are not at the same level of reporting (i.e., government reporting structure use fortnight/monthly reports on activities implemented while AF reports on process, outputs and outcome indicators on an annual basis).

EQ 1.3: Was the design of the AF project relevant to the wider context?

Finding 3

The project design was appropriate to the climatic and socioeconomic needs and context in Malawi.

149. The AF project's design is firmly anchored in Malawi's policy and risk landscape. It explicitly supports the Malawi Growth and Development Strategy III and the National Resilience Strategy 2017-2030 and positions its watershed rehabilitation, market access and risk-transfer measures as direct contributions to

¹⁰¹ EQ 1.2 also answers EQ 1.4, which has similar wording (Were the AF project design and objectives aligned with the needs of the GoM?). There is thus no separate discussion of EQ 1.4.

¹⁰² WFP. 2019. WFP Malawi AF Project Proposal Resubmission (2 September 2019).

¹⁰³ WFP. 2019. WFP Malawi AF Project Proposal Resubmission (2 September 2019).

¹⁰⁴ [Government of Malawi. 2018. National Resilience Strategy.](#)

¹⁰⁵ [Government of Malawi. 2018. National Agricultural Investment Plan.](#)

¹⁰⁶ [Government of Malawi. 2013. National Climate Change Investment Plan.](#)

¹⁰⁷ Ministry of Agriculture, Adaptation Fund. 2020. Monitoring and Evaluation Plan: Adapting to Climate Change Through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihood.

national goals for climate-smart agriculture and resilient livelihoods.¹⁰⁸ Its objectives mirror the National Adaptation Programme of Action by prioritising food security, community storage, and climate-resilient production systems for the most vulnerable households. As referenced in Finding 1, the project design recognized the differentiated vulnerability of women, youth, and other marginalized populations through inclusion-sensitive activities such as inclusive community asset creation, group-based microinsurance access, and gender-responsive training.

150. Further, the AF project demonstrated strong alignment with the wider context of climate adaptation priorities in the sector, particularly with the overarching goals of the Adaptation Fund. These include supporting concrete adaptation actions that reduce the vulnerability of communities to climate change. The project's five thematic pillars (access to climate services, climate-resilient agriculture, microinsurance, market linkages, and financial services) mirror the AF's core priorities around resilience-building, ecosystem-based adaptation, and improving adaptive capacities.^{109, 110, 111} Interviews indicate that the project's focus on smallholder farmers, especially in drought-prone and flood-affected districts, reflected an understanding of climate risks and livelihood vulnerabilities and was thus aligned with AF's emphasis on country-driven, context-specific solutions.

2.2. Evaluation question 2: Coherence

151. This section answers the following EQ: "How consistent and integrated was the AF project with other interventions implemented in the sector implemented by Government, WFP and other stakeholders?"

EQ 2.1: To what extent were the AF project goal and objectives consistent with the strategic priorities, policies and programmes of the Government?

Finding 4

The AF project is aligned with Malawi's national climate adaptation and agriculture priorities, and its objectives and activities are consistent with national policies, though alignment varies across objectives.

152. As stated in Finding 2 and illustrated in the table below, the evaluation found that the project was consistent with the Government of Malawi's strategic priorities. Its objectives were consistent with national frameworks and policies, which was also recognized in district-level interviews. The project was nationally implemented, with the Government leading implementation as the executing entity and WFP serving as the MIE to facilitate access to AF resources. This structure enabled national ownership while leveraging WFP's role to secure and manage funding. However, stakeholder interviews and field visits revealed that alignment varied by project objective.

153. Interviews found that activities under Objective 1, such as climate-smart agriculture, extension services, and irrigation, were well integrated with national structures. Stakeholders reported that the trainings mirrored existing concepts already promoted by the Government, reflecting alignment with the Government's climate and agriculture strategies.

154. Stakeholders highlighted that while Objective 2 activities related to insurance and market linkages were relevant, the objective was not as well integrated with existing government initiatives. Stakeholders noted that market linkages were developed but limited, as agribusiness forums were held inconsistently and agribusiness staff were not adequately trained or resourced. Integration with insurance components particularly, was reported as a challenge due to farmers' limited capacity and understanding of insurance. It should be noted that integration of Objective 2 activities was not part of the project design.¹¹²

155. Under Objective 3, capacity-strengthening efforts focused on training extension workers, disseminating climate information through PICSA, and providing localized climate information via radio and

¹⁰⁸ WFP. 2019. WFP Malawi AF Project Proposal Resubmission (2 September 2019).

¹⁰⁹ WFP. 2019. WFP Malawi AF Project Proposal Resubmission (2 September 2019).

¹¹⁰ Adaptation Fund. 2023. Draft Medium-Term Strategy (2023-2027).

¹¹¹ Adaptation Fund. 2025. Update to the Adaptation Fund's Environmental and Social Policy.

¹¹² WFP. 2019. WFP Malawi AF Project Proposal Resubmission (2 September 2019).

SMS; however, interviews suggested that government capacity to produce and share climate information remained largely unchanged over the course of the project.

156. Table 3 presents the alignment of each project objective (summarized by the evaluation team) with relevant national policies and strategies.

Table 3. Alignment of AF project objectives with government strategies and policies

Summarized AF project objective ¹¹³	Government strategy. policy	AF project alignment
Objective 1: Strengthen community-level awareness and ownership of climate adaptation and risk reduction	National Climate Change Management Policy, NAPA, NRS, National Water Management Policy, National Gender Policy, National Youth Policy, National Charcoal Policy	Community-level awareness and ownership were promoted through CSA training, PICSA, and the HHA, supporting national goals to increase climate knowledge and promote sustainable livelihoods. ¹¹⁴ Activities align with the National Climate Change Management Policy's focus on adaptation and knowledge sharing, NAPA's emphasis on food security and livelihood resilience, and the NRS's focus on adaptation and community capacity strengthening. Gender and youth mainstreaming in training and targeting supports alignment with the National Gender Policy and National Youth Policy. Soil and water conservation efforts also reflect priorities in the National Water Management Policy and the National Charcoal Policy through sustainable natural resource use.
Objective 2: Develop community-led adaptation plans focused on insurance, income diversification, and market linkages to build household resilience and self-reliance	NCCIP, NAPA, NAP, NAIP, NRS, FODS, MGDS II, Disaster Risk Management Strategy, National Water Management Policy, Malawi Contract Farming Strategy, National Youth Policy	Insurance as a risk transfer mechanism supports NRS and DRM Policy goals of resilience building. ¹¹⁵ Market linkages and asset creation (aggregation centres, irrigation schemes) align with the NAP, NAIP, FODS, and Malawi Contract Farming Strategy objectives to improve smallholder market access and agricultural productivity. Activities also align with the NAPA, NRS, and National Water Management Policy through watershed management and climate-resilient livelihoods. Promotion of community-based approaches is consistent with the NCCIP's focus on adaptation planning and the MGDS II priority areas of agriculture and climate change management. Engagement of youth in market development supports the National Youth Policy.
Objective 3: Strengthen government capacity to produce	National Climate Management Policy, NCCIP, Disaster Risk	The AF project aligns with Objective 3 by strengthening government capacity to produce and share climate information through training and advisory support to DAES,

¹¹³ The objectives presented in this table have been summarized to reduce text amount. The original objectives are: "Objective 1: Strengthening awareness and ownership of adaptation and climate risk reduction processes at community level, particularly among women and youth, to mitigate the impacts of climate change, especially of climate change induced rainfall variability; to understand the importance of adaptation in reducing the impacts of climate variability on their livelihoods and food security; and to use climate information for seasonal planning and climate risk management. Objective 2: Designing and implementing local resilience and adaptation plans through a community-based planning process, focusing on insurance-based asset creation schemes, income diversification and market linkages for increased adaptive capacity of individuals and households to become self-reliant and resilient to climate change. Objective 3: Strengthening government capacities to generate climate information and promote its dissemination and usage for forecasting risks of climate shocks, mobilizing early action, and co-developing tailored climate services for communities in order to mitigate risks associated with climate-induced socioeconomic and environmental losses.

¹¹⁴ Ministry of Agriculture. 2024. AF Project July 2023 – June 2024 Annual Progress Report.

¹¹⁵ Ministry of Agriculture. 2024. AF Project July 2023 – June 2024 Annual Progress Report.

Summarized AF project objective ¹¹³	Government strategy. policy	AF project alignment
and share climate information for early action and tailored community services to reduce climate-related risks	Management Policy	DCCMS, and district councils. ¹¹⁶ This supports the National Climate Management Policy and NCCIP objectives of building institutional capacity for climate services. Activities enhance institutional service delivery and technical oversight as emphasized in the Disaster Risk Management Policy. Dissemination of climate information via radio and SMS contributes to these priorities by providing timely information to support resource management and disaster preparedness at community level.

Finding 5

WFP's contributions to the Government of Malawi's readiness for accreditation have not been well-documented.

157. This evaluation marks a step toward documenting WFP's indirect contributions to the Government of Malawi's accreditation readiness. A more concerted effort is needed to systematically document such contributions to complete the accreditation process. Stakeholders emphasised that this documentation gap presents a risk of duplication of efforts by different stakeholders also providing support in this area, such as the Green Climate Fund (GCF) or the AF IFAD project. More-structured documentation and deliberate coordination with government and external stakeholders would better inform cross-stakeholder decision-making about where efforts should commence, continue or cease. Stakeholders also highlighted that there is uncertainty regarding where the Government should strategically invest to achieve accreditation readiness, which is a priority explicitly expressed by Malawi's National Designated Authority. KIIs with WFP and government stakeholders indicate that this lack of clarity represents a missed opportunity, as the Government could potentially have already positioned itself to directly access financing opportunities, including specific funding windows offered by the Adaptation Fund, rather than continuing reliance on MIEs.

EQ 2.2: To what extent have the project indicators aligned with AF project strategic outcomes and output indicators and targets?

Finding 6

There is strong alignment between project indicators and the AF's strategic outcomes.

158. Stakeholders acknowledged there is strong alignment between project indicators and AF strategic outcomes, as further elaborated in Table 18. These include reduced exposure to climate hazards (Outcome 1), strengthened institutional capacity (Outcome 2), increased awareness and ownership (Outcome 3), improved infrastructure and service delivery (Outcome 4), enhanced livelihoods (Outcome 6), and policy and regulatory frameworks (Outcome 7).¹¹⁷ Project indicators capture results such as expanded access to insurance, development of risk management systems, capacity building of extension services, and improved livelihood diversification, and are disaggregated by gender (of household head, trainees, and participants), district, crop type, and activity type, with some indicators further disaggregated by service delivery channel and access modality. KIIs with WFP in general indicates there is high satisfaction with the level of alignment. Follow-up feedback from stakeholders and additional evaluation analysis indicates that for future programmes, alignment can be further strengthened by including specific reference to the following outcome domains: ecosystem resilience (Outcome 5) and innovation (Outcome 8).

¹¹⁶ Ministry of Agriculture. 2024. AF Project July 2023 – June 2024 Annual Progress Report.

¹¹⁷ [Adaptation Fund. 2025. Update to the AF Strategic Results Framework.](#)

EQ 2.3: To what extent did the interventions align with policies and programs implemented by other actors addressing climate adaptation and resilience?

Finding 7

AF project interventions complement other ongoing policies and programmes in Malawi that address climate resilience, sustainable agriculture, and rural livelihoods.

159. As outlined in the context section, several ongoing climate adaptation and resilience initiatives in Malawi align with and reinforce AF project interventions. These include IFAD's Sustainable Agricultural Production Programme Phase II (2023–2030),¹¹⁸ IFAD's Transforming Agriculture through Diversification and Entrepreneurship Programme (2019–2026),¹¹⁹ the World Bank's Food Systems Resilience Program for Eastern and Southern Africa (2024–2029),¹²⁰ and FAO's Ecosystems-based Adaptation for Resilient Watersheds and Communities (2024)¹²¹ and FDiVi (2024).¹²² Each of these initiatives focuses on climate-smart agriculture, sustainable livelihoods, market access, and institutional capacity building, areas that are also core to the AF project's design.¹²³ The AF project's investments in community-level assets, extension services, irrigation, market access, and financial services complement these broader national efforts. While interventions are complementary, there is limited evidence of systematic coordination with other donor or NGO programs beyond WFP. Stakeholder feedback indicates that one area for further strengthening could be clear leadership and stakeholder coordination, as there is acknowledgement that action-oriented coordination in climate change adaptation is limited in general. Stakeholders emphasized that this is not AF-specific but is broader feedback on climate actor coordination in Malawi.

EQ 2.4: Do the project theory of change, governance structure, interventions and M&E system align with project objectives?

Finding 8

The reconstructed theory of change is aligned with project objectives.

160. The evaluation found that the theory of change reconstructed during the evaluation inception phase has good alignment with project objectives. The evaluation team developed the reconstructed ToC based on a review of project documents and stakeholder discussions during the inception phase. The reconstructed ToC (see [Annex 2](#)) links project activities to project end goals through clearly defined outputs, immediate outcomes, and intermediate outcomes. It outlines how interventions such as PICSA, CSA training, insurance, livelihood diversification, and market linkages contribute to immediate and intermediate outcomes that support farmer adaptation and resilience. These pathways reflect the project's focus on strengthening community awareness (Objective 1) and promoting community-led adaptation and increased household resilience through diversified livelihoods, insurance, and market access (Objective 2). Objective 3 is reflected in the ToC through activities related to climate information services, showing alignment with the objective to strengthen government capacity.

Finding 9

The AF governance structure supported progress towards project objectives.

161. The project's governance structure was well positioned to support Objective 3, particularly through efforts to strengthen institutional capacity for climate information services. As the MIE, WFP facilitated access to AF resources and provided technical support, supporting the Government of Malawi as principal implementer. Stakeholders highlighted that capacity strengthening was a key purpose of WFP's MIE role, and further emphasized the importance of capacity strengthening, particularly in climate services, and noted WFP's strong field presence at the district level and experience in risk financing. WFP Malawi's ongoing involvement in direct implementation, such as humanitarian and school feeding programs, and its role as

¹¹⁸ [IFAD. 2023. Sustainable Agricultural Production Programme Phase II President's Report.](#)

¹¹⁹ [IFAD. 2020. Transforming Agriculture through Diversification and Entrepreneurship Programme Project Design Report.](#)

¹²⁰ [World Bank. 2023. Food Systems Resilience Program for Eastern and Southern Africa \(Phase 3\).](#)

¹²¹ [FAO. 2024. ESMF for the GCF-FAO Project "Ecosystems-based Adaptation for resilient Watersheds and Communities in Malawi \(EbAM\)".](#)

¹²² [FAO. n.d. Digital Villages Initiative in Africa.](#)

¹²³ WFP Malawi. 2018. Project Proposal to the Adaptation Fund: Project Information.

cluster coordinator were also noted as helpful in supporting coordination and addressing implementation issues, further reinforcing alignment with the objective of strengthening government capacity.

Finding 10 Project activities and the M&E system are well aligned with AF project objectives.

162. As outlined in Finding 4, the evaluation found that project interventions were well aligned with, and contributed to, its objectives. Interventions under Objective 1 built community awareness and ownership through CSA training, the PICSA approach, and the HHA. Under Objective 2, the project supported household-level adaptation by promoting insurance uptake, income diversification, and improved market access through activities such as irrigation schemes and aggregation centres. Activities under Objective 3, including training and support to government agencies and dissemination of climate information via radio and SMS.

163. The desk review indicates that the project's M&E system was appropriately structured to support its objectives. The desk review found that the project M&E framework presents three outcomes aligned with respective objectives, as well as multiple indicators per project outcome. Secondary documentation also indicated that the AF M&E Strategy was embedded within the National Agriculture Policy (2016–2021), which operationalizes key sectoral priorities under MGDS III.¹²⁴ As the project's objectives were closely aligned with these national frameworks (see [Finding 4](#)), the M&E approach reflected this alignment, enabling monitoring of progress in areas such as sustainable production, irrigation, market development, and food and nutrition security. Interviews with M&E staff confirmed that the project tracked outputs and outcomes through quarterly and annual reporting, community reviews, and process evaluations, with tools such as GIS mapping and household climate capacity scores used to assess localized progress, all contributing to an M&E system aligned with national policy priorities.

2.3. Evaluation question 3: Effectiveness

164. This section answers the following EQ: "To what extent did the AF project achieve its objectives and results, including any differential results for different demographic groups?"

EQ 3.1: To what extent were the targeted outputs, outcomes, and strategic results of the programme achieved for men, women, girls and boys?

Finding 11 The project has achieved most logframe indicator targets.

165. Project logframe data collected at endline shows that 19 of 21 indicator targets were achieved or exceeded at the time of this evaluation (see Table 20). Most project impact indicators show positive results, including 86.6 percent of beneficiaries who report benefitting from an enhanced livelihood asset base, and 85.1 percent of households with reduced risk related to extreme weather events. Despite not reaching the end-of-project indicator target of 80 percent, the majority of beneficiary households (60.0 percent) in target communities independently accessed insurance and climate services by project end.

166. Quantitative analysis shows some differential results based on participant sex. The percentage of households where women, men, or both make decisions on the use/access of markets is higher for households headed by women (36.4 percent) than households headed by men (27.4 percent). The percentage of the targeted population aware of predicted adverse impacts of climate change, and of appropriate responses is higher for men (93.9 percent) than women (87.6 percent). Survey data found approximately the same percentage of households headed by men (85.0 percent) and households headed by women (85.3 percent) households in targeted communities having reduced risk related to extreme weather events.

167. Household outcomes vary by the disability status of the household head, with results indicating that households headed by persons with disabilities often face greater barriers to accessing climate services and participating in agricultural activities. The results in Table 20 show that the percentage of households using weather and climate information for decision making on livelihoods and food security is significantly lower among households with a household head who has a disability (31.6 percent) than household heads who do not have a disability (39.6 percent). Similarly, household heads with a disability (21.3 percent) are less likely to be involved in irrigation farming and rain-fed agriculture than household heads without a disability (25.7

¹²⁴ Ministry of Agriculture. 2020. Monitoring and Evaluation Plan.

percent). Of the largest differences is that household heads with a disability have an average of 62.2 hectares of land with conservation agriculture, substantially lower than household heads without a disability (165.3 hectares). In contrast, a significantly greater proportion of female household heads with a disability (46.3 percent) make decisions on the use/access of markets compared with female household heads without a disability (32.9 percent).

168. Regarding resilience capacities were measured using a composite index constructed through Principal Component Analysis (PCA), which aggregated standardized scores reflecting three components: absorptive, adaptive, and transformative capacity. Each component included measures such as access to safety nets, livelihoods diversification, and social capital. Scores were standardized to range from 0-100, with high scores indicating greater resilience capacity. More details on how resilience capacity was calculated are provided in [Annex 5](#). Table 19. Evaluation household resilience capacity analysis in [Annex 12](#) shows that households headed by women have significantly lower levels of absorptive and adaptive capacity compared to male-headed households, particularly in access to informal safety nets and ownership of assets, including consumption assets, productive assets, and livestock assets. Households headed by women also appeared to rely more heavily on remittances and humanitarian assistance, suggesting that adult male household members may reside elsewhere to contribute to household income. Households with a disabled household head (26 percent with any disability and 5 percent with severe disability) were found to have lower levels of adaptive capacity compared to households without disabled household heads (see Table 20). The most notable disparities were observed among disabled household heads and female household heads, who scored lower in bridging and linking social capital, livelihood diversification, and access to information.

EQ 3.2: What were the main factors (internal, external) that influenced the achievement and non-achievement of AF project objectives for men, women, girls and boys?

Finding 12

The main internal enabling factors that supported project results include local and district-level partnership, integrated design, and gender-inclusive planning.

169. Achievement of project objectives was propelled by strong district and community leadership, the presence of trained extension officers and gender-inclusive committees, and an integrated design that linked climate services, insurance, soil- and water-conservation, irrigation, savings groups and market access to existing government structures. Weekly work-planning, technical advisory and grievance mechanisms kept implementation on track, while bundled incentives (i.e., subsidized insurance premiums tied to conservation compliance) stimulated early uptake across men and women farmers, an approach reported by stakeholders to enhance sustainability. Progress toward longer-term results was enhanced where district teams facilitated construction of solar-powered irrigation and aggregation centres and where household visioning and gender-transformative approaches were embedded in extension curricula. However, while infrastructure and local management groups were in place, the effect and sustainability of these interventions depend on the capacity of groups to maintain and operate assets.

Finding 13

Internal factors that hindered results include procurement delays and staffing gaps.

170. Several internal constraints slowed or diluted progress against project objectives. Centralized procurement and budget approvals delayed timely delivery of grants, infrastructure and insurance payouts. High staff turnover and vacancies, especially among agribusiness and M&E cadres, limited follow-up and data quality. Reporting requirements and allowance policies created friction with overstretched government staff. Irrigation budgets were insufficient to meet verified demand. The complexity of PICSA and insurance products demanded more training time than was available. Aggregation had limited beneficiary reach and misaligned build sizes, as six 250 MT warehouses were constructed (3 of 6 constructed in Year 5) that farmers struggled to fill. Targeting ultra poor households without tailoring labour-saving technologies also reduced adoption of labour-intensive conservation agriculture, especially for women and youth. These internal constraints were also reflected in the AF project annual report (2023-2024), which documented implementation challenges including procurement delays, staffing gaps, and limited technical capacity.¹²⁵ Conversations with government officials found that the Government of Malawi recently conducted a

¹²⁵ Ministry of Agriculture. 2024. AF Project July 2023 – June 2024 Annual Progress Report.

functional review to identify staffing gaps at district level. KIIs indicate this will allow district councils to directly recruit for vacant posts and bypass slower central processes.

Finding 14

Multiple external factors, beyond the direct control of project design and risk mitigation measures, affected project results.

171. Primary and secondary data indicate multiple external factors affected results, namely:
- External factors hindering achievement of project objectives included recurring droughts, floods and cyclones that damaged fields, washed away newly provided inputs and increased the volume of insurance claims; and insecure tenancy arrangements also allowed landlords to raise rents once some irrigated plots became productive, disproportionately affecting women cultivators. The 2024 performance report confirmed that climate challenges, specifically a prolonged dry spell, negatively affected agricultural yields.¹²⁶ It also emphasized the need to support farmers in diversifying income and livelihood sources in the project's final phase to strengthen resilience against future shocks.
 - For girls and boys, climate shocks that reduced harvests translated into periodic food gaps and school disruptions, though households participating in project-supported irrigation scheme interventions reported fewer hunger months in years when pumps operated reliably.
 - Limited capacity of domestic insurers and international reinsurers, logistical issues associated with cash-in-hand payouts, and limited mobile-money coverage caused payout delays and eroded trust, particularly among female-headed households with limited cash flow. These factors have informed the transition to different models highlighted as more sustainable.
 - Aggregation was constrained by several factors including low surplus production at the household level and cooperatives' limited resources to purchase crops. These conditions were exacerbated by market volatility, inflation, and buyers' reluctance to sign forward contracts, which constrained aggregation volumes.
 - Cultural expectations of hand-outs, reinforced by previous relief and public-works programmes, dampened voluntary participation in labour-intensive soil- and water-conservation activities once the project reduced subsidies for crop insurance premiums.
 - Upstream-downstream water conflicts restricted wider irrigation benefits, while policy emphasis on maize limited farmers' ability to diversify into drought-tolerant crops.
 - While the project generally aligned well with other government and development partner initiatives, some overlap with concurrent donor projects and political advocacy occasionally led to competition for the same beneficiaries and staff time, which stretched resources and resulted in mixed messages.

EQ 3.3: Were there unintended (positive or negative) outcomes of assistance for participants and non-participants?¹²⁷

Finding 15

The AF project generated both positive and negative unintended outcomes for participants and non-participants.

172. **Unintended positive outcomes.** Qualitative evidence indicates there were multiple unintended positive outcomes for participants and non-participants:
- Publicity around the crop-insurance component sparked demand from farmers who had not been targeted and catalysed line ministries to start discussions on agricultural insurance regulations and products at the national level.
 - Rigorous oversight mechanisms required by the Adaptation Fund led district council staff to submit more "sensible" requests.
 - Soil- and water-conservation, manure-making and agro-forestry practices spilled over to neighbouring villages as non-beneficiaries copied lead farmers and followed radio messages and PICSA advice, which indicates knowledge diffusion beyond the targeted households.

¹²⁶ Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

¹²⁷ This section addresses EQ5.2, which asks, "Did the project have any unintended effects (positive or negative)?"

- Newly constructed aggregation centres occasionally operated as community grain banks by opening their stores to anyone needing maize, which improved food access for non-members during the lean season.
- Non-project-supported farmers installed stone bunds and planted trees after recognizing their utility in mitigating landslide risks.
- Households reported greater financial flexibility such as by using proceeds from surplus crop sales to pay children’s school fees, repair or build homes, purchase land, and invest in income-generating assets such as sewing machines.

173. **Unintended negative outcomes.** Conversely, there were several unintended negative outcomes:

- While the crop insurance scheme initially generated enthusiasm among farmers, particularly during Years 1 and 2 when premiums were subsidized, several unintended negative outcomes emerged as the project progressed:
 - Delayed, uneven, and often insufficient payouts undermined trust in the scheme, especially among poorer households. As subsidies were phased out, many participants withdrew, citing unaffordable premiums and unreliable benefits.
 - The crop insurance scheme was based on a high-payout model that was not sustainable. Once more accurate data on payouts versus premiums became available, insurers sharply increased annual premiums (from MK 13,500 to MK 50,000). This coincided with a reduction in subsidies from Year 3 onward that placed a financial burden on farmers and contributed to a decline. By Year 4, insurers had paid out approximately USD 2.5 million against only USD 1.5 million in collected premiums. Although some stakeholders viewed this as a win for farmers, the private sector absorbed substantial losses. The initial design, which was intended to maximize early impact, lacked a long-term sustainability plan, ultimately rendering the model unviable and undermining its scalability.
- When solar-powered irrigation boosted yields, landowners raised rents or reclaimed plots, squeezing tenant farmers (especially women who lease land seasonally) and reducing equity gains.
- Goat pass-on groups – an initiative where goats are provided to households with the agreement that offspring will be passed on to others in the community – faced higher goat mortality due to disease and lack of animal knowledge/services; households were reluctant to transfer offspring, which fuelled disputes and limited the activity’s reach.¹²⁸
- Tree-planting activities inadvertently encouraged the perception that existing trees could be felled because replacements were forthcoming, and therefore some participants cut trees to build goat *kholas* (shelters).
- Community resistance to shared resources occurred when upstream irrigators opposed water-retention structures that would aid downstream users, which resulted in increased water-sharing tensions that constrained small scheme expansion.
- Communities did not perceive rain gauges installed for climate-information services as community property; without this sense of stewardship, the gauges were frequently vandalised.
- Expectations of hand-outs, reinforced by past relief programmes, caused some beneficiaries to abandon labour-intensive conservation works once premium incentives declined.
- Several aggregation centres reported theft of grain and solar equipment, which required committees to divert time and funds to mitigation measures. This has however resulted in a positive unintended effect as affected communities are taking ownership to establish and contribute to security measures.

EQ 3.4 To what degree have the project outputs and outcomes contributed, or are likely to contribute, to progress toward more resilient communities in the face of climatic shocks?

Finding 16

Project activities strengthened household resilience to climatic shocks through improved farming practices, asset creation, food storage, climate information access, and insurance-based asset creation.

174. Quantitative analysis in Table 20 shows that project beneficiaries have a high level (65.7) of household shock preparedness and mitigation capacity, as measured by the absorptive capacity component

¹²⁸ AF. 2024. Annual Report (July 2023 – June 2024).

of the resilience capacity index. This level of capacity was consistently observed across all beneficiary categories and demographic groups, including in disaggregated data on gender and disability status, and highlights the effectiveness of the AF project's implementation strategy for shock preparedness and mitigation. However, the household survey found that just 13.8 percent of households are not engaging in adverse coping mechanisms, indicating that the majority of beneficiaries are employing one or more negative strategies to manage stressors/shocks (see **Error! Reference source not found.** for a list of coping strategies included in the household survey).

175. The majority (61.5 percent) of targeted households practice some element of conservation agriculture, including minimum tillage, crop diversity, and retention of crop residues. From baseline to endline, the percentage of male participants practicing conservation agriculture increased dramatically, from 7.0 percent to 62.0 percent, with a similar gain among female participants (baseline 8.0 percent; endline 61.2 percent). It is important to note that these gains build on earlier WFP supported resilience programming. The 2015-2019 Food Assistance for Assets (FFA) programme reached over 130,000 households across 10 districts including Balaka, Machinga, and Zomba through land restoration, climate-smart agriculture, homestead development and climate services.¹²⁹

176. Many focus group participants noted a shift from traditional to climate-smart agriculture, including the use of compost manure and bio-fertilizers to restore soil fertility, seed spacing and ridge alignment to maximize yields on small plots, and crop diversification and early maturing varieties to reduce risks from erratic rainfall. Beneficiary feedback indicated that communities created and maintained assets such as swales, stone bunds, vetiver grass, and irrigation schemes, which helped mitigate flooding, retain soil moisture, and reduce erosion, thereby strengthening their ability to withstand climatic shocks. Participants reported improved food security through increased crop yields, better storage practices using aggregation centres and hermetic bags, and the ability to store harvests for future consumption, which has reduced vulnerability during lean seasons. FGDs with beneficiaries also found that some farmers have received timely and clear forecasts and farming advice via extension workers, radio, and SMS, which enabled informed decision-making about when and what to plant. Finally, some participants enrolled in crop insurance and, despite concerns about payout adequacy and timing, used compensation to recover from droughts and floods by purchasing food and farm inputs or covering household expenses.

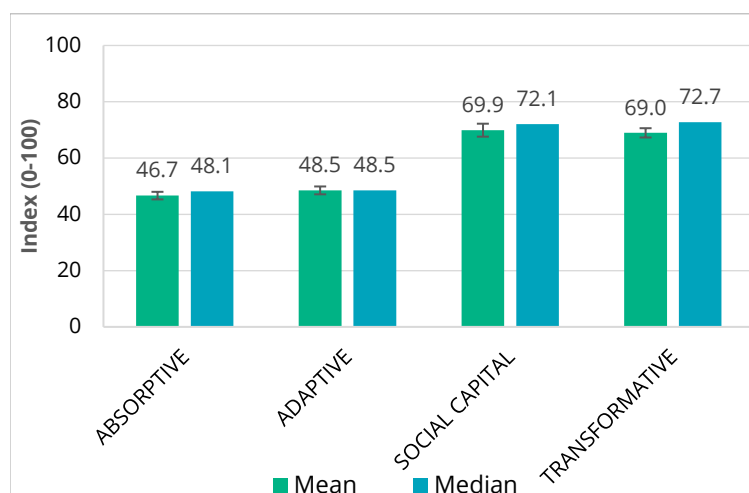
Finding 17 At the end of the project, households had strong resilience capacities.

177. Resilience capacity indices were calculated using Principal Component Analysis (PCA), a statistical technique that examines the interrelationships among the components of a dependent variable (resilience indices). A composite score was derived from the factor loadings of the PCA components and used to compute the resilience indices, following a standardized procedure for composite index construction. Further detail on the resilience analysis methodology is in the [Resilience capacity indices and analysis](#) section.

178. Baseline resilience capacity index scores are not available, however the scores at endline suggest a high level of household resilience in various domains. In the evaluation team's experience using these index measurements in similar projects, scores of 50 and higher are considered strong, with higher scores for social capital and transformative capacity being more difficult to achieve. That said, the results for the AF project are highly positive. The mean social capital score is 69.9 and the mean score on the transformative capacity index is 69.0, the latter suggesting that households had improved access to government services and community assets. Average scores for the absorptive and adaptive capacity indices were lower but still moderately strong, at 46.7 and 48.5, respectively (see Figure 2). The analysis also revealed evidence of a high level of households' linking capital (linkage and confidence to access the government and non-government services, mean 59), access to markets (mean 53), access to agricultural extension (mean 91), and basic services (mean 63). Additionally, in the face of shocks and stresses households have confidence in both offering and receiving support within their own households as measured by the mean bonding social capital score (52.1) as well as from their communities as measured by the bridging social capital score (55.7). See full results in [Annex 12](#).

¹²⁹ WFP. 2021. Evaluation of the Food Assistance for Assets (FFA) in the Context of Malawi 2015-2019.

Figure 2. Household resilience capacity indices



179. The resilience analysis categorized beneficiaries into three groups: Insurance, Agricultural Marketing, and Others (climate-smart agriculture, climate services). Most resilience indices and capacities showed no significant differences among these groups, except access to financial services, exposure to information, and social capital (see Table 19). Beneficiaries who received insurance interventions demonstrated stronger capacities in these specific components compared to the others. This suggests that the soil and water conservation intervention is equally effective across all categories of project beneficiaries, which aligns with AF/WFP priorities on resilience and climate adaptation.

180. Households headed by women were found to have significantly lower levels of absorptive and adaptive capacity compared to households headed by men, particularly in access to informal safety nets and ownership of assets, including consumption assets, productive assets, and livestock assets (see Table 19). These households also appeared to rely more heavily on remittances and humanitarian assistance, suggesting that adult male members may reside elsewhere to contribute to household income.

181. Households with a disabled household head¹³⁰ were found to have lower levels of adaptive capacity compared to households without disabled household heads. The most notable disparities were observed in bridging and linking social capital, livelihood diversification, and access to information (see Table 19). These findings recommend that the future project should place greater emphasis on supporting vulnerable groups, especially individuals with disabilities.

2.4. Evaluation question 4: Efficiency

182. This section answers the following EQ: “To what extent did the AF project deliver results in an economic and timely way?”¹³¹

EQ 4.1: To what extent were all activities/ components of the AF project implemented in a cost-efficient and timely way?

Finding 18 Climate-resilient agriculture was the most cost-efficient project component.

183. *NB: This finding focuses on analysis of qualitative and quantitative data related to cost efficiency. As noted in the limitations section, the evaluation team notes the interest in more information regarding cost effectiveness, but detailed analysis of that nature is beyond the scope of this evaluation.*

¹³⁰ 26% with any disability and 5% with severe disability

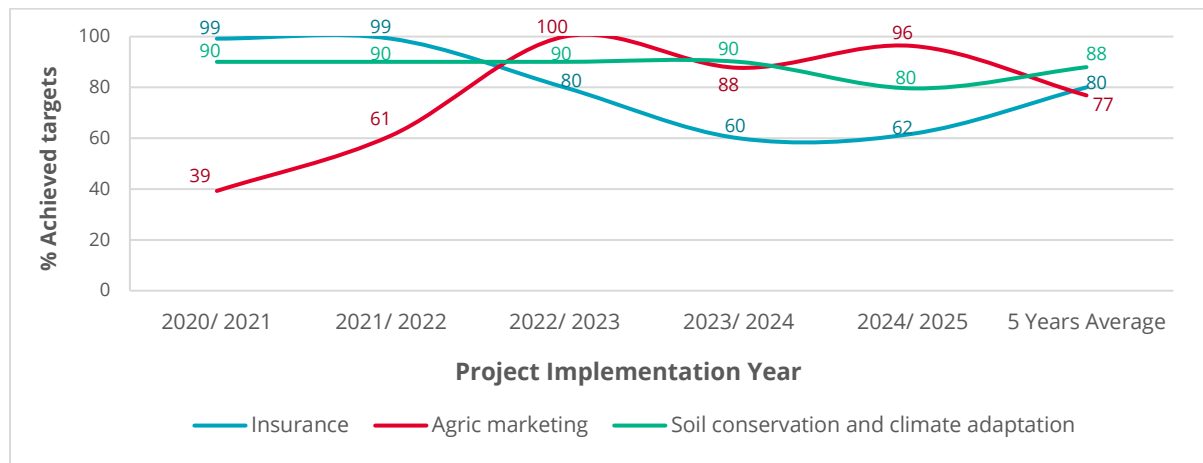
¹³¹ This section omits EQ4.2 regarding alternative approaches due to insufficient data. Please refer to the limitations section for further details.

184. The qualitative data from KIIs suggest that the AF project demonstrated cost-efficiency and timely delivery primarily under the climate-smart agriculture component, which leveraged existing government extension structures and delivered integrated, district-appropriate packages with minimal overhead. Stakeholder feedback indicates that this component was widely viewed as effective, scalable, and efficient, with strong coordination and high value for money. District-level stakeholders widely agreed that climate-resilient agriculture activities supported by the AF project were implemented in a cost-efficient and timely manner, largely due to their integration with existing government structures, lean delivery mechanisms, and strong community engagement. Agricultural extension officers and local leaders emphasized that leveraging government-led platforms like Village Development Committees (VDCs) and Area Stakeholders Panels (ASPs), as well as lead farmer networks, enabled efficient service delivery and high uptake of climate-smart practices.

185. In contrast, insurance and market access activities were regarded as less efficient and less timely. Market interventions (i.e., large warehouses and solar-powered irrigation schemes) were high-cost, underutilized, and delayed, with limited reach and questionable scalability. Stakeholder input indicates that the insurance component had low uptake, payouts fell below farmers' expectations, and protection for beneficiaries during its years of operation had a loss ratio of 109 percent. At the same time, the fact that the insurer paid more in claims than it collected in premiums, underscores the need for a more deliberate and farmer-centered approach to the insurance component design. To that end, the One Acre fund model was introduced as a trial transition toward a more sustainable, low-premium and input-bundle product to protect against climate-related losses. Stakeholder feedback indicates that collaboration with OAF and bundling insurance with inputs has played an important role in promoting sustainable agricultural insurance schemes.

186. The quantitative cost-efficiency analysis supports the qualitative findings. The quantitative cost-efficiency analysis shows that the highest cost per beneficiary is the insurance component, followed by agricultural marketing, with climate adaptation/CSA having the lowest cost per beneficiary.

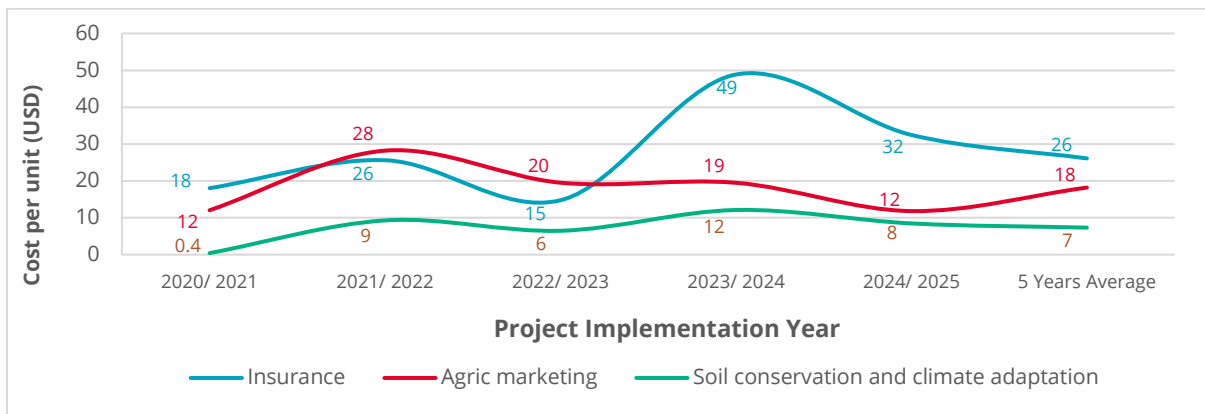
Figure 3. Percentage of targeted beneficiaries reached, by implementation year



187. Figure 3 illustrates the annual percentage of targeted beneficiaries reached by the project. The Insurance component (blue line) achieved nearly 100 percent coverage at the outset in 2020–2021 and maintained this level through the second year when the premiums were paid 100 percent by the project. However, from 2022–2023 onward, achievement of the target declined as the subsidy was reduced, reaching 62 percent of the target in the final year, 2024–2025. Despite the declining reach, the unit cost increased from USD 15 in 2022–2023 to USD 49 in 2023–2024, before dropping to USD 32 in 2024–2025 (

188. Figure 4). This suggests that the AF project deprioritized the Insurance component after Year 2. Although implementation costs (e.g., staff, transportation, rentals, and services) remained consistent with those in Year 1 and Year 2, the removal of subsidies and lower-than-expected enrolment increased unit costs in Year 5.

Figure 4. Implementation cost (USD) per unit



189. The Agricultural Marketing component (Figure 3, red line) initially reached 39 percent of its targeted beneficiaries and gradually increased to 100 percent by Year 3, ending slightly lower at 96 percent in the final year. The unit cost for this component exhibited an inverse relationship to beneficiary reach, reflecting the expected pattern (

190. Figure 4, red line). The five-year average unit cost of USD 18 for this component was significantly lower than the USD 26 average unit cost for the Insurance component.

191. The largest component, Soil Conservation and Climate Adaptation, demonstrated a consistent trend in the number of beneficiaries reached, accompanied by a relatively low unit cost (five-year average USD 7) throughout the project implementation period (

192. Figure 4, green line). This pattern also indicates efficient management of the largest component, though the reported cost likely underestimates the true delivery cost, as it leveraged district staff and in-kind contributions from lead farmers.

EQ 4.3: What innovative approaches were implemented by the programme to improve efficiency in climate-resilient approaches?

Finding 19

Trust in Government and integration of climate information were two primary contributors to efficient delivery of project activities.

193. Stakeholder feedback indicated that WFP's trust in the Government enabled more efficient implementation of climate-resilient activities. The project challenged prevailing assumptions about the reliability of government-led implementation by deliberately investing in government structures to deliver climate services and agricultural extension. KIIs with WFP found that this "leap of trust" proved to be an innovative decision in the Malawi context. By leveraging existing public institutions for implementation (rather than creating parallel systems) this demonstrated that the Government could serve as an effective and scalable delivery platform for integrated climate risk management.

194. The AF project also advanced the use of climate information as a central innovation driver to enable two distinct but interrelated processes: (1) convergence and integration of climate-informed planning within government extension systems (e.g., through PICSA and agro-advisories), and (2) design and delivery of crop insurance products calibrated to localized agro-climatic data. While the insurance component remains in a formative and adaptive learning phase and is not yet fully fit for scale, its design reflects forward-thinking integration of weather data and historic yields.

195. At the farm level, beneficiaries adopted improved land preparation methods such as reduced spacing between ridges and planting stations, planting one seed per station, and the use of minimum tillage basins that improve water and nutrient retention. These practices were reported to have increased yields and optimized land and input use by beneficiaries. Solar-powered irrigation systems were also introduced, replacing manual watering and increasing water-use efficiency.

EQ 4.4: Has the project improved coordination and government efficiency, and how has this benefited project results?¹³²

Finding 20

WFP oversight enabled efficient and coordinated delivery at the project level.

196. At the project level, the AF project demonstrated strong operational efficiency and effective coordination, largely due to WFP's role as the MIE. Stakeholder feedback indicated that WFP's financial oversight, programmatic standards, and staff integration at district government offices resulted in timelier project implementation compared to typical government-led initiatives. Stakeholders noted that WFP improved Government capacity for coordinating and implementing project activities. While the AF project presents a potential model for efficient delivery and coordination, the evaluation did not find evidence that these efficiency gains or coordination improvements are likely to be sustained beyond the project's timeframe, as they were attributed to WFP's oversight rather than systemic changes in government systems or procedures.

2.5. Evaluation question 5: Impact

197. This section answers the following EQ: "To what extent did the AF project generate significant positive or negative, intended or unintended, higher-level effects?"

¹³² The original EQ4.4 – "What resources has the project leveraged as a result of the improved coordination and efficiency in the government system?" – has been revised to remove the unreasonable assumption that there is improved coordination and efficiency in the government.

EQ 5.1: What were the effects of the AF project on enhanced climate adaptation and food security of smallholder farmer households and targeted communities?

Finding 21

The project improved smallholder climate adaptation capacity and food security outcomes.

198. Qualitative and quantitative data (see Finding 11) show that the AF project enhanced climate adaptation and food-security outcomes for smallholder households across all target districts. The climate capacity score (CCS) is based on five thematic questions assessing community capacity to manage climate risks, with scores ranging from 0-15. Scores are classified as low (0-4), medium (5-10), and high (>10), Annex 5 outlines full methodology. Endline CCS data in Table 4 reveal that project-supported households have an average climate capacity score of 12.3. In comparison, control households that did not receive AF project support reported an average climate capacity score of 7, which suggests a “medium” ability to manage climatic shocks and risks. Disaggregated by geography, the average climate capacity score of project beneficiaries is high across all districts, and higher among project beneficiaries than the control group.

Table 4. Climate capacity score tool results, by project and control groups

Respondent type	Total average score	Total average category	Disaggregated by district		
			Balaka	Zomba	Machinga
Project beneficiaries	12.3	High	14.0	12.3	11.8
Control participants	7.0	Medium	--	8	6

Note: CCS control data not collected in Balaka

199. Farmer beneficiaries reported that food security increased due to a variety of reasons, including: using PICSA climate information to select planting dates, diversify crops and invest in livestock – a finding consistent with project monitoring documentation;¹³³ adopting soil- and water-conservation measures, manure-making and agro-forestry, which spilled over to neighbouring non-beneficiary villages; and irrigation schemes, which allowed dry-season production and boosted household food stocks. Despite delays to warehouse construction caused by procurement and coordination challenges,¹³⁴ focus group participants credited project-supported aggregation centres and market-information services with reducing information asymmetry and helping cooperatives secure higher crop prices, thereby increasing purchasing power for food and inputs. However, due to the relatively low volumes aggregated per warehouse and farmers’ reluctance to use them, the broader impact is uncertain.

Finding 22

The climate-smart agriculture component contributed more to project impact than other components.

200. The CSA component reached all beneficiaries and was consistently cited as having contributed to both household- and community-level improvements. At the household level, beneficiaries reported increased crop and livestock production, reduced hunger, and the adoption of climate-smart practices such as compost making, which was noted to have supported improved yields and income generation. Beneficiaries also reported lasting changes at the community level, including the establishment of irrigation schemes – though limited to six schemes of 3 hectares each, targeting 180 households total – which enabled multiple harvests per year for those with access to them, and tree planting that reduced flood risk and served as windbreaks for the community.

201. The midterm review confirmed these trends, finding widespread adoption of CSA practices noting contour ridging, swales, crop diversification, crop rotation, and agroforestry as popular practices adopted by beneficiaries.¹³⁵ CSA practices were also considered to be the most successful intervention for target

¹³³ AF. 2020. Semi-annual Report (June – December 2020).

¹³⁴ AF. 2024. Annual Report (July 2023 – June 2024).

¹³⁵ WFP Malawi. 2023. Adaptation Fund Project Midterm Review Report.

communities in the project's 2024 performance report.¹³⁶ These outcomes reflect both improved climate resilience and livelihood gains.

202. In contrast, uptake of other components, particularly insurance, irrigation, and market access, was more limited. For instance, irrigation only benefited a small group, reaching a small number of households through a few irrigation schemes. Some beneficiaries expressed confusion around the insurance component, and others noted that some non-targeted beneficiaries were interested in insurance but were not included, suggesting targeting gaps. Market-related interventions also faced barriers to adoption, including low production volumes, difficulty aggregating, and limited trust among farmers, which further constrained the interventions' reach and impact. Midterm recommendations confirmed persistent limitations in both insurance and market components, highlighting the need for improved awareness, targeting, and implementation support to enhance uptake.¹³⁷

2.6. Evaluation question 6: Equity

203. This findings section answers the following EQ: "To what extent did the AF project equitably cater to the needs of vulnerable groups (women, men, girls and boys, youth, persons with disabilities) in the targeted communities?"

EQ 6.1: How well were the benefits of the intervention shared fairly between groups and geographies?

Finding 23 The project design was inclusive of women, youth, and people with disabilities.

204. The evaluation found that the project's targeting approach was primarily focused on project delivery rather than specifically aimed at equitable outcomes across different vulnerable groups. Although a Preliminary Gender Assessment was conducted at the design stage in 2019 and highlighted opportunities to strengthen women's participation in leadership and decision-making,¹³⁸ field observations and district interviews indicated that women's involvement in committees and leadership roles remained relatively limited in practice. While stakeholder inputs confirmed that women, youth, and persons with disabilities were included in project activities and leadership roles, these considerations (aside from an explicit focus on women in design documents)¹³⁹ were generally not central to project design or implementation.

205. Regarding benefits derived from the project, female stakeholders noted that women beneficiaries have experienced direct improvements in access to agricultural inputs, climate information, and community assets such as water points. FGDs also indicate that some women have enhanced roles in household decision-making and increased confidence due to participation in trainings and savings groups. Nevertheless, primary data indicate that structural inequalities (such as male control of land and household finances) limited the degree of transformative change in some settings. Geographically, most key informants remarked that the project's benefits were fairly distributed across targeted districts. However, stakeholder feedback indicated that remote or flood-prone areas sometimes faced delayed implementation or reduced coverage.

EQ 6.2: To what extent was the programme consistent with the Fund's Environmental and Social Policy and Gender Policy and associated standards?

Finding 24 In the project design phase, there was a concerted effort to ensure integration of and compliance with the Adaptation Fund's Environmental and Social Policy and Gender Policy.

206. WFP conducted a full Environmental and Social Risk screening prior to project launch, which aimed to analyse how the proposed project interventions comply with the 15 Environmental and Social Principles

¹³⁶ Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

¹³⁷ WFP Malawi. 2023. Adaptation Fund Project Midterm Review Report.

¹³⁸ WFP Malawi. 2019. Preliminary Gender Assessment for the Climate Adaptation Fund Proposal.

¹³⁹ Adaptation Fund. 2019. Project/Programme Proposal to the Adaptation Fund.

of the AF Environmental and Social Policy (ESP).^{140,141} The screening tool consists of around 20 general Level-1 questions and 60 detailed Level-2 questions that are categorized in eight thematic areas that correspond to the Environmental and Social Standards of WFP.¹⁴² Additionally, this document includes an Environmental and Social Management and Monitoring Plan that explicitly uses Adaptation Fund ESP principles against risks, possible impact, mitigation measures, staff responsible, and associated monitoring arrangements and/or indicators. Internal documentation shows that this screening informed the formulation of the environmental and social management plan as well as monitoring and evaluation arrangements in line with WFP's corporate operational and financial arrangements for environmental and social safeguarding activities.¹⁴³

207. Similarly, a preliminary gender assessment for the AF project was completed in the proposal stage, stating that the assessment team "reviewed WFP Gender Policy and the Adaptation Fund's gender, and social and environmental risk management policies and guidelines as well as the legal and regulatory framework with respect to gender equality and women's empowerment in which the project will take place to identify any obstacles to compliance."¹⁴⁴ Finally, a report encapsulating results from both the gender and social and environmental assessments was developed and submitted with the AF project proposal, which includes examination of potential risks of the project against AF principles and proposed mitigation measures.¹⁴⁵

EQ 6.3: How did the design and implementation of the project consider input from vulnerable groups such as women, youth, persons with disability, indigenous peoples, minorities, and other potentially marginalized groups or locations?

Finding 25

The design and implementation of the project was broadly inclusive of women, youth, and persons with disabilities.

208. The AF project was broadly viewed as inclusive. Stakeholders reported that the project team conducted community consultations before activity implementation, including with vulnerable groups and encouraging their participation. Staff highlighted that WFP carries out CBPP, which aims to ensure target communities are engaged during design and planning phases. Secondary documentation confirms that community and district-level stakeholder consultations were conducted in the proposal design stage via FGDs separated into the following groups: middle-aged women; middle-aged men; youth (combined boys and girls ages 15-25); village heads/local leaders combining both men and women; and elderly men and women. Overall, 176 women and 150 men from target communities were included in this process. To reinforce inclusion, the project promoted gender and youth representation through targeting criteria, requesting each farmer group to include at least 40 percent women and 20 percent youth.¹⁴⁶ To promote women's participation, the project set a beneficiary ratio of 60 percent women and 40 percent men.

209. Beneficiaries remarked that there was door-to-door enrolment as a strategy to increase participation of women, youth, and persons with disabilities across project activities. FGDs indicate that these groups were actively involved in daily implementation, including leadership roles within community committees, and were generally placed in components where they could contribute. However, participation barriers remained: youth were often reluctant to engage due to perceptions that farming activities were for older people; women's participation was constrained by low confidence and limited decision-making roles; and persons with disabilities faced physical accessibility challenges, as well as exclusion from certain activities due to perceptions that they could not contribute effectively.

¹⁴⁰ WFP. 2019. Annex 9: Screening Tool – Full Versions with L1 and L2 Questions.

¹⁴¹ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Proposal.

¹⁴² WFP. 2021. WFP Environmental and Social Sustainability Framework (Module 2).

https://docs.wfp.org/api/documents/WFP-0000102399/download/?_ga=2.95047578.744504893.1753210492-1719475844.1752799428

¹⁴³ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Project Proposal.

¹⁴⁴ WFP. 2019. Annex 2: Preliminary Gender Assessment for the Climate Adaptation Fund Project Proposal.

¹⁴⁵ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Project Proposal.

¹⁴⁶ Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

210. Direct input from vulnerable groups during implementation remained limited, as interviews also indicated that overall participation was largely focused on implementation, with minimal involvement in project planning or design processes. Stakeholder feedback highlighted that WFP established a toll-free line that received a number of complaints which were resolved, and that Government, through the AF project, had developed a complaints and feedback mechanism and manual comprising procedures and processes. Finding 28 reinforces this, highlighting that inconsistent feedback mechanisms limited opportunities for vulnerable groups to provide input into project design.

EQ 6.4: To what extent did the project design and implementation identify, categorize, avoid and mitigate environmental and social risks and their impacts (to the environment and affected populations)?

Finding 26

Project design was intentional in identifying and mitigating environmental and social risks.

211. A review of project documents, including the Environmental and Social Risk Screening Tool and the Gender, Social and Environmental Assessment Report, indicated that project design was intentional in identifying environmental and social risks and used structured assessments to inform mitigation strategies.^{147,148,149} These assessments informed project design, helping to address potential environmental and social risks through the implementation of context appropriate activities. Respondents reported adopting techniques such as seed spacing, ridge making, proper fertilizer use, crop diversification, and small-scale irrigation, which collectively improved yields and soil fertility while reducing erosion. Communities created and maintained assets like swales, vetiver grass, check dams, compost pits, and rain gauges, which helped manage floods, prevent land degradation, and support food security. Neighbouring communities were also reported to adopt and replicate these practices after observing their benefits.

212. While most assets remained functional through community ownership and maintenance, beneficiaries reported challenges such as vetiver drying out, insurance dissatisfaction, and marketing barriers. Beneficiary FGDs found that some participants withdrew from the project, with several issues regarding insurance given: (1) payouts were too low, (2) beneficiaries could not afford to pay the insurance premium, and (3) payouts were not received in time to cover immediate costs resulting from drought impacts to crops. For example, one FGD found that beneficiaries initially paid MWK 12,000 and later MWK 17,000, but the amount of money paid out was insufficient to cover the costs associated with drought impacts to crops, which led to hunger. Beneficiary FGDs found challenges relating to marketing include: (1) the lack of available markets for crops aside from maize, (2) climate/soil conditions that are not suitable for certain crops that are in demand (i.e., sorghum), and (3) buyers rejecting produce due to insufficient crop quality.

Finding 27

The project has contributed to reduction in vulnerability to climate change and food security improvements.

213. The AF project made strong progress in supporting populations vulnerable to food security and climatic shocks (see Table 20). Quantitative data shows that the proportion of households that reported reduced risk related to extreme weather events increased substantially for women from 7.0 percent at baseline to 85.3 percent at endline, whereas the proportion of men grew from 5 percent to 85.0 percent. At the time of this evaluation, the majority of male and female household heads, household heads with a disability, and household members with a disability reported reduced risk related to extreme weather events. Stakeholder feedback from FGDs indicated that climate services were accessible to all groups, including women, men, youth, elderly, and people with disabilities. It was noted that people with disabilities received information through adapted approaches such as sign language, personal outreach, and tailored explanations. Beneficiaries reported experiencing reduced vulnerability to extreme weather due to the creation of physical and natural assets such as swales, vetiver grass, check dams, and irrigation schemes, which have helped mitigate flooding, soil erosion, and drought. Participants also reported that improved

¹⁴⁷ WFP Malawi. 2019. Annex 9 Environmental and Social Risk Screening Tool.

¹⁴⁸ WFP Malawi. 2019. Report on Gender, Social, and Environmental Assessments.

¹⁴⁹ Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

access to climate information and seasonal forecasts enabled better planning and crop selection, while crop insurance provided partial financial recovery following shocks for some.

214. Survey results show a strong increase in the percentage of targeted women with sustained climate-resilient livelihoods from baseline (10 percent) to endline (95.7 percent); for men, this increased from 15 percent to 95.2 percent. The qualitative evidence suggests that the project contributed to improved food security through enhanced agricultural practices, irrigation access, and climate information services, enabling increased yields and more resilient production. Participants reported improved planning, diversified cropping, and better storage, while insurance payouts and income from grants or assets supported food access. The perceived positive effect did not register in the quantitative survey results, though we note that borderline to acceptable food consumption scores at baseline were already 90 percent or higher (men: 94.2 percent at baseline, 90.7 percent at endline; women: 90.9 percent at baseline, 91.4 percent at endline; neither change was statistically significant).

EQ 6.5: To what extent did the AF project ensure protection principles were mainstreamed, including accountability to affected people?

Finding 28

There is opportunity to strengthen community-level feedback and complaints systems to enhance accountability to affected populations.

215. Protection principles were formally mainstreamed through WFP's established processes and government adherence, but implementation of AAP was inconsistent at community level. Internal documentation shows WFP established procedures for complaints and feedback mechanisms prior to project launch.¹⁵⁰ At the district level, stakeholders confirmed that there are existing formal complaints and feedback mechanisms, including committees, suggestion boxes, and Virtual Asset Service Providers (VASP) monitoring structures. However, beneficiary feedback revealed that many participants were unaware of these mechanisms or unable to access them. In some communities, no formal channels existed, while in others, mechanisms were described as one-sided, with complaints submitted but no feedback received. In several cases, complaints were written down but not submitted, as both participants and extension workers were unclear on how to escalate them. While project documents show no formal grievances submitted in Balaka and Zomba districts,¹⁵¹ KIIs indicate that this may reflect gaps in awareness and accessibility. In Machinga district, several grievances were recorded, primarily related to payment delays for workers and insurance issues; however, as of the latest reporting period, none had been resolved.

2.7. Evaluation question 7: Adaptive management

216. This findings section answers the following EQ: "To what extent did the intervention make evidence-based decisions?" The findings are organized around the sub-evaluation questions.

EQ 7.1: How effectively did the intervention incorporate lessons learned during its implementation?

Finding 29

The project demonstrated both reactive decision-making and operational flexibility, however, adaptive management in a strategic sense was limited.

217. The project made evidence-based decisions and allowed for flexible implementation but did not demonstrate adaptive management at a strategic level as adjustments were more operational. For instance, stakeholders highlighted a programmatic shift from communal to individual woodlots after experiencing conflicts and management challenges with the former. FGDs found that similar decisions were made for banana orchards, with communal approaches substituted after poor performance in favour of individual allocations. Stakeholder feedback also showed that challenges in conservation agriculture were identified

¹⁵⁰ WFP. 2019. Annex XX: Procedures for Handling Complaints (Complaints and Feedback Mechanisms).

¹⁵¹ Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project July 2023- June 2024 Annual Progress Report.

during implementation, such as a need for greater mechanisation and cover cropping, though this was not changed.

218. Overall, flexibility in implementation was seen as a project strength in interviews. Districts were able to adjust activities based on local needs and were supported with guidance by a subject matter specialist and project associate. District stakeholders acknowledged that the project's resource management system was systematic on accountability and activity reporting and allowed for more funds to be requested when justified. While some stakeholders viewed this as more flexible and efficient compared to Government processes, others felt it lacked flexibility, though this was partly due to a desire to distribute benefits among staff. Adaptive changes included adjustments to contract farming arrangements, enhancements to the insurance registration process, and the replacement of Mukuru by TNM to collect premiums.¹⁵² TNM had a stronger presence and improved reconciliation process, making it a more effective option for premium collection.

219. As mentioned in Finding 28, the project's feedback and complaints mechanism was inconsistent and often inaccessible to participants, which limited staff's ability to capture and respond to beneficiary input. This likely contributed to limited adaptive management, as beneficiary feedback was not consistently collected or used to inform strategic changes.

220. Input from WFP indicated that WFP support should be considered holistically to strengthen government capacity to deliver, including at the CO and global HQ levels. While they noted a lack of dedicated insurance expertise at the CO, WFP stated that the CO had an expert during the design and initial set up stages, which was later supported by the regional bureau for Southern Africa (RBJ) and HQ. This approach aimed to build capacity for government delivery rather than establish dedicated experts in all areas of interventions. It was also noted that within the Ministry of Agriculture, this expertise is also limited, with efforts focused on recruitment for the AFDB project.

EQ 7.2: To what extent did innovative practices, tools, or technologies improve or accelerate climate change adaptation in targeted areas/ communities?

Finding 30

The project model used innovative practices that contributed to climate adaptation and improved food security.

221. Stakeholder feedback indicated that the intervention promoted the adoption of innovative practices, tools, and technologies that contributed to climate change adaptation, such as drought-tolerant and early maturing crop varieties, organic manure use, and mulching. As noted in Finding 26, beneficiaries reportedly adopted techniques such as seed spacing, ridge making, proper fertilizer use, crop diversification, and small-scale irrigation to enhance productivity and reduce soil erosion. District level stakeholders reported that these practices increased food security and crop yields. Project participants also highlighted the adoption of livestock as both an alternative livelihood strategy and a source of organic manure to support climate adaptation. The AF project supported the use of innovative practices such as providing access to weather and seasonal forecast information, which helped farmers make informed decisions about when and what to plant. Stakeholder feedback found that farm field days and demonstration plots further encouraged farmers to diversify beyond maize, adopt new practices, and integrate livestock into their farming practices.

222. Innovative practices were also cited in the AF project's 2023 and 2024 Project Performance Reports. In 2024, this includes the Mukuru financial platform to enhance cash deposit of premium and real time data for beneficiaries, the digitisation and recording of PICS materials, and digitisation of VSL groups data information.¹⁵³ However, while the Mukuru platform was initially seen as an innovative solution, by the end of Year 4 it was found to be problematic due to limited presence and reconciliation issues and was later replaced with TNM. In 2023, the crop insurance component was bundled with agronomic messaging, including manure application as a condition for coverage, which contributed to improved yields.¹⁵⁴

¹⁵² Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

¹⁵³ Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

¹⁵⁴ Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

2.8. Evaluation question 8: Scalability

223. This findings section answers the following EQ: “Can the intervention be replicated at a greater scale?” The findings are organized around the sub-evaluation questions.

EQ 8.1: What factors are likely to affect the scalability of the AF project to cover more areas and/or more participants?

Finding 31 The only component ready for scaling is the climate-resilient agriculture component.

224. At the time of this evaluation, only the climate-resilient agriculture component was ready for scaling. This component includes soil and water conservation practices, irrigation infrastructure development, crop diversification, and access to extension and climate services. Feedback indicates that the AF project climate-resilience agriculture component has strong potential for scale-up, driven by alignment with district-level government activities, established community structures, and a clear need among farmers for climate-smart agriculture practices that increase yields and support food security.

225. Interview respondents noted that platforms such as ASPs and VASPs, combined with local government leadership, provide a foundation for sustaining project interventions. Farmer willingness to adopt new practices, including adjusted planting dates, crop diversification, and conservation methods, was reported as a notable success of the project. Additionally, the inclusive approach of the intervention, which adapted activities to meet the needs of vulnerable groups (see Finding 21), supports widespread community participation. Stakeholder feedback highlighted that the insurance component has not yet produced a viable product suitable for scale. Qualitative evidence highlights that the insurance piece generated valuable learning for WFP and created awareness and appetite among farmers for insurance products, while market access is in the systems domain and thus requires long-term support by multiple actors beyond WFP. Stakeholders agreed that while the insurance component has not yet produced a viable product suitable for scale, the project provided a valuable learning experience and served as proof of concept for local stakeholders. Stakeholder input underscores that the One Acre Fund (OAF) model's premium rate is lower than the global industry average; it has already been offered to 15,000 farmers at the time of reporting and has provided important insights and practical lessons that can inform the design and implementation of future insurance solutions.

226. Key constraints relate to product design and sustainability rather than scalability itself. The project lacked dedicated insurance expertise at CO-level across its lifespan, with initial oversight provided by staff with a climate services background. External technical support from PULA faced challenges in accurately estimating costs and calibrating payouts, which contributed to limited uptake and stakeholder confusion. While the involvement of OAF in year 5 was a positive step that introduced an insurance product with lower premium rates (5 percent) than PULA (25 percent), it was financially unsustainable – though endeavours around input bundling and integration with national systems have been undertaken to improve sustainability. In addition, stakeholders reported limited capacity at the Insurance Association of Malawi, citing manual systems being inefficient and limited field presence as key challenges to scaling. Farmer misunderstanding of insurance, regarding its purpose and payout, was also reported as limiting uptake.

227. Beneficiary FGDs found that participants initially formed and joined VSLAs. Some focus group participants emphasized that VSLAs helped in purchasing farm inputs such as fertilizer, purchasing goats, paying casual labour fees, as well as paying other basic expenses such as school fees. While beneficiaries were told that VSLA members would receive financial training, most FGDs found that training was not delivered. While VSLA was found to be a good model that – in some cases – helped improve group cohesion, members faced challenges related to limited aggregation and farmers preferring to market individually versus a group/co-op model due to low trust.

EQ 8.2: What risks are associated with scaling the intervention, and how can they be mitigated?

Finding 32

There are several risks associated with scaling the climate-resilient agriculture component.

228. As noted in the finding above, only the climate-resilient agriculture component is ready for scaling. Therefore, Table 5 below presents potential scaling risks and mitigation measures regarding the climate-resilient agriculture component:

Table 5. Potential project scaling risks and mitigation measures

Potential risks	Potential mitigation actions
Physical infrastructure piloted by the project (i.e., 250-metric ton warehouses and 3 ha solar-pump irrigation schemes) were under-utilised and expensive due to high construction and maintenance costs.	Modular infrastructure tailored to local contexts, such as smaller storage units and terrain-appropriate irrigation systems
Current market aggregation volumes remain low and may not be cost effective if replicated nationally.	Adjusted market strategies that prioritise district-level buyers and working-capital facilities for cooperatives
Institutional risks include capacity gaps in district-level staff due to vacancies, turnover, and inconsistent incentives, which could weaken supervision and delay implementation.	Conduct a comprehensive assessment of existing institutional staff capacities and capacity gaps to determine readiness and requirements for effective program scale-up. Record and disseminate recordings and digital media of PICSA activities for new staff to use as an onboarding resource.
Social and environmental risks identified include rising land rents near irrigation sites, resistance to catchment interventions by upstream users, and increased theft, which divert resources from productive use.	Social risks may be addressed by pre-negotiated land and water agreements, along with embedded grievance and gender safeguards
Procedural delays under compliance-heavy AF requirements and fragmented national coordination mechanisms further complicate scale-up.	Streamlined, government-led coordination platform with delegated fiduciary authority was recommended to enable efficient and scalable management of future climate-finance interventions.

2.9. Evaluation question 9: Human and ecological sustainability

229. This findings section answers the following EQ: “To what extent is the intervention likely to generate continued positive or negative, intended or unintended environmental effects and/or communities’ and stakeholders’ effects beyond its lifetime, taking into consideration social, institutional, economic, and environmental systems?” The findings are organized around the sub-evaluation questions.

EQ 9.1: To what extent did the intervention consider sustainability, such as capacity building of national and local government institutions, communities and other partners?

Finding 33

The project design embedded multiple, mutually reinforcing mechanisms to sustain benefits beyond the five-year funding window, especially in agricultural extension.

230. Documentation and interviews show that WFP deliberately embedded its work inside existing government systems. District councils signed memoranda of understanding that made them lead implementers, and joint Government-WFP teams met weekly to plan, cost, and approve activities, a routine now carried over to other donor projects. Stakeholder feedback asserted that training-of-trainers refreshed skills in climate services, soil- and water-conservation, and irrigation management and equipped new officers filling longstanding vacancies. KIIs and FGDs showed that radio-listening clubs, climate-information centres and district agribusiness forums created low-cost platforms through which extension agents can continue seasonal advisories and market linkage meetings after project funds end. However, qualitative evidence suggests that high staff turnover, long travel distances, and the loss of vehicle fuel budgets may reduce follow-up frequency, which risks reduced supervision of cooperatives and irrigation schemes over time.

231. **Community-level and economic sustainability.** FGDs and KIIs showed that trained lead farmers and radio messaging have already prompted neighbouring non-beneficiaries to copy manure-making, tree planting, and ridge alignment, indicating social diffusion beyond the original caseload. They also indicated that solar-powered irrigation committees collect modest water-user and plot fees, keep by-laws, and maintain pumps—practices seen as feasible for at least a decade given the equipment life-span—and that some schemes have applied independently to other programmes such as AgCom for expansion funds. Beneficiary feedback asserted that aggregation-centre governance structures (warehouse, markets, and production committees) are now functioning as village grain banks, selling to the wider community and attracting new cooperative members, though low volumes and theft risks remain challenges. Savings-and-loan groups, goat pass-on schemes, and insurance literacy have expanded household financial options, yet women and poorer tenants risk losing gains where landlords raise rents once irrigated plots prove lucrative, and where premium subsidies have ended.

232. **Environmental and ecological sustainability.** Key informants asserted that site-specific Environmental and Social Management Plans, coupled with a two-tier grievance mechanism, are now standard reference documents for district engineers and forestry officers addressing tree-cutting, land conflicts, and accident risks. Beneficiary feedback indicated that stone bunds and woodlots installed under the project protected hillsides during recent cyclones, convincing other villagers to invest in similar measures, while catchment-wide soil-moisture gains underpin longer-term water security for irrigation schemes. Qualitative evidence suggests that shifting from poorly maintained communal woodlots to individually managed plots improved seedling survival and has been adopted in district forestry plans, yet gaps remain in upstream water-retention works and in enforcing goat-shelter tree-replacement rules. Overall, the intervention laid credible foundations for continued social, institutional, economic and environmental benefits, but sustaining momentum will depend on district budget allocations for field supervision, the elasticity of local insurance markets, and the resolution of land-tenure and market-access constraints identified during implementation.

EQ 9.2: What is the likelihood that the results of the AF programme will be sustainable after the termination of external assistance?

Finding 34

Only the climate-resilient agriculture and extension activities are sustainable.

233. Sustainability is strongest under CSA and extension activities, where interventions have been integrated into existing government systems. These practices, including soil and water conservation and agroforestry, were tailored to district-level needs and reinforced through government-led implementation. Stakeholder feedback found that these interventions demonstrated improved capacity and ownership. This aligns with findings from the 2021 FFA evaluation, which showed that household and community-led

practices were sustained even after WFP support ended.¹⁵⁵ However, the market and insurance components did not show evidence of sustainability beyond the project period.

234. Under the market component, KIs and FGDs found that market interventions were high cost, reached fewer beneficiaries, and relied on infrastructure (e.g., large warehouses and solar irrigation schemes) that was poorly matched to local capacities and needs (which has raised concerns about long-term viability and maintenance costs). Infrastructure related to irrigation and aggregation showed potential for sustained use, however, these represent isolated activities and do not indicate sustainability component-wide. Overall, the evaluation found that market activities were only partially sustainable.

235. Qualitative data showed that the insurance model was not yet financially sustainable as payouts exceeded premiums and users had limited understanding of the insurance scheme. The Government and other stakeholders expressed high interest in exploring the improvement of this domain. As identified in the Global Shield Gap Analysis in Malawi, programmes such as WFP's R4 Initiative provide proven models for linking risk transfer, savings, and social protection at the community level.¹⁵⁶ Stakeholders assert that this aligns with ongoing discussions and would directly support Malawi's Global Shield Request for Support by strengthening the sustainability and coverage of climate and disaster risk financing. In turn, qualitative feedback indicated this would enhance the coherence between local-level initiatives and the national risk financing strategy.

236. Stakeholder input showed institutional, environmental, and social risks can weaken the linkage between outcomes and intended long-term impacts outlined in the project's reconstructed ToC ([Annex 2](#)). For instance, sustained adoption of climate-resilient agriculture practices depends on functional extension systems, but staff vacancies and turnover may bottleneck support. Social risks, such as land disputes and theft near project sites, also emerged, potentially undermining community cohesion and resource security. Similarly, the sustainability of market infrastructure and insurance mechanisms, both targeting resilience and food security, is at risk due to maintenance challenges, limited targeting effectiveness, and low user uptake. These risks may weaken the pathway from outcomes to impacts by limiting the sustainability and reach of benefits beyond the project period.

EQ 9.3: To what extent has the programme contributed to the Government's practices in climate resilience, insurance approaches and access to market approaches?

Finding 35 The project contributed most to government-led climate smart agriculture.

237. The project made a meaningful contribution to the Government of Malawi's approaches in climate-resilient agriculture by reinforcing and scaling practices already familiar to extension services and farmers. Qualitative data indicate that through government-led implementation, the project enhanced the capacity and confidence of district-level extension officers to deliver integrated, context-specific climate-smart agriculture packages, which has potential to persist beyond the project.

238. While the project aligned with national priorities in principle, its practical contributions to government-led insurance and market systems were modest. Qualitative data show that contributions to government approaches in insurance and market access were more limited. The insurance component, while innovative in ambition to scale through government systems, was poorly aligned with institutional readiness, which resulted in confusion among stakeholders and limited uptake. Similarly, market access interventions were not well integrated with existing national initiatives and were constrained by high-cost infrastructure and limited aggregation capacity.

2.10. Evaluation question 10: Security / fragility

239. This findings section answers the following EQ: "Was the intervention sensitive to fragility?" The findings are organized around the sub-evaluation questions.

¹⁵⁵ WFP. 2021. Evaluation of the Food Assistance for Assets (FFA) in the Context of Malawi.

¹⁵⁶ Malawi Ministry of Finance and Economic Affairs. 2025. Gap Analysis Report: Climate and Disaster Risk Finance in Malawi. https://www.globalshield.org/wp-content/uploads/2025/09/Global-Shield-Malawi_Gap-analysis.pdf

EQ 10.1: To what extent did the AF project consider the political context and the sharing of natural resources?

Finding 36 The project had explicit consideration for natural resources.

240. **Natural resources.** The project acknowledged the complexities of land tenure, especially the matrilineal system prevalent in the target districts (Zomba, Balaka, and Machinga), where women nominally own land but men often exercise control over its use. The project identified risks of unequal access to land, water, and agricultural inputs, and proposed mitigation measures such as community by-laws, inclusive planning processes, and the establishment of water user associations to manage irrigation schemes.¹⁵⁷ The environmental and social assessment also highlighted the importance of equitable access to resources, especially for marginalized groups such as youth and women, and emphasized the need for gender-transformative approaches to address entrenched inequalities. While the project's design was responsive to local dynamics and embedded in stable political structures, its approach to resource governance remained largely reactive and lacked a strategic framework to address deeper systemic issues.¹⁵⁸

241. **Political context.** Political context was not relevant to the project design and context. There was not a priority need for grounded consideration of the political environment. Interviews and secondary documentation indicate WFP did not conduct a formal political economy analysis or elements typically associated with this analysis, including examinations of power relations, incentive structures, political risks,¹⁵⁹ or governance and institutional analysis.

242. However, the project was designed and implemented in close alignment with Malawi's national policies and legal frameworks including the National Climate Change Management Policy, National Agriculture Policy, and Gender Equality Act.¹⁶⁰ Primary and secondary qualitative data suggests the project leveraged existing government structures, particularly district-level extension services and traditional authorities, to facilitate implementation and ensure local ownership.¹⁶¹ It also aligned with participatory planning processes and community-based governance mechanisms, which helped ensure responsiveness to local dynamics. During a project risk assessment conducted in 2024, political risk was assessed to be low, with mitigation strategies in place such as maintaining strong partnerships with national organizations, engaging in advocacy, regularly consulting district and community stakeholders for buy-in, and providing implementation updates to stakeholders to reduce political risk.¹⁶²

EQ 10.2: Did the project contribute to targeted communities' livelihoods and to the health or well-being of the ecosystems on which they depend?

Finding 37 The project contributed to improved livelihoods and ecosystem health in targeted communities.

243. Focus group discussions across districts indicate that the AF project made solid contributions to both household livelihoods and the health of local ecosystems. Participants widely reported improved agricultural productivity due to the adoption of climate-smart practices such as compost manure application, mulching, ridge spacing, and the use of early-maturing and drought-tolerant crop varieties. These practices, often reinforced through demonstration plots and extension support, enabled households to increase yields even on small plots and under adverse weather conditions (i.e., erratic rainfall). Many communities also benefited

¹⁵⁷ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Project Proposal.

¹⁵⁸ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Project Proposal.

¹⁵⁹ It should be noted that the project proposal document does include a small assessment of political risk due to upcoming presidential elections. (Source: AF. 2019. Project/Programme Proposal to the Adaptation Fund.)

¹⁶⁰ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Project Proposal.

¹⁶¹ WFP. 2020. Annex XX - AF Project PICSA Implementation Plan.

¹⁶² Adaptation Fund. 2024. Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project Performance Report June 2023 – June 2024.

from diversified income sources, including goat rearing, beekeeping, and vegetable gardening, which enhanced food security and financial resilience.

244. At the ecosystem level, the project supported the creation of physical assets such as swales, stone bunds, check dams, and vetiver grass planting, which helped reduce soil erosion, improve water retention, and restore degraded land. Tree planting and agroforestry were also widely adopted, with some communities reporting improved microclimates, reduced flooding, and increased shade coverage. However, interviews did find evidence of several harmful ecological practices still employed by participants, such as pesticides, herbicides, and tree cutting.

3. Conclusions and recommendations

3.1. Conclusions

Relevance

Were the project's outcomes consistent with the AF goal, objectives, and strategic priorities and country/ region priorities?

Highly Satisfactory

The project had no shortcomings in outcome achievement in terms of relevance and outcomes exceed expectations. The project was aligned with and further AF goals and strategic priorities.

245. The AF project was appropriately designed to address the climate-related vulnerabilities of rural populations and was broadly consistent with the Adaptation Fund's goal of supporting country-driven, concrete adaptation actions. The project's thematic pillars were well aligned with existing national strategies, including the National Resilience Strategy, Vision 2063, and the National Adaptation Plan. These pillars also reflected the evolving needs of smallholder farmers in drought- and flood-prone districts, confirming the project's relevance to the country's climate and socioeconomic context.

246. The project included women, youth, and people with disabilities as participants in activities, but there was not a nuanced plan for including different vulnerable groups. Persons with disabilities and the elderly were not systematically included in design or targeting processes, and data disaggregation by vulnerability status was limited. While participatory mechanisms were used during implementation, early-stage engagement with these groups was insufficient.

247. At the institutional level, the project was co-designed with national ministries and aligned with government frameworks, ensuring policy coherence. Nonetheless, limited involvement of district-level stakeholders during the design phase and the lack of integration between the project's monitoring and evaluation system and government data systems constrained local ownership and long-term institutional relevance. Despite these gaps, the project remained responsive to changing conditions and maintained alignment with national priorities and the AF's strategic objectives.

Coherence

How well the intervention is compatible with other interventions in a country, sector, or institution. Do the theory of change, governance structure, interventions and M&E system align with project objectives?

Highly Satisfactory

The project had no shortcomings in outcome achievement in terms of coherence and outcomes exceeded expectations. The project was totally compatible with wider interventions in the country and sector. Project components (e.g. ToC, governance structure, M&E systems) complemented each other and worked towards project objectives.

248. Overall, the project was highly aligned with existing national strategies, sectoral policies, and complementary initiatives led by government. The project's objectives were well aligned with Malawi's climate adaptation and agriculture priorities, and its activities were integrated into national and district-level structures, particularly in climate-smart agriculture and extension services. Project indicators were consistent with the Adaptation Fund's strategic outcomes (See Table 18 in [Annex 12](#)) and were disaggregated to reflect gender and geographic dimensions, enhancing their relevance and utility. The project also complemented other donor-funded programmes focused on climate resilience and sustainable agriculture, although coordination with external partners beyond WFP was limited. Its governance structure, theory of change, and

monitoring systems were well aligned with project objectives, reinforcing internal consistency and enabling effective delivery. Overall, the project was well integrated within the broader policy and programmatic landscape, supporting coherence across actors and systems in Malawi's climate adaptation sector.

249. Progress made toward strengthening accreditation capacity was not captured by WFP. Despite WFP making indirect contributions to the Government of Malawi on accreditation readiness, there is a lack of documentation of clear, articulated contributions to government. This is a risk to future Adaptation Fund initiatives as the AF project review process requires examination of previous adaptation fund projects. This gap presents a risk of duplication of efforts among actors also providing support in this area. Without proper documentation and deliberate coordination with government and external stakeholders, it becomes unclear where support efforts should continue or commence.

Effectiveness

Are the actual project outcomes commensurate with the original or modified project objectives? If the original or modified expected results are merely outputs/inputs, the evaluators should evaluate if the project/programme had real outcomes and, if it did, determine whether these are appropriate with realistic expectations from such projects/programmes.

Satisfactory

The project had minor shortcomings in outcome achievement in terms of effectiveness, and level of outcomes was expected. The project met most of its goals and objectives.

250. The AF project demonstrated strong performance across most logframe indicators and has made meaningful contributions to household resilience and climate adaptation. The project reached a wide range of beneficiaries, with nearly all indicator targets met or exceeded, and over 85 percent of households reporting reduced risk from extreme weather events. It also strengthened social capital and transformative resilience capacities through an integrated package of activities.

Efficiency

How well the resources available to the project/intervention were used. Were alternatives considered? The evaluators should compare, wherever possible, the costs incurred, and the time taken to achieve outcomes with those for similar projects.

Satisfactory

The project had minor shortcomings in outcome achievement in terms of efficiency, and levels of outcomes expected. The project was cost-effective and time efficient.

251. The project was efficient in delivering results, particularly through its climate-resilient agriculture component. This component was widely recognized as cost-efficient and timely, which is attributed to WFP staff integration and coordination with existing government extension systems and community platforms. Agricultural marketing also showed good value for money, with increasing reach and moderate unit costs over time. The project's trust-based implementation through government structures and its use of climate information services were critical to enabling efficient delivery. Although some components, such as insurance and market access, faced cost and scalability challenges, the overall implementation reflected thoughtful resource use, timely execution, and innovative practices that enhanced delivery efficiency.

Impact

The overall difference the intervention has made to the community(ies) and/or environment. This can be understood as the likelihood of clear connections between the achieved outcomes and impacts, as presented in the chain result or logical framework of the project.

Highly Satisfactory

The project had meaningful and observable impact on target communities. The project established clear connections between interventions and outcomes.

252. The AF project generated largely positive higher-level effects across target districts, particularly in enhancing smallholder climate adaptation and food security. These impacts were driven by the CSA

component, which demonstrated strong adoption and impact at both the household and community level. Impacts included increased crop and livestock productivity, reduced hunger, and improved resilience. Evidence of long-term results included sustained use of irrigation, agroforestry, and soil conservation practices, as well as spillover effects to neighbouring, non-beneficiary communities.

253. Beyond the intended results, the project also produced several unintended effects, both positive and negative. Positive results included increased demand for insurance among non-targeted farmers, insurance policy dialogue at the national level, improved household financial flexibility, and shifts in local governance practices. Negative results included resource-related tensions, some vandalism of project assets, which was commonly attributed to insufficient investment to build community ownership of such assets, and unintended environmental impacts linked to construction and incentive structures.

Equity

How well the benefits of the intervention are shared fairly between groups and geographies? The extent to which the programme is consistent with the Fund's Environmental and Social Policy (ESP) and Gender Policy (GP). How does the design and implementation of the project consider input from vulnerable groups women, youth, persons with disability, Indigenous Peoples, minorities, and other potentially marginalized groups or locations?

Moderately Satisfactory

The project was somewhat consistent with the Fund's ESP. Input from vulnerable and marginalised target groups was considered in some of the project phases (design, implementation, follow-up) but not all.

254. The project design did incorporate standard accountability measures, such as grievance procedures and environmental and social assessments. This was primarily compliance-oriented and lacked significant influence on adaptive management or tailored responses to the specific vulnerabilities within communities. The practical complexities associated with achieving deep equitable targeting within the project's timeframe and operational constraints suggest that while explicit equity ambitions appeared strong on paper, they were not fully operationalized. Though no group was overtly excluded or disadvantaged, the project's neutral stance did not sufficiently leverage opportunities to proactively promote equity or inclusivity among vulnerable populations.

255. There was limited explicit focus on equitably catering to the needs of vulnerable groups, including women, men, girls, boys, youth, and persons with disabilities. Targeting decisions appeared largely utilitarian by prioritizing project delivery rather than deliberate efforts toward equity. Although the project did not actively disadvantage any particular group, neither did it strategically seek to correct or improve pre-existing inequalities. This neutral approach effectively mirrored existing community patterns, particularly given the matrilineal context where women's participation is already somewhat institutionalized.

Adaptive management

How well the project overall is responsive to changing in context and implementation conditions. The extent to which lessons and reflections learned during implementation were actioned. How intervention supported the use and development of innovative practices and tools.

Moderately Satisfactory

The project was somewhat adaptive, with some – but not all – lessons recorded. Some appropriate action was taken as a result, but outcomes were not always documented.

256. The AF project was moderately adaptive. While initial project design was well-grounded in evidence-based decision-making, particularly through the government's integrated agricultural packages, gaps emerged during implementation. The project leadership and technical capacity faced constraints, notably affecting responsiveness to evolving implementation conditions. Particularly in areas such as infrastructure investments and crop insurance, the slow pace in addressing challenges signalled limited true adaptive management. Although the project frequently highlighted flexibility as a strength, this primarily manifested at the activity implementation level rather than reflecting meaningful adaptive management. Adjustments made, such as reductions in insurance premiums, were reactive rather than indicative of a deeper reflection on underlying issues or a willingness to significantly revise strategies. Innovation and the development of

new practices and tools were thus constrained by this limited adaptive approach. Flexibility, in this context, often substituted for rigorous, strategic adaptation and became a marker of managerial caution rather than proactive decision-making.

Scalability

The likelihood to which the interventions can be replicated on a broader scale, as well as in other contexts.

Satisfactory

The project, particularly the climate smart agriculture/extension model required minor change if it were to be replicated on a broader scale.

257. The climate-resilient agriculture activity package is currently ready for scale-up. This component benefitted from strong alignment with district-level government structures, community-based platforms such as ASPs and VASPs, and widespread farmer willingness to adopt climate-smart agricultural practices. The intervention's responsiveness to the needs of vulnerable smallholder farmers and promotion of soil- and water-conservation practices that strengthen household resilience to climatic events are conducive to scalability. VSLAs also allowed members to save money to purchase agricultural inputs, productive assets, and pay household and school expenses, which enabled beneficiaries to bounce back from shocks and grow income. In contrast, the insurance and market access components are not yet positioned for scaling. The insurance piece remains in an experimental phase, hampered by initial product design flaws, institutional capacity limitations, and insufficient technical support. Additionally, development of a proof of concept for the insurance model should be prioritized before scaling can be considered. Market access interventions, while relevant, require long-term, multi-actor engagement that exceeds the scope of a single project. Scaling efforts should prioritize the agriculture extension component while continuing to build readiness and partnerships for future expansion of the other components.

Human and ecological sustainability

The extent to which the project's environmental benefits and/or benefits to community(ies) and stakeholders' livelihoods are likely to continue beyond the project's lifetime. This estimate should be based on an examination of internal factors such as resources, partnerships (including exit strategy), capacities, and ownership, as well as external risks to their continuation, i.e., sociopolitical, institutional, financial, and environmental risks.

Satisfactory

It is moderately likely that the project's benefits to the environment and communities will persist. There are moderately sufficient resources, partnerships, capacities and local ownership of activities to sustain positive benefits. Either the risk(s) to the environment and/or communities that would affect the continuation of benefits are low, or -- if there are certain risks present -- their potential impact is low.

258. The AF project embedded multiple, mutually reinforcing mechanisms to support sustainability across social, institutional, economic, and environmental dimensions. Climate-resilient agriculture interventions demonstrated the strongest potential for sustained impact beyond the project's five-year window, due largely to their integration within existing government extension systems and alignment with district-level needs. Government-led implementation, capacity-building of extension officers, and low-cost platforms such as radio-listening clubs and lead farmer models created forums for continued dissemination of climate information and agricultural practices. Community-level adoption and spillover of conservation techniques, as well as functioning governance structures for irrigation schemes and aggregation centres, further contributed to ongoing resilience and replication of climate-resilient agriculture.

259. Environmental and ecological sustainability was also supported by Environmental and Social Management Plans, localized grievance mechanisms, and soil and water conservation practices. These helped protect landscapes during recent climate shocks and informed district planning. Still, several risks may affect the sustainability of results. Market access and insurance components faced greater structural and financial challenges, including limited reach, high costs, and low aggregation capacity. Additional risks stem from staff turnover, funding gaps for supervision, natural hazards, and unresolved land or tenure disputes, all of which may reduce the durability of benefits and disrupt linkages from outcomes to impact.

Security / fragility

260. While the Malawi economy has economic fragilities, this project was not designed with the view around insecurities and fragility as it is often defined across this sector. Although it did contribute to resilience, specifically to shocks and stresses, it did not look at community conflicts and fragilities. The evaluation found that the project contributed to improvements in bonding and bridging social capital, which indicate healthy interpersonal and intercommunal relationships, as well as important social connections that extend beyond one's community.

261. Please note that this project was not implemented in a conflict of fragile context, and therefore the AF evaluation criterion for Security/Fragility is not applicable or provided by the evaluation.

3.2. Good practices

262. This section highlights good practices identified through the evaluation.¹⁶³

263. **Government-led implementation and capacity strengthening:** WFP worked through national and district government systems, fostering institutional ownership, and strengthening local capacity. Weekly joint planning, embedded training, and alignment with district structures demonstrated good governance and consideration for handover. The project bundled climate-smart agriculture, irrigation, insurance, and market access into a unified delivery model led by government actors. This integration allowed for efficient resource use and multisectoral support tailored to local needs. By leveraging existing systems, the project promoted ownership and long-term viability. It also supported resilience-building through coordinated interventions.

264. **Leveraging government extension:** Extension workers played a central role in delivering climate-smart agriculture practices through high-quality demonstrations and tailored training. Their consistent engagement helped farmers adopt improved techniques such as composting, ridge alignment, and crop diversification. The use of lead farmers and radio messaging extended the reach of training. This approach ensured technical consistency and supported widespread adoption.

265. **Integrated irrigation schemes:** The project introduced solar-powered irrigation systems that enabled dry-season farming and multiple harvests. These schemes improved food availability and reduced hunger periods in targeted communities. Training on maintenance and fee collection encouraged community ownership and sustainability. The irrigation systems also supported climate adaptation by improving water-use efficiency.

266. **Environmental and social safeguards:** Site-specific environmental and social management plans were developed to address risks such as tree cutting, land conflicts, and safety hazards.^{164,165} These plans were monitored through regular review meetings and adapted based on community feedback. Safeguards were integrated into project activities, ensuring responsible implementation. This proactive approach promoted environmental sustainability and social cohesion.

267. **Agroforestry and land use:** The project promoted individual woodlots and orchards after observing challenges with communal land management. Farmers planted mango trees and other species to support conservation and livelihoods. This shift improved seedling survival, contributed to flood mitigation and soil restoration, and was adopted into district forestry plans.

268. **Crop insurance tying with incentives:** The project linked crop insurance with climate services and agronomic training, which reinforced farmer engagement and knowledge retention. Insurance incentives encouraged adoption of conservation practices and improved risk management. Training sessions helped farmers understand coverage and use payouts effectively.¹⁶⁶

269. **Community-led planning:** Communities were actively involved in selecting sites, verifying beneficiaries, and managing grievance mechanisms. This participatory approach helped foster trust and

¹⁶³ This section addresses the good practices component of EQ 7.3, which asks, "What are some of the good practices (both programming and advocacy) and key lessons that have so far been generated on climate-resilient approaches?"

¹⁶⁴ WFP. 2019. Annex 9: Screening Tool – Full Versions with L1 and L2 Questions.

¹⁶⁵ WFP. 2019. Report on Gender, Social and Environmental Assessment for the Climate Adaptation Fund Proposal.

¹⁶⁶ AF. 2024. Annual Report (July 2023 – June 2024).

ensured that activities were locally relevant and accepted. Community validation improved targeting and accountability, as well as strengthened ownership over project activities.

3.3. Lessons

270. This section synthesizes lessons learned from the AF project that are applicable to the future design of similar projects in Malawi and AF projects beyond the Malawi context where appropriate, including the selection, design, implementation, and evaluation of future AF-funded interventions.¹⁶⁷

271. **Lesson 1:** Climate insurance interventions must be designed with a clear, phased learning and readiness approach rather than a large-scale rollout from the outset. Launching insurance at scale without first establishing stakeholder readiness (such as institutional capacity, product comprehension, regulatory support, and community trust) can lead to dissatisfaction and confusion. A learning-oriented design, starting with pilot phases and continuous feedback loops, could have surfaced these issues earlier.

272. **Lesson 2:** Insurance models must be transparent, affordable, and locally appropriate to build trust and long-term viability. In Malawi, confusion around payout triggers and uneven benefit distribution across similar zones led to distrust in the Area Yield Index model. Some communities received payouts while nearby ones with similar crop performance did not, which undermined trust in the fairness of the product. Transparent communication about how insurance works is essential, especially when managing farmer expectations.

273. **Lesson 3:** Infrastructure investments like aggregation centres must be aligned with realistic volumes and the capacity of farmer groups to avoid underutilization. Although commissioned towards the end of the project, some aggregation centres constructed under the project are currently significantly underused because farmer organizations could not produce or aggregate enough volume to justify their size and it is unclear if the aggregation capacity exists relative to the capacity of the warehouses. For instance, 250-tonne warehouses were constructed where farmer cooperatives typically managed only 5 to 20 tons. In addition to aggregation limitations, groups lacked experience with bulk marketing and struggled to meet the timing and quality requirements of larger buyers. Infrastructure investments of this kind need to be right-sized and accompanied by training in cooperative business planning, marketing, and aggregation logistics.

274. **Lesson 4:** Layering interventions can work, but sequencing matters. Combining different types of support, such as training, insurance, and market access, can improve resilience outcomes, but only if implemented in the right order. In the Malawi AF project, activities like insurance and aggregation infrastructure were introduced before farmer organizations or institutions had the capacity to absorb or sustain them. This undermined uptake and efficiency.

275. **Lesson 5:** Gender integration is most effective when it uses context-specific, participatory tools. Approaches such as household visioning, crop calendars, and gender action learning helped promote more equitable decision-making and engagement in the Malawi AF project. These tools addressed barriers related to time use, participation constraints, and intra-household dynamics. Gender outcomes were strongest where participatory approaches were applied consistently through extension and facilitation systems.

276. **Lesson 6:** Bundling insurance with complementary services enhances value, effectiveness, and sustainability. Combining insurance with services like input support, savings groups, and public works improved the acceptability and perceived benefits of coverage. Farmers were more likely to engage with insurance when it was linked to other productive or protective interventions. Bundling also leveraged existing delivery platforms, which improved efficiency and reduced outreach costs.

277. **Lesson 7:** Climate-resilient agriculture can achieve strong and sustainable adoption when embedded in existing government extension services. District agricultural extension officers received repeated training through cascaded sessions and worked closely with lead farmers to promote and troubleshoot CSA practices. This structure facilitated broad outreach, improved understanding, and led to reported increases in adoption across districts. CSA training was also linked to other project components, including irrigation development and farmer field schools, which helped reinforce its uptake. The use of participatory planning tools (e.g., seasonal climate calendars, rainfall forecasts) helped farmers tailor

¹⁶⁷ This section addresses the lessons learned component of EQ 7.3, which asks, "What are some of the good practices (both programming and advocacy) and key lessons that have so far been generated on climate-resilient approaches?"

decisions to local agroecological realities. Sustainability was also catalysed by district-level ownership and inclusion of CSA in local agricultural planning processes. The success of the CSA component demonstrates that close coordination with national extension systems can drive wide uptake, especially when training aligns with what farmers already know and practice.

278. **Lesson 8:** M&E systems should assess outcomes and behaviour change, not just activity delivery. The project's M&E framework successfully tracked training sessions and inputs delivered but lacked robust methods to assess adoption, institutional changes, and long-term impacts. For example, there was no consistent follow-up to verify how gender training translated to household-level change or whether market groups continued functioning. Without this, it is difficult to assess sustainability or improve targeting.

279. **Lesson 9:** Early and continued engagement of decentralized government structures enhances institutional ownership and implementation continuity. District-level coordination platforms, technical officers, and planning processes were central to delivery and helped build longer-term local capacity.

280. **Lesson 10:** Market access interventions must be grounded in the commercial realities faced by smallholders – particularly around production volumes, consistency, timing, and trader requirements – and acknowledge that shifting market systems at scale requires commensurate systemic actions. While individual programmes can play a catalytic role, sustained and inclusive market systems transformation depends on coordinated engagement across government, the private sector, consumers, NGOs, and other stakeholders.

281. **Lesson 11:** The Adaptation Fund should develop and provide comprehensive guidance and direct access to support for MIEs (i.e., WFP Malawi) interested in supporting governments with the accreditation process.

282. **Lesson 12:** Learning takes money. Irrespective of outcomes, the project generated substantial learning through all activities, including insurance and marketing. While some learning has been documented, there is opportunity for group reflection on the last five years of implementation to capture additional learning that can help inform program design and other endeavours (i.e., accreditation).

3.4. Recommendations

283. Evaluation recommendations were co-created on-site at the WFP Malawi country office with select WFP, AF, and government stakeholders on Monday, 15th September 2025 during a one-day conclusions and recommendations workshop (See [Annex 11](#)). All recommendations should be taken forward within available resourcing. It is important to note that there are immediate opportunities available to WFP and the Government of Malawi to access additional climate financing, which would accelerate the implementation of the recommendations listed below. Specifically, these recommendations should be prioritized in programme design. The recommendations presented in Section 3.4 are mapped in [Annex 9](#) to the corresponding evaluation findings and conclusions.

(see next page)

#	Recommendation	Responsibility (one lead office/entity)	Other contributing entities (if applicable)	Priority: high/medium	By when
1	<p>Scale up and scale out the climate agriculture extension model in Malawi. The AF project demonstrated that an integrated, district-level agricultural extension model is both feasible and effective, and it is ready to move from “proof of concept” to “proof of scale.”</p> <p>a) The project has demonstrated proof of concept at district level. The next phase should expand its agriculture extension model component across Malawi.</p> <p>b) While market linkages and insurance results were modest, market linkages have been enhanced through linkages with inputs in the last couple of years and valuable learning was generated. These lessons (both successes and challenges) should be consolidated and inform design of Phase 2. Markets and insurance should be treated as complementary components to the extension model, with design refined based on Phase 1 learning, and delivered in partnership with specialized actors.</p> <p>c) Similarly, future projects should complement government-led large-scale irrigation with simpler, community-based, small-scale irrigation initiatives, emphasizing governance and participation alongside infrastructure</p>	AF, WFP Malawi, and Ministry of Agriculture, Department of Agricultural Extension Services	District Councils: frontline extension delivery WFP: technical support, scaling strategy, knowledge products	High	Q1 2027
2	<p>Plan for government district-level staffing challenges and opportunities for capacity strengthening in the next phase of the project. The AF project relied heavily on district-level government staff to deliver activities. While this ensured ownership and embedded capacity, it also exposed a structural weakness: district-level government face chronic staffing shortages and turnover. These gaps slowed implementation and created inconsistencies in service delivery.</p> <p>a) Future designs should explicitly address government district-level turnover and staffing realities as an expected challenge and build in mitigation strategies (e.g., continuous training cycles, refresher courses, flexible recruitment budgets).</p> <p>b) Invest in cross-training and team-based capacity by training multiple staff within departments to reduce reliance on individuals. It is recommended that there is joint WFP-government planning and monitoring supported by sector experts, so that if one staff member leaves, institutional memory is retained.</p>	WFP Malawi and Ministry of Agriculture, Department of Agricultural Extension Services	District Councils: recruitment and deployment under the new functional review	High	Q1 2026
3	<p>Ensure there is measurement of progress and learning related to indirect project results.</p> <p>Beyond outputs (e.g., numbers of farmers trained or insured), Phase 1 generated systemic and cross-</p>	WFP Malawi		Medium	Q1

#	Recommendation	Responsibility (one lead office/entity)	Other contributing entities (if applicable)	Priority: high/ medium	By when
	d) Feed Phase 1 project results into government and donor coordination platforms (e.g., agriculture and climate working groups) to position the project within Malawi's resilience architecture.				

Annexes

Annex 1. Summary Terms of Reference

Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025



April 2025

1. The summary terms of reference are for the Final Evaluation of Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods in Malawi from 2020 to 2025 also referred to as Adaptation Fund Project. The evaluation has been commissioned by WFP Malawi Country Office.

Subject and focus of the evaluation

2. The AF project implementation timeframe slightly overlaps between two WFP Malawi CSP cycles- CSP (2019-2023) and Country Strategic Plan (CSP) (2024-2028) under strategic outcome 4 and strategic outcome 3 respectively. The outcome aims at enhancing climate resilience through diversified livelihoods, increased marketable surplus and access to well-functioning food systems. This activity evaluation covers activities implemented in Zomba, Machinga and Balaka districts from June 2020 to June 2025.

3. The project focuses on three key outcomes: improving access to insurance as a risk transfer mechanism for farmers affected by climate change and food insecurity; promoting the adoption of climate-resilient agricultural practices among targeted farmers to contribute to an integrated climate risk management approach; and strengthening market access strategies and approaches for smallholder farmers. The broader project activities include the following: (i) Capacity strengthening and advisory support; (ii) Credit and grant provision; (iii) Provision of crop insurance premium for farmers; (iv) Community asset creation i.e. irrigation development, warehouse infrastructure; and (v) Provision of agricultural inputs. The project targeted a total population of 85,000 households (about 382,500 people). Adaptation Fund provided financial support of USD 9,989,335 for the implementation of the project.

4. This decentralized evaluation will assess WFP contributions to CSP strategic outcome 4 (2019-2023) and outcome 3 (2024-2028), establishing plausible causal relations between the outputs of WFP activities, the implementation process, the operational environment and changes observed at the outcome level, including any unintended consequences.

5. The evaluation will adopt standard UNEG and OECD/DAC evaluation criteria, namely: relevance, coherence, efficiency, effectiveness, impact and sustainability. Beyond the UNEG evaluation criteria, the evaluation will include four more AF specific criteria of equity, adaptive management, scalability and fragility

following the AF evaluation guidance.

Objectives and stakeholders of the evaluation

6. According to AF policies and guidelines, all regular projects and programmes that complete implementation will be subject to final evaluation. The evaluation serves the dual and mutually reinforcing objectives of accountability and learning. These factors are given equal consideration in this evaluation in order to assess performance and draw lessons learned at the project's closure.

7. **Accountability** – To promote accountability and transparency within the Fund, and to systematically assess and disclose levels of project or programme accomplishments, the evaluation will assess and report on the performance and results of the AF project.

8. **Learning** – To organize and synthesize experiences and lessons that may help improve the selection, design, implementation, and evaluation of future AF-funded interventions, the evaluation will assess whether implementation proceeded as was planned, investigate the reasons behind the achievement or non-achievement of intended results, and identify any unintended outcomes whether positive or negative. AF, WFP and the Government will learn from the lessons drawn from the evaluation.

9. The specific objectives of the evaluation are to:

- Determine the progress made toward achieving the AF project objectives of increased resilience/reduced vulnerability of women and men in the targeted communities. The evaluation will assess the results and make overall judgments about the extent to which the intended and unintended results were achieved (e.g., increased resilience, decreased vulnerability, improved cost-effectiveness).
- To organize and synthesize experiences and lessons learned that may help improve the selection, design, implementation, monitoring, and evaluation of future AF-funded interventions.
- To understand how project achievements contribute to the mandate of the AF project. Aggregated analysis and reporting of individual project achievements to provide evidence of the effectiveness of AF project operations in achieving its goal.
- To provide feedback into the decision-making process to improve ongoing and future projects, programmes, and policies.
- Determine what could have been done differently to achieve better results.

10. The evaluation will have the following uses for the AF, WFP Malawi Country Office and Government of Malawi (Ministry of Agriculture): Design of new projects; Inform the refinement of government policies and adjustments in the implementation; Strategic planning; Government capacity; WFP Malawi CSP implementation and Crop insurance modelling.

11. The evaluation will seek the views of, and be useful to, a range of WFP's internal and external stakeholders, such as the Adaptation Fund and Government of Malawi (Ministry of Agriculture).

Key evaluation questions

12. To address the **learning** objective, the evaluation will answer the following main questions:

Question 1: How consistent is the AF project with other interventions implemented in the country, sector, or institution implemented by government, by government, WFP (programme integration) and other stakeholders? (Coherence)

Question 2: To what extent did AF project generate significant positive or negative, intended or unintended, higher-level effects? (Impact)

Question 3: To what extent will the net benefits of the intervention continue, or are likely to continue after the funding from project ends? What outcomes, as per the result framework, will continue to contribute to bring desired impacts in future? (Sustainability)

Question 4: How well was the overall project responsive to changing in context and implementation conditions? (Adaptive management)

Question 5: What is the likelihood of replicating the interventions on a broader scale as well as in other contexts? (Scalability)

Question 6: Were the project's outcomes consistent with the AF goal, objectives, and strategic priorities and country/region priorities, including vulnerable group needs, and continue to do so if circumstances change? (Relevance)

Question 7: Is the intervention sensitive to fragility? (Fragility)

13. To address the **accountability** objective, the evaluation will address the following key questions:

Question 8: To what extent did the AF project achieve its objectives and its results, including any differential results across groups of men, women, girls and boys, youth, disabilities, HIV, orphans and vulnerable children (OVC), or anyone with special need? (Effectiveness)

Question 9: To what extent did AF project deliver results in an economic and timely way? (Efficiency)

Question 10: To what extent does the AF project equitably cater for the needs of vulnerable groups (women, men, girls and boys, youth, persons with disabilities) in the targeted communities? (Equity)

Methodology and ethical considerations

14. The evaluation conforms to WFP and 2020 UNEG ethical guidelines. This includes, but is not limited to, ensuring informed consent, protecting privacy, confidentiality and anonymity of participants, ensuring cultural sensitivity, respecting the autonomy of participants, ensuring fair recruitment of participants (including women and socially excluded groups) and ensuring that the evaluation results in no harm to participants or their communities.

15. The methodology will be designed by the external evaluation team during the inception phase. It should:

- Employ the relevant evaluation criteria above.
- Apply an evaluation matrix geared toward addressing the key evaluation questions taking into account the data availability challenges, the budget and timing constraints.
- Ensure through the use of mixed methods that women, girls, men, and boys from different stakeholder groups participate and that their different voices are heard and used.
- It is proposed that the evaluation team explore the application of any of the following methods or their equivalent: Qualitative comparative analysis (QCA), and/or contribution analysis; most significant change; Outcome harvesting, etc. In addition, efficiency related methods like cost-benefit analysis or the cost of the intervention compared to a different approach, or equivalent methods should be explored by the evaluation team.
- Use and refine the AF Theory of Change created in 2023 during the mid-term review to further inform the evaluation questions.
- Include an equivalent of quasi-experimental evaluation design.
- AF has conducted a baseline survey, outcome monitoring surveys (2021, 2022, 2024), midterm review (2023), and process monitoring over time. The external evaluation team needs to adopt both quantitative and qualitative approaches including the sampling methodology from the baseline survey to make the findings of the baseline and final evaluation results comparable. The firm is expected to analyse the results trend over time using all the past assessments and the final evaluation findings.
- For all climate and environment-related outputs and outcomes, visual and photo-narrative methods are expected to depict change (or lack of it) in intervention vs. non-interventions areas.

Roles and responsibilities

16. **EVALUATION TEAM:** The evaluation will be conducted by a team of independent consultants with a mix of relevant expertise related to Malawi (i.e. climate resilience/climate adaptation).

17. **EVALUATION CHAIR:** the evaluation will be chaired by the Simon Denhere, WFP Malawi Deputy Country Director, who nominates the evaluation manager, approves all evaluation deliverables, ensure the independence and impartiality of the evaluation at all stages, participates in discussions with the evaluation team, oversee the dissemination and follow up process, including the management response.

18. **EVALUATION MANAGER:** The evaluation will be managed by Blessings Chida, WFP Malawi Monitoring and Evaluation Officer. He will be the main interlocutor between the evaluation team, represented by the team leader, and WFP counterparts, to ensure a smooth implementation process and compliance with

quality standards for process and content. Support will be provided by the Regional Evaluation Unit throughout the evaluation process.

19. **EVALUATION REFERENCE GROUP:** advisory group composed of a cross-section of WFP and external stakeholders from relevant business areas. It provides advice and feedback at key moments of the evaluation process. It is guided by the principles of transparency, ownership and use and accuracy. It is composed of:

- CO Deputy Country Director (EC Chair)
- CO Evaluation Manager (EC Secretariat)
- CO Head of Programme
- CO Head of VAM and M&E
- CO Adaptation Fund National Coordinator
- CO Resilience/Livelihoods Activity Manager.
- CO Adaptation Fund M & E officer
- CO Nutrition Officer
- CO Partnerships Officer
- CO Procurement Officer
- CO Gender Officer
- CO Area/Field Office Representative(s)
- Regional Evaluation Officer (REO)
- Regional Programme Policy Officer - Climate risk
- Regional Monitoring Advisor
- Regional Programme Policy Officer – Environmental and Social Sustainability
- Regional Programme Policy Officer – Gender
- Regional Programme Policy Officer - Nutrition
- PPGR – Project Design & Management (former Climate Finance team)
- PPGR – Project Monitoring & Evaluation
- National Project Coordinator (NPC) Adaptation-Fund Project-National Project Coordination Unit (AF NPCU)
- Principal Irrigation Engineer Department of Irrigation (DoI)
- Policy, Monitoring and Evaluation Specialist (PMES)- Adaptation Fund Project-National Project Coordination Unit (AF NPCU)
- Climate Change and Meteorology Specialist- Adaptation Fund Project-National Project Coordination Unit (AF NPCU)
- Soil and Water Conservation Specialist- Adaptation Fund Project-National Project Coordination Unit (AF NPCU)
- Extension Specialist- Adaptation Fund Project-National Project Coordination Unit (AF NPCU)

20. **STAKEHOLDERS:** WFP key stakeholders are expected to engage throughout the evaluation process to ensure a high degree of utility and transparency. External stakeholders, such as beneficiaries, government, donors, implementing partners and other UN agencies will be consulted

Timing and key milestones

21. **Inception:** March-June 2025-Includes evaluation team orientation; desk review of key documents; inception briefing/scoping interviews; drafting and review of inception report. The Inception Report will explain how the team intends to conduct the work with emphasis on methodological and planning aspects.

22. **Data collection:** June 2025-The fieldwork will span over two weeks between June 9-20. Overall, 26 randomly selected sample villages receiving programming will be visited for the household survey (primary data collection). A debriefing presentation of preliminary findings will be conducted after fieldwork concludes.

23. **Reporting and analysis:** July-November 2025-The evaluation report will present the findings, conclusions and recommendations. A stakeholder workshop will be held in September 2025 to ensure a transparent evaluation process and promote ownership of the findings and preliminary recommendations by stakeholders.

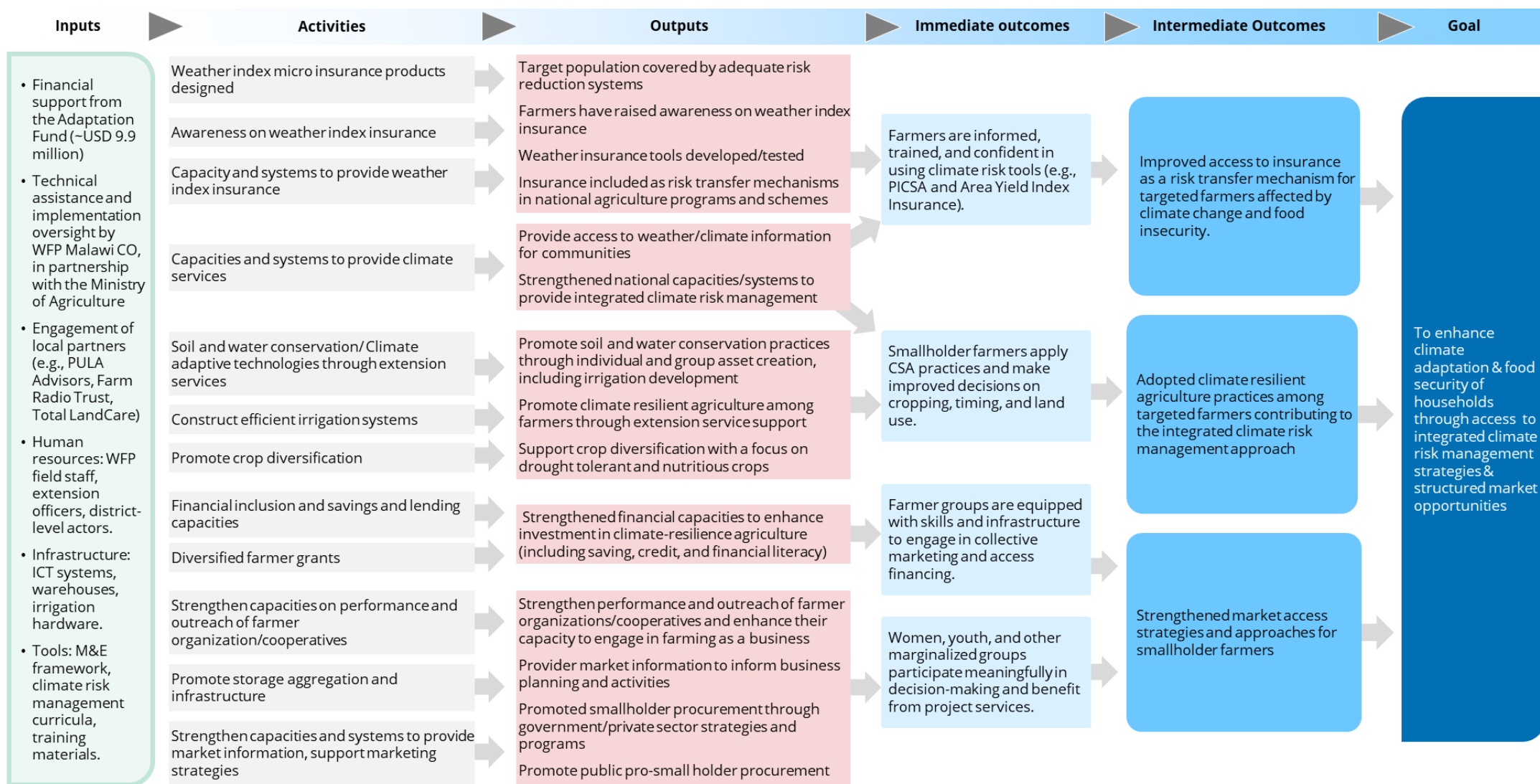
24. **Dissemination:** Findings will be actively disseminated, and the final evaluation report will be publicly available on WFP's website.

Full Terms of Reference are available at docs.wfp.org/api/documents/WFP-0000164289/download/

Annex 2. Project theory of change

25. The project theory of change posits: If (1) households that are most affected by climate change, poverty and food insecurity have improved access to (area yield index) insurance and climate services; If (2) they are supported to adopt climate-resilient agricultural practices by providing them with relevant CSA information; If (3) they have increased access to markets and financial services; Then (4) their climate adaptation will be enhanced, enabling them to be resilient and food secure.

(see graphic, next page)



Assumptions

- Targeted farmers perceive and trust climate risk management tools (e.g., insurance, PICSA) as relevant, accessible, and beneficial.
- Agricultural inputs, infrastructure, and services (e.g., irrigation, extension, markets) remain accessible, functional, and well-managed throughout the project cycle.
- Farmer organizations and community structures are inclusive, cohesive, and capable of managing collective assets, business activities, and grants.
- WFP, government, and partners have sufficient capacity and coordination mechanisms to deliver planned activities on time and adaptively.
- Climate-related and macroeconomic shocks (e.g., drought, inflation) remain within manageable limits and do not overwhelm project gains.
- The inclusion strategy meaningfully enables women, youth, and persons with disabilities to participate in and benefit from project activities.

Annex 3. Results framework

Table 6: Adaptation Fund project results framework.

Type of Indicator	Indicator	Baseline	Target for Project End	Source of verification
Impact: Enhanced climate adaptation and food security of households through access to integrated climate risk management strategies	% of households in target communities who independently access insurance and climate services by sex of household head	0	80%	Baseline/Midline/Endline
	% increase of government owned resilience and climate change adaptation activities	0	50%	Baseline/Midline/Endline
	% of targeted communities where there is evidence of improved capacity to manage climate shocks and risks	0	100%	Baseline/Midline/Endline
	% of the population in targeted communities reporting benefits from an enhanced livelihood asset base by sex	0	50%	Baseline/Midline/Endline
Outcome 1: Improved access to insurance and climate services as risk transfer and reduction mechanisms for targeted farmers affected by climate change and food	% of households in targeted communities with reduced risk related to extreme weather events by sex of household head	F: 7%	F: 65%	Sample surveys
		M: 5%	M: 70%	Sample surveys
	% of households belonging to vulnerable groups with access to weather index micro insurance by sex of household head	0	F: 30%	Sample surveys
		0	M: 40%	Sample surveys
	% of households not engaged in coping adverse mechanisms	14%	80%	

Type of Indicator	Indicator	Baseline	Target for Project End	Source of verification
insecurity				
Output 1.1 Targeted population groups covered by adequate risk reduction systems	Number of people insured (non-cash, partial cash payment and full cash payment by sex	0	F: 10 240	Partner output report
			M:15 360	Partner output report
	Total premiums paid, by access modality (insurance for assets or cash)	0	1 290 240	Partner output report
	Total sum insured (IFA, partial cash payment and full cash payment)	0	2 477 419	Partner output report
Output 1.2 Awareness raised among farmers on weather index insurance	Number of people trained on index design by sex	F: 0	F: 160	Partner output report
		M: 0	M: 20	Partner output report
	Number of people sensitized on insurance as a risk transfer mechanism by gender	M: 160	M: 195 075	Partner output report
		F: 240	F:187 425	Partner output report
Output 1.3 Develop and test tools and systems for weather insurance tools	Number of national coordination mechanisms supported	4	3	Partner output report
	Number of staff trained on weather index insurance (disaggregated by public/private, national/local) by gender	F: 2 M: 8	50	Partner output report
Output 1.4. Inclusion of insurance as risk transfer mechanisms in national agriculture programs and supported schemes	Number of national agriculture programs and supported schemes with insurance packages as risk transfer mechanisms	2	10	Partner output report
Outcome 2: Adopted climate-resilient agriculture practices	% of targeted population aware of predicted adverse impacts of climate change, and of appropriate	F: 41.1%	F: 90%	Sample surveys
		M: 58.9%	M: 95%	Sample surveys

Type of Indicator	Indicator	Baseline	Target for Project End	Source of verification
among targeted farmers contributing to the integrated climate risk management approach	responses by gender			
	% of households using weather and climate information for decision-making on livelihoods and food security by gender and district	F: 60%	F: 75%	Sample surveys
		M: 80%	M: 85%	Sample surveys
	% of targeted households with border line to acceptable food consumption score by gender of household head and district	F: 90.9%	F: 75%	Sample surveys
		M: 94.2%	M: 80%	Sample surveys
Output2.1: Promote soil and water conservation practices through individual and group asset creation, including irrigation development	No. and type of risk reduction actions or strategies introduced at local level	5	5	Partner output report
	Number of assets built, restored or maintained by targeted households and communities, by type and unit of measure and a percentage of planned	0	36	Partner output report
	Percentage of households that are involved in irrigation farming, in addition to rain-fed agriculture	9.6%	15%	Partner output report
Output 2.2. Promote climate resilient agriculture among farmers through extension service support	% of households involved in CA (minimum tillage, crop diversity, retention of crop residues) by gender of household head	F: 8%	F: 30%	Sample surveys
		M: 7%	M: 35%	Sample surveys
	Hectare (Ha) of land under CA	335.72	3 400	Sample surveys
	Ha applied with manure	8 000	17 000	
Output 2.3. Support crop diversification with a focus on drought tolerant and	Number of crops grown by households (by type) for crop diversification	2	4	Partner output report
	Number of households accessing	F: 21 590 (leguminous trees); 9 010	F: 40 000	Partner output report

Type of Indicator	Indicator	Baseline	Target for Project End	Source of verification
nutritious crops	improved fruit seedlings, leguminous trees and fodder tree seed by sex of household head	(fodder trees); 2 550 (improved fruits)		
		M: 23 800 (leguminous trees) 11 815 (fodder trees); 3 400 (improved fruits)	M: 45 000	
Output 2.4. Strengthened access to weather/climate information for targeted communities to inform livelihood decision-making among farmers	Number of main delivery channels used by households to receive information for the climate agricultural services (i.e. in-person intermediaries, radio advisories, and SMS) by sex	3 F 3 M	3 F 3 M	Partner output report
2.5. Strengthened national capacities and systems to provide integrated climate risk management approaches	Number of households within the targeted communities that receive climate services, disaggregated by source (i.e. farm intermediaries, radio advisories, and SMS), by sex, vulnerable groups and district	Extension officer: 19 405 F & 8 199 M Radio: 35 804 F & 25 418 M SMS: 1 094 F & 1 640 M	Extension officer: 51 000 F & 34 000 M Radio: 51 000 F & 34 000 M SMS: 51 000 F & 34 000 M	Partner output report
	Number of intermediaries trained in how to access, interpret and communicate climate information to households, to support household decision-making related to food security, livelihoods, and DRR – disaggregated per sex and district	10 F 44 M	F: 80 M: 100	Partner output report
2.6 Strengthened national capacities and systems to provide integrated climate risk management	Number of national coordination mechanisms supported	0	5	Partner output report
	Number of communities extension workers and national agricultural content development committee members engaged in capacity	0	F: 40 M: 64	Partner output report

Type of Indicator	Indicator	Baseline	Target for Project End	Source of verification
approaches	strengthening initiatives to enhance national food security and nutrition stakeholder capacities			
	Number of capacity building trainings with national/local entities	0	20	Partner output report
Outcome 3: Strengthened market access strategies and approaches for smallholder farmers	% of households having more secure (increased) access to livelihood assets by sex of household head	F: 9.2%	F: 75%	Sample surveys
		M: 9.9%	M: 80%	Sample surveys
	% of targeted population with sustained climate-resilient livelihoods by sex of household head	F: 10%	F: 75%	Sample surveys
		M: 15%	M: 80%	Sample surveys
	% change in household income disaggregated by activity type and sex of household head	0%	F: 25%	Sample surveys
			M: 30%	Sample surveys
	% of targeted smallholders selling through WFP-supported farmer aggregation systems	0%	10%	Sample surveys
	% change in household savings (by type: individual, group, formal, informal)	0	30%	Sample surveys
	% of households accessing markets to sell surplus	15%	50%	Sample surveys
	% of households within the targeted communities using market advice to make livelihood related decisions (by type)	Both 27%	Both 40%	Sample surveys
		Women 36%	Women 30%	Sample surveys
		Men 37%	Men 30%	Sample surveys
	% change in households participating in FOs	23%	95%	Sample surveys
Output 3.1. Strengthened	No. and type of adaptive financial capacities (Insurance, saving, credit,	0	75%	Partner monthly asset tracker

Type of Indicator	Indicator	Baseline	Target for Project End	Source of verification
financial capacities to enhance investment in climate-resilience agriculture (including saving, credit, and financial literacy)	and financial literacy) created in support of individual or community-livelihood strategies as a percentage of plan			
	Value of household savings (USD)	F: 5 692.58	80 000	Partner monthly asset tracker
		M: 20 656.97		Partner monthly asset tracker
	Number of households accessing credit (by type)	19 550	23 600	Partner monthly report
Value of household credit accessed (MK)	22 079.56	80 000	Partner monthly report	
Output 3.2. Strengthen performance and outreach of farmer organizations/ cooperatives and enhance their capacity to engage in farming as a business	Quantity of food purchased locally from pro-smallholder aggregation systems (in MT)	0	2 000	Partner monthly report
Output 3.3. Provider market information to inform business planning and activities	Number of farmers' organizations trained in market access and post-harvest handling skills	3	25	Partner monthly report
	Number of participants receiving market advice (by type)	F: 3 918	F: 14 160	Partner monthly report
		M: 1 448	M: 9 440	Partner monthly report
3.4. Promoted smallholder procurement	Number of smallholder farmers supported	0	23 600 (14 160 F & 9 440 M)	Partner monthly report

Type of Indicator	Indicator	Baseline	Target for Project End	Source of verification
through government/private sector strategies and programs				
3.5 Promote public pro-small holder procurement	Number of pro-smallholder policies developed	0	1	Partner monthly report
Gender Crosscutting: Improved gender equality and women's empowerment among assisted populations	% of households where women, men or both women and men make decisions on the use/access of markets	Both 27%	Both 40%	Sample surveys
		Women 36%	Women 30%	Sample surveys
		Men 37%	Men 30%	Sample surveys
	% of households where women, men or both women and men make decisions on insurance and climate services access	Both 29%	Both 40%	Sample surveys
		Women 34.1%	Women 30%	Sample surveys
		Men 37%	Men 30%	Sample surveys

Source: WFP. n.d. AF Results Framework (1).docx

Annex 4. Timeline

26. Table 7 below presents the timeline for the evaluation.

Table 7: Evaluation timeline

Steps	By whom	Key dates (2025)	Notes
Inception Phase			
Launch calls Parts 1 and 2	EM, ET	Fri Mar 21 and Tue Mar 25	
Desk review of key documents	ET	Beginning Mon Mar 24	(and ongoing)
Inception briefings/scoping interviews, with RETT support as needed	ET	Mon Mar 31 – Wed Apr 16	As early as can be scheduled within this period of 12 business days
<i>ET submits Draft 0 IR for first review</i>	ET	Fri Apr 18	*Fri Apr 18 and Mon Apr 21 are Easter holidays in Malawi
EM and RETT quality-assure IR Draft 0 using quality checklist	EM, RETT	Mon Apr 21 – Thu Apr 24	3 days for EM/RETT review (Tue+Wed+Thu)
EM sends consolidated comments on IR Draft 0 to ET	EM	Thu Apr 24	ET has ~1 week to revise
Placeholder for EM-RETT-ET call to discuss comments	EM, RETT, ET	within Fri Apr 25 – Tue Apr 29	
<i>ET sends revision (now IR Draft 1) to EM</i>	ET	Fri May 2	IR Draft 1 responds to EM and RETT feedback
EM shares IR Draft 1 with DEQS and ERG	EM	Mon May 5	Simultaneous review by DEQS and ERG
DEQS and ERG review IR Draft 1	DEQS, ERG	Tue May 6 – Tue May 13	1 week for DEQS/ERG review
EM sends DEQS and ERG comments on IR Draft 1 to ET	EM	Wed May 14	ET has 1 week+2 days to revise *Mon May 26 is US Memorial Day, very

Steps	By whom	Key dates (2025)	Notes
			popular holiday – most of US takes a long weekend
Placeholders call to discuss comments with DEQS (EM to organize call)	EM, DEQS, ET	Thu May 15 OR Tue May 20 OR Wed May 21	Call required if DEQS score is <90 *US team likely not available Fri May 23 or Mon May 26; see note above
Placeholders call to discuss comments with ERG (EM to organize call)	EM, DEQS, ET	Thu May 15 OR Tue May 20 OR Wed May 21	Invitees: ERG members who submitted comments
<i>ET sends revision (now IR Draft 2) to EM</i>	ET	Fri May 23	IR Draft 2 responds to DEQS and ERG feedback
Review final IR and submit to the evaluation committee (EC) for approval	EM	Mon May 26 – Fri May 30	1 week
Approve final IR and share with ERG for information	EC Chair	Fri May 30 – Fri June 6	1 week
Data Collection Phase			
Qualitative fieldwork (international consultants)	ET	Wed Jun 11 – Fri Jun 23 window	TL and international senior evaluator both start in Lilongwe; int'l senior evaluator then moves to field
Household survey	ET	Sun Jun 15 – Thu Jun 26	Precise dates TBD
Fieldwork debrief	ET, EM	Fri, June 20	(no later than)
Analysis and Reporting Phase			
<i>ET submits Draft 0 ER for first review</i>	ET	Fri Jul 25	4 weeks from end of data collection is realistic given survey component and using mixed methods
EM and RETT quality-assure ER Draft 0 using quality checklist	EM, RETT	Mon Jul 28 – Wed Jul 30	3 days for EM/RETT review
EM sends consolidated comments on ER Draft 0 to ET	EM	Thu Jul 31	ET has 1 week to revise
Placeholder for EM-RETT-ET call to discuss comments	EM, RETT, ET	Fri Aug 1 – Tue Aug 5	
<i>ET sends revision (now ER Draft 1) to EM</i>	ET	Fri Aug 8	ER Draft 1 responds to EM and RETT feedback

Steps	By whom	Key dates (2025)	Notes
EM shares ER Draft 1 with DEQS	EM	Mon Aug 11	
DEQS reviews ER Draft 1	DEQS	Mon Aug 11 – Fri Aug 15	1 week for DEQS review
EM sends DEQS comments on ER Draft 1 to ET	EM	Mon Aug 18	ET has 1 week to revise
Placeholders call to discuss comments with DEQS (EM to organize call)	EM, DEQS, ET	Tue Aug 19 – Thu Aug 21	Call required if DEQS score is <90
<i>ET sends revision (now ER Draft 2) to EM</i>	ET	Mon Aug 25	ER Draft 2 responds to DEQS feedback
After checking it, EM sends ER Draft 2 to ERG	EM	Wed Aug 27	
ERG reviews ER Draft 2 Learning workshop scheduled in the <u>middle</u> of this period	ERG	Wed Aug 27 – Fri Sep 19 Learning workshop: within Mon Sep 1 – Fri Sep 5	3 weeks for ERG review Learning workshop is one day, remote
EM consolidates ERG comments	EM	Mon Sep 15 – Wed Sep 17	EM has 3 days to consolidate comments
EM sends consolidated ERG comments on ER Draft 2 to ET	EM	Mon Sep 22 – Wed Sep 24	ET has 2 weeks to revise
<i>ET sends revision (now ER Draft 3) to EM</i>	ET	Fri Oct 3	ER Draft 3 responds to ERG feedback (written and from workshop)
EC Chair approves the report to be submitted to AF/Donor; AF/Donor review report	EC Chair	Mon Oct 6 – Tue Oct 28	
EM sends any donor comments on ER Draft 3 to ET	EM	Wed Oct 29	ET has 4-5 days to revise
<i>ET sends revision (now ER Draft 4) to EM</i>	ET	Tue Nov 4	ER Draft 4 responds to final comments
After checking it, EM shares final ER (Draft 4) with EC for approval	EM	Wed Nov 5 – Mon Nov 10	
EC approves final ER and shares with key stakeholders	EC	by Mon Nov 17	
<i>ET sends 4-6-page summary ER based on approved ER and submits to EM</i>	ET	Thu Nov 20	

Steps	By whom	Key dates (2025)	Notes
EM reviews and finalizes summary ER	EM	Fri Nov 21 – Mon Nov 24	
Dissemination and Follow-up			
Prepare Management Response	CO	by Mon Dec 15	
Proofread and share final evaluation report and management response with the REU and OEV for publication and participate in the end-of evaluation lessons learned call		by Fri March 2026	

Legend: **CO** Country Office; **DEQS** Decentralized evaluation quality support service; **EC** Evaluation Committee; **EM** Evaluation Manager; **ER** evaluation report; **ERG** Evaluation Reference Group; **ET** evaluation team; **IR** inception report; **OEV** Office of Evaluation; **QA** quality assurance; **RETT** Regional Evaluation Technical Team; **TL** team leader; **ToR** terms of reference

Annex 5. Supplemental notes on methodology

Streamlined evaluation questions and sub-questions

27. As noted in Section 1.3, in response to DEQAS review comments regarding the high number of evaluation questions and sub-questions in the TOR, we have simplified the wording and organization of several questions and sub-questions. Many of the sub-questions were highly detailed and served naturally as follow-up questions to existing questions; so, we grouped these together. We also dropped sub-question 7.4, because the topic is already accounted for in the evaluation report template. Table 8 presents the original questions and the revision, with notes on the adjustments made.

Table 8: Evaluation questions and sub-questions: adjustments from TOR

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
EQ1	EQ1 Were the project's outcomes consistent with the AF goal, objectives, and strategic priorities and country/region priorities, including vulnerable group needs, and continue to do so if circumstances change	EQ1 Were the project's planned outcomes consistent with the AF goal, objectives, and strategic priorities and country/region priorities, including vulnerable group needs?	Relevance (standard)	High	Removed the phrase "and continue to do so if circumstances change?" to improve clarity; added "planned" before "outcomes"
	1.1 To what extent is the AF project in line with the needs and priorities of the most vulnerable groups (men and women, boys and girls, persons with disabilities)?	1.1 To what extent was the AF project in line with the needs and priorities of the most vulnerable groups (men and women, boys and girls, persons with disabilities)?	Relevance	High	Changed tense
	1.2 Are the AF project design and objectives aligned with the needs of the Government of Malawi?	1.2 Were the AF project design and objectives aligned with the needs of the Government of Malawi?	Relevance	High	Changed tense
	1.3 Was the design of the AF project relevant to the wider context?	1.3 Was the design of the AF project relevant to the wider context?	Relevance	Medium priority: primary focus is country-level	No change

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	1.4 Was the project M&E framework aligned to national M&E frameworks?	1.4 Was the project M&E framework aligned to national M&E frameworks?	Relevance	High	No change
EQ2	How consistent is the AF project with other interventions implemented in the country, sector, or institution implemented by Government, WFP (programme integration) and other stakeholders?	How consistent and integrated was the AF project with other interventions implemented in the sector by Government, WFP and other stakeholders?	Coherence (standard)	High	Reworded to simplify
	2.1 To what extent were project results consistent with the goal, objectives and strategic priorities of the AF project, as well as with country priorities?	2.1 To what extent were the AF project goal and objectives consistent with the strategic priorities, policies and programmes of the Government? To what extent did the interventions align and contribute to the Government of Malawi's climate adaptation strategies and plans?	Coherence	High	Moved part of 2.3 into 2.1
	2.2 To what extent have the project indicators aligned with AF project strategic outcomes and output indicators and targets?	2.2 To what extent do the project indicators align with AF project strategic outcomes and output indicators and targets?	Coherence	High	Changed tense
	2.3 To what extent are the interventions aligned and contributing to the Government of Malawi's climate adaptation strategies and plans?	2.3 To what extent did the interventions align with policies and programs implemented by other actors addressing climate adaptation and resilience?	Coherence	High	Changed tense; moved part of 2.3 into 2.1; moved 2.4 into 2.3
	2.4 To what extent was the AF project coherent with the policies and programmes of other partners operating within the same context?	--	--	--	Deleted; this is now under 2.3
	2.5 Do the theory of	2.4 Do the project theory	Coherence	High	Added "project"

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	change, governance structure, interventions and M&E system align with project objectives?	of change, governance structure, interventions and M&E system align with project objectives?			before “theory of change”; updated numbering
EQ3	EQ3 To what extent did the AF project achieve its objectives and results, including any differential results across groups of men, women, girls and boys, youth, disabilities, HIV, OVC, or anyone with special needs?	EQ3 To what extent did the AF project achieve its objectives and results, including any differential results for different demographic groups?	Effectiveness (standard)	High	Moved detail from EQ3 into 3.1
	To what extent have the targeted outputs, outcomes, and strategic results of the programme been achieved for men, women, girls and boys?	3.1 To what extent were the targeted outputs, outcomes, and strategic results of the programme achieved for men, women, girls and boys? Are there differential results for men, women, girls and boys, youth, disabilities, HIV, OVC, or anyone with special needs?	Effectiveness	High	Changed tense; moved detail from EQ3 into 3.1
	3.2 What were the main factors (internal and external) that influenced the achievement and non-achievement of AF project objectives for men, women, girls and boys? What challenges were faced in the programme?	3.2 What were the main factors (internal and external) that influenced the achievement and non-achievement of AF project objectives for men, women, girls and boys? What challenges were faced in the programme?	Effectiveness	High	No change
	3.3 Were there unintended (positive or negative) outcomes of assistance for participants and non-participants?	3.3 Were there unintended (positive or negative) outcomes of assistance for participants and non-participants?	Effectiveness	High	No change
	3.4 To what degree have the project	3.4 To what degree have the project outputs and	Effectiveness	High	No change

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	outputs and outcomes contributed, or are likely to contribute, to progress toward more resilient communities in the face of climatic shocks?	outcomes contributed, or are likely to contribute, to progress toward more resilient communities in the face of climatic shocks?			
EQ4	EQ4 To what extent did the AF project deliver results in an economic and timely way?	EQ4 To what extent did the AF project deliver results in an economic and timely way?	Efficiency (standard)	High	No change
	4.1 To what extent were all activities/components of the AF project implemented in a cost-efficient and timely way?	4.1 To what extent were all activities/components of the AF project implemented in a cost-efficient and timely way? Were specific activities/components more cost-efficient than others? How do the costs of the intervention compare to the benefits it generates/value for money?	Efficiency	High	Moved 4.3 and 4.4 into 4.1
	4.2 Was the intervention implemented in the most efficient way compared to alternatives?	4.2 Was the intervention implemented in the most efficient way compared to alternatives?	Efficiency	Low priority: answering this question depends on the availability of information on alternatives	No change
	4.3 Which specific part of the AF project was more cost-efficient than others?	--	--	--	Deleted; this is now under 4.1
	4.4 How do the costs of the intervention compare to the benefits it generates/value for money?	--	--	--	Deleted; this is now under 4.1
	4.5 What innovative approaches were	4.3 What innovative approaches were	Efficiency	High	Updated numbering

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	implemented by the programme to improve efficiency in climate-resilient approaches?	implemented by the programme to improve efficiency in climate-resilient approaches?			
	4.6 What resources has the project leveraged as a result of the improved coordination and efficiency in the government system?	4.4 What resources has the project leveraged as a result of the improved coordination and efficiency in the government system?	Efficiency	Medium priority: this question may be difficult to answer	Updated numbering
EQ5	EQ5 To what extent did the AF project generate significant positive or negative, intended or unintended, higher-level effects?	EQ5 To what extent did the AF project generate significant positive or negative, intended or unintended, higher-level effects?	Impact (standard)	High	No change
	5.1 What were the effects of the AF project on enhanced climate adaptation and food security of smallholder farmer households and targeted communities at large? Did the intervention contribute to long-term intended results?	5.1 What were the effects of the AF project on enhanced climate adaptation and food security of smallholder farmer households and targeted communities? Did a specific part of the intervention achieve greater impact than another? Did the intervention contribute to long-term intended results?	Impact	High	Moved 5.2 into 5.1
	5.2 Did a specific part of the intervention achieve greater impact than another?	--	--	--	Deleted; this is now under 5.1
	5.3 What were the effects of the intervention on participants' lives (intended and unintended)?	5.2 Did the project have any unintended effects (positive or negative)?	Impact	High	Reworded; updated numbering
EQ6	EQ6 To what extent does the AF project equitably cater to the needs of vulnerable groups (women, men, girls and boys, youth, persons with	EQ6 To what extent did the AF project equitably cater to the needs of vulnerable groups (women, men, girls and boys, youth, persons with disabilities) in the targeted communities?	Equity (AF)	High	Changed tense

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	disabilities) in the targeted communities?				
	6.1 How well are the benefits of the intervention shared fairly between groups and geographies?	6.1 How well were the benefits of the intervention shared fairly between groups and geographies? To what extent did the AF project/ intervention reduce or perpetuate inequalities? Did the AF project 1) improve the lives of women, girls and gender-diverse people? 2) maintain existing gender inequalities? 3) worsen the circumstances of women, girls and gender-diverse people?	Equity	High	Changed tense; moved 6.4 into 6.1
	6.2 To what extent is the programme consistent with the Fund's Environmental and Social Policy (ESP), Gender Policy (GP) and associated standards? To what extent were the ESP and GP integrated and useful in the design and implementation of the project?	6.2 To what extent was the programme consistent with the Fund's Environmental and Social Policy (ESP), Gender Policy (GP) and associated standards? To what extent were the ESP and GP integrated and useful in the design and implementation of the project?	Equity	High	Changed tense
	6.3 How does the design and implementation of the project consider input from vulnerable groups women, youth, persons with disability, Indigenous Peoples, minorities, and other potentially marginalized groups or locations?	6.3 How did the design and implementation of the project consider input from vulnerable groups women, youth, persons with disability, Indigenous Peoples, minorities, and other potentially marginalized groups or locations?	Equity	High	Changed tense
	6.4 To what extent did the AF project/ intervention reduce or perpetuate	--	--	--	Deleted; this is now under 6.1

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	inequalities? Did the AF project 1) improve the lives of women, girls and gender-diverse people? 2) maintain existing gender inequalities? 3) worsen the circumstances of women, girls and gender-diverse people?				
	6.5 To what extent did the project design and implementation identify, categorize, avoid and mitigate environmental and social risks and their impacts (to the environment and affected populations)?	6.4 To what extent did the project design and implementation identify, categorize, avoid and mitigate environmental and social risks and their impacts (to the environment and affected populations)? To what extent did the AF project reach, benefit, empower and transform those populations most affected or most at risk of food insecurity and climatic shocks?	Equity	High	Moved 6.7 into 6.5; updated numbering
	6.6 To what extent did the AF project ensure protection principles were mainstreamed, including accountability to affected people?	6.5 To what extent did the AF project ensure protection principles were mainstreamed, including accountability to affected people?	Equity	High	Updated numbering
	6.7 To what extent did the AF project reach, benefit, empower and transform those populations most affected or most at risk of food insecurity and climatic shocks?	--	--	--	Deleted; this is now under 6.5
EQ7	EQ7 To what extent did the intervention make evidence-based decisions?	EQ7 To what extent did the intervention make evidence-based decisions?	Adaptive Management (AF)	High	No change
	7.1 How effectively	7.1 How effectively did	Adaptive	High	No change

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	did the intervention incorporate lessons learned during its implementation? How flexible was the intervention in modifying its strategies and activities in response to new information or changing conditions?	the intervention incorporate lessons learned during its implementation? How flexible was the intervention in modifying its strategies and activities in response to new information or changing conditions?	Management		
	7.2 To what extent did innovative practices, tools, or technologies improve or accelerate climate change adaptation (CCA) in targeted areas/communities? How did the intervention support the use and development of innovative practices and tools?	7.2 To what extent did innovative practices, tools, or technologies improve or accelerate climate change adaptation (CCA) in targeted areas/communities? How did the intervention support the use and development of innovative practices and tools?	Adaptive Management	High	No change
	7.3 What are some of the good practices (both programming and advocacy) and key lessons that have so far been generated on climate-resilient approaches?	7.3 What are some of the good practices (both programming and advocacy) and key lessons that have so far been generated on climate-resilient approaches?	Adaptive Management	High	No change
	7.4 What could have been done differently to achieve better results?	--	--	--	Dropped; this will be addressed in the recommendations section of the evaluation report
EQ8	EQ8 Can the intervention be replicated at a greater scale?	EQ8 Can the intervention be replicated at a greater scale?	Scalability (AF)	High	No change
	8.1 What factors are likely to affect the scalability of the AF project to cover	8.1 What factors are likely to affect the scalability of the AF project to cover more areas and/or more	Scalability	High	No change

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	more areas and/or more participants?	participants?			
	8.2 What risks are associated with scaling the intervention, and how can they be mitigated?	8.2 What risks are associated with scaling the intervention, and how can they be mitigated?	Scalability	High	No change
EQ9	EQ9 To what extent is the intervention likely to generate continued positive or negative, intended and unintended environmental effects and/or communities' and stakeholders' effects beyond its lifetime, taking into consideration, social, institutional, economic, and environmental systems?	EQ9 To what extent is the intervention likely to generate continued positive or negative, intended or unintended environmental effects and/or communities' and stakeholders' effects beyond its lifetime, taking into consideration, social, institutional, economic, and environmental systems?	Human and Ecological Sustainability (standard)	High	Changed AND to OR: (intended OR unintended)
	9.1 To what extent did the intervention consider sustainability, such as capacity building of national and local government institutions, communities and other partners?	9.1 To what extent did the intervention consider sustainability, such as capacity building of national and local government institutions, communities and other partners?	Sustainability	High	No change
	9.2 What is the likelihood that the results of the AF programme will be sustainable after the termination of external assistance?	9.2 What is the likelihood that the results of the AF programme will be sustainable after the termination of external assistance? Are there any risks to sustainability (financial, environmental, legal framework, policies, governance structures and processes, etc.)? How may these risks affect the linkage from outcomes to impacts?	Sustainability	High	Moved 9.4 into 9.2
	9.3 To what extent has the programme	9.3 To what extent has the programme	Sustainability	High	No change

EQ	ORIGINAL PER TOR Evaluation questions and sub-questions	STREAMLINED Evaluation questions and sub-questions	Criteria and type	Priority	Notes on adjustments
	contributed to the Government's approaches and practices in climate-resilient approaches, insurance approaches and access to market approaches?	contributed to the Government's approaches and practices in climate-resilient approaches, insurance approaches and access to market approaches?			
	9.4 Are there any risks to sustainability (financial, environmental, legal framework, policies, governance structures and processes, etc.)? How may these risks affect the linkage from outcomes to impacts?	--	--	--	Deleted; this is now under 9.2
EQ10	EQ10 Is the intervention sensitive to fragility?	EQ10 Was the intervention sensitive to fragility?	Security/ Fragility (AF)	High	Changed tense
	10.1 To what extent does AF project consider the political context and the sharing of natural resources?	10.1 To what extent did the AF project consider the political context and the sharing of natural resources?	Security/ Fragility	High	Changed tense
	10.2 Is it contributing toward targeted communities' livelihoods and to the health or well-being of the ecosystems on which they depend?	10.2 Did the project contribute to targeted communities' livelihoods and to the health or well-being of the ecosystems on which they depend?	Security/ Fragility	High	Minor rewording of first line for clarity

Final evaluation questions

28. The revised and final evaluation questions and sub-question, as well as associated evaluation criteria, are presented in Table 9 below.

Table 9. Evaluation questions and sub-questions.

EQ	Evaluation questions and sub-questions	Criteria and type
EQ1	Were the project's planned outcomes consistent with the AF goal, objectives, and strategic priorities and country/region priorities, including vulnerable group needs?	Relevance (standard)

EQ	Evaluation questions and sub-questions	Criteria and type
1.1	To what extent was the AF project in line with the needs and priorities of the most vulnerable groups (men and women, boys and girls, persons with disabilities)?	Relevance
1.2	Were the AF project design, objectives and M&E framework aligned with the needs of the Government of Malawi (Government of Malawi)?	Relevance
1.3	Was the design of the AF project relevant to the wider context?	Relevance
1.4	Were the AF project design and objectives aligned with the needs of the Government of Malawi?	Relevance
EQ2	How consistent and integrated was the AF project with other interventions implemented in the sector by Government, WFP and other stakeholders?	Coherence (standard)
2.1	To what extent were the AF project goal and objectives consistent with the strategic priorities, policies and programmes of the Government? To what extent did the interventions align and contribute to the Government of Malawi's climate adaptation strategies and plans?	Coherence
2.2	To what extent do the project indicators align with AF project strategic outcomes and output indicators and targets?	Coherence
2.3	To what extent did the interventions align with policies and programs implemented by other actors addressing climate adaptation and resilience?	Coherence
2.4	Do the project theory of change, governance structure, interventions and M&E system align with project objectives?	Coherence
EQ3	To what extent did the AF project achieve its objectives and results, including any differential results for different demographic groups?	Effectiveness (standard)
3.1	To what extent were the targeted outputs, outcomes, and strategic results of the programme achieved for men, women, girls and boys? Are there differential results for men, women, girls and boys, youth, disabilities, HIV, OVC, or anyone with special needs?	Effectiveness
3.2	What were the main factors (internal and external) that influenced the achievement and non-achievement of AF project objectives for men, women, girls and boys? What challenges were faced in the programme?	Effectiveness
3.3	Were there unintended (positive or negative) outcomes of assistance for participants and non-participants?	Effectiveness
3.4	To what degree have the project outputs and outcomes contributed, or are likely to contribute, to progress toward more resilient communities in the face of climatic shocks?	Effectiveness
EQ4	To what extent did the AF project deliver results in an economic and timely way?	Efficiency (standard)
4.1	To what extent were all activities/components of the AF project implemented in a cost-efficient and timely way? Were specific activities/components more cost-efficient than others? How do the costs of the intervention compare to the benefits it generates/value for money?	Efficiency
4.2	Was the intervention implemented in the most efficient way compared to alternatives?	Efficiency
4.3	What innovative approaches were implemented by the programme to improve efficiency in climate-resilient approaches?	Efficiency

EQ	Evaluation questions and sub-questions	Criteria and type
4.4	What resources has the project leveraged as a result of the improved coordination and efficiency in the government system?	Efficiency
EQ5	To what extent did the AF project generate significant positive or negative, intended or unintended, higher-level effects?	Impact (standard)
5.1	What were the effects of the AF project on enhanced climate adaptation and food security of smallholder farmer households and targeted communities? Did a specific part of the intervention achieve greater impact than another? Did the intervention contribute to long-term intended results?	Impact
5.2	Did the project have any unintended effects (positive or negative)?	Impact
EQ6	To what extent did the AF project equitably cater to the needs of vulnerable groups (women, men, girls and boys, youth, persons with disabilities) in the targeted communities?	Equity (AF)
6.1	How well were the benefits of the intervention shared fairly between groups and geographies? To what extent did the AF project/ intervention reduce or perpetuate inequalities? Did the AF project 1) improve the lives of women, girls and gender-diverse people? 2) maintain existing gender inequalities? 3) worsen the circumstances of women, girls and gender-diverse people?	Equity
6.2	To what extent was the programme consistent with the Fund's Environmental and Social Policy (ESP), Gender Policy (GP) and associated standards? To what extent were the ESP and GP integrated and useful in the design and implementation of the project?	Equity
6.3	How did the design and implementation of the project consider input from vulnerable groups women, youth, persons with disability, Indigenous Peoples, minorities, and other potentially marginalized groups or locations?	Equity
6.4	To what extent did the project design and implementation identify, categorize, avoid and mitigate environmental and social risks and their impacts (to the environment and affected populations)? To what extent did the AF project reach, benefit, empower and transform those populations most affected or most at risk of food insecurity and climatic shocks?	Equity
6.5	To what extent did the AF project ensure protection principles were mainstreamed, including accountability to affected people?	Equity
EQ7	To what extent did the intervention make evidence-based decisions?	Adaptive Management (AF)
7.1	How effectively did the intervention incorporate lessons learned during its implementation? How flexible was the intervention in modifying its strategies and activities in response to new information or changing conditions?	Adaptive Management
7.2	To what extent did innovative practices, tools, or technologies improve or accelerate climate change adaptation (CCA) in targeted areas/communities? How did the intervention support the use and development of innovative practices and tools?	Adaptive Management
7.3	What are some of the good practices (both programming and advocacy) and key lessons that have so far been generated on climate-resilient approaches?	Adaptive Management

EQ	Evaluation questions and sub-questions	Criteria and type
EQ8	Can the intervention be replicated at a greater scale?	Scalability (AF)
8.1	What factors are likely to affect the scalability of the AF project to cover more areas and/or more participants?	Scalability
8.2	What risks are associated with scaling the intervention, and how can they be mitigated?	Scalability
EQ9	To what extent is the intervention likely to generate continued positive or negative, intended or unintended environmental effects and/or communities' and stakeholders' effects beyond its lifetime, taking into consideration, social, institutional, economic, and environmental systems?	Human and Ecological Sustainability (AF)
9.1	To what extent did the intervention consider sustainability, such as capacity building of national and local government institutions, communities and other partners?	Human and Ecological Sustainability
9.2	What is the likelihood that the results of the AF programme will be sustainable after the termination of external assistance? Are there any risks to sustainability (financial, environmental, legal framework, policies, governance structures and processes, etc.)? How may these risks affect the linkage from outcomes to impacts?	Human and Ecological Sustainability
9.3	To what extent has the programme contributed to the Government's approaches and practices in climate-resilient approaches, insurance approaches and access to market approaches?	Human and Ecological Sustainability
EQ10	Was the intervention sensitive to fragility?	Security/ Fragility (AF)
10.1	To what extent did the AF project consider the political context and the sharing of natural resources?	Security/ Fragility
10.2	Did the project contribute to targeted communities' livelihoods and to the health or well-being of the ecosystems on which they depend?	Security/ Fragility

Sampling

29. Quantitative **sampling**: The overall sample size of 520 households was estimated using the following statistical formula¹⁶⁸ designed to detect a 15 percentage-point change in logframe outcome indicators from baseline to endline, with at least 80 percent statistical power and a 95 percent confidence level (one-tailed test).

$$n_{initial} = D_{est} \left[\frac{z_{1-\alpha} \sqrt{2P(1-P)} + z_{1-\beta} \sqrt{P_{1,est}(1-P_{1,est}) + P_{2,est}(1-P_{2,est})}}{\delta} \right]^2$$

30. Where, $P_{1,est}$ represents a survey estimate of the true population proportion at baseline (60 percent)¹⁶⁹ and $P_{2,est}$ represents the expected true population proportion at the endline (75 percent),¹⁷⁰

¹⁶⁸ a) FFP Guidance for an Abbreviated Statement of Work (SoW) for a Baseline Study and Final Evaluation for Emergency Programs (Revised in December 2019) b) Feed the Future Population-Based Survey Sampling Guide, Diana Maria Stukel, PhD, April 2018.

¹⁶⁹ 60 percent is the actual for the indicator "% of households using weather and climate information for decision-making on livelihoods and food security by gender and district."

¹⁷⁰ 75 percent is the endline target value for the indicator "% of households using weather and climate information for

reflecting a 15 percentage-point change from the baseline. \bar{p} denotes the mean of $P_{1,est}$ and $P_{2,est}$ and δ represents the difference between baseline to endline.

Table 10. Estimated minimum required sample size by indicator

#	Indicator	Number of households	Baseline	Endline target	Minimum required sample size
1.	% of households belonging to vulnerable groups with access to weather index micro insurance by sex of household head	21 206	10%	30%	145
2.	% of households using weather and climate information for decision-making on livelihoods and food security by sex and district	81 200	60%	75%	357
3.	% of targeted households with borderline to acceptable food consumption score by sex of household head and district	81 200	48%	75%	117
4.	% of households within the targeted communities using market advice to make livelihood related decisions (by type)	15 253	43%	60%	316

Qualitative sampling: The sample for qualitative activities was purposively drawn in consultation with WFP during the inception phase to ensure basic representation of different key stakeholder groups. The evaluation team completed 10 remote consultations during the inception phase and 41 KIIs during the data collection phase on-site in Malawi and remotely. The team also completed 20 beneficiary FGDs with 52 men and 70 women across Zomba, Machinga and Balaka districts based on proportionality, with one FGD (including climate capacity scoring (see [Annex 12](#),

31. Table 21) per district conducted at non-intervention sites to allow for qualitative comparisons. Two FGDs (one male, one female) were organized per selected beneficiary cluster to ensure qualitative analysis can be disaggregated by sex. Key informants and focus group participant categories are detailed in Table 11, and a list of completed KIIs and FGDs is in [Annex 10](#).

Table 11. Stakeholder categories for KIIs and FGDs

Stakeholder/group	Examples
WFP Malawi Country Office	Country Director Deputy Country Director MEAL staff Specific management and technical staff Gender and AAP staff
WFP Malawi field offices	Management staff in Zomba, Machinga and Balaka districts
WFP Regional Bureau for Southern Africa	Climate and Resilience Service Regional Gender Adviser
WFP HQ	Climate and Disaster Risk Reduction Unit
National Government	MoA Adaptation Fund Field Offices Department of Land Resources Conservation Department of Agriculture Extension Planning Department of Irrigation

decision-making on livelihoods and food security by gender and district.”

Stakeholder/group	Examples
	Department of Climate Change and Meteorological Services
District and sub-district Government	District Councils in Zomba, Machinga and Balaka Executive authorities of the targeted districts and sub-districts (i.e., Traditional Authorities)
Local partners	PULA Farm Radio Trust Nico General Insurance Insurance Association of Malawi Partners in academia NGOs Other partner representatives
Donor(s)	Adaptation Fund
Community-level project participants	Smallholder farmers Community members Women, men Persons with disabilities

Resilience capacity indices and analysis

32. Resilience capacity indices were calculated using Principal Component Analysis (PCA), a statistical technique that examines the interrelationships among the components of a dependent variable (resilience indices). A composite score was derived from the factor loadings of the PCA components and used to compute the resilience indices, following a standardized procedure for composite index construction. This approach ensured that all component factors of each capacity were standardized, allowing the values of observations within each variable array to range from 0 to 100. The composite score obtained from PCA was standardized using the minimum and maximum score values, and calibrated to a scale of 0 to 100 using the following mathematical equation:

$$Z_{ij} = \left(\frac{X_{ij} - Min_j}{Max_j - Min_j} \right) \times 100$$

33. Where, Z_{ij} is the standardized index value of the indicator j for i^{th} observation; X_{ij} is the composite score of the indicator j for i^{th} observation; Min_j and Max_j are the minimum and maximum score values of indicator j , respectively.

34. The resilience analysis included the following four resilience capacities and their components:

35. **Absorptive capacity.** Households' ability to minimize exposure to shocks and stresses through preventative measures and appropriate coping strategies to avoid permanent and negative impacts. The components of the absorptive capacity are: 1) Access to informal safety nets (community group participation), 2) Bonding social capital, 3) Access to cash savings (households currently with cash savings), 4) Access to remittances (in-country and outside), 5) Access to humanitarian assistance, 6) Asset ownership (number of consumption, productive, and livestock assets), and 7) Shock preparedness and mitigation.

36. **Adaptive capacity.** Households' ability to make proactive and informed choices about alternative livelihood strategies based on an understanding of changing conditions: 1) Bridging social capital, 2) Linking social capital, 3) Human capital (adult household member with at least primary level completed), 4) Livelihood diversification, 5) Access to financial services, 6) Asset ownership, and 7) Exposure to information.

37. **Transformative capacity.** Involves access to services, infrastructure, community networks, and formal and informal social protection mechanisms that constitute the enabling environment for systemic change: 1) Bridging social capital, 2) Linking social capital, 3) Access to agricultural extension services, 4) Access to formal safety nets, 5) Access to markets, 6) Access to basic services, 7) Access to infrastructure, 8)

Gender norms, and 9) Collective action¹⁷¹.

38. **Social capital.** Social capital is the bonds between and across community members. It involves principles and norms such as trust, reciprocity, and cooperation. It is often drawn on in the disaster context, when survivors work closely to help each other cope and recover.¹⁷² Within the resilience framework, household-level social capital has two primary forms: bonding and bridging social capital. Horizontal links between people within more proximate geographies are part of bonding social capital; more dispersed horizontal links with those in less-proximate geographies are bridging social capital.

Cost efficiency analysis

39. The cost-efficiency analysis was conducted to assess the efficiency of the Adaptation Fund (AF) project in financial and program management to achieve its intended outputs. In other words, it evaluated the project's ability to achieve desired outputs at the lowest possible implementation cost by the project components during the project implementation.

Table 12. Adaptation Fund project annual reach and expenditures for implementation by beneficiary categories

Beneficiary Category	Annual Target	Total Reached						Total Expenditure (USD)					
		Implementation Year					Average (5 Years)	Implementation Year					Average (5 Years)
		2020/2021	2021/2022	2022/2023	2023/2024	2024/2025		2020/2021	2021/2022	2022/2023	2023/2024	2024/2025	
Insurance	25 600	25 395	25 395	20 480	15 360	15 810	20 488	457 928	650 429	302 218	750 543	513 323	534 888
Agric marketing	23 600	9 266	14 395	23 600	20 700	22 731	18 138	111 572	406 082	460 437	403 566	268 386	330 009
Soil conservation and climate adaptation	85 000	76 560	76 560	76 560	76 559	67 671	74 782	32 005	710 981	495 795	926 992	572 980	547 751

^aIn real terms, the expenditure for the year has been deflated using the CPI, with 2020–2021 as the base year

40. In this analysis, the cost-efficiency index was computed for the implementation years and three project components¹⁷³ which is the ratio of the expenditure to the number of unique direct beneficiaries reached (outputs). Since cost-efficiency is highly sensitive to inflation and economic volatility, the index was adjusted using the Consumer Price Index (CPI) to ensure expenditure values are presented in comparable real terms. A deflation factor derived from Malawi's CPI¹⁷⁴ was applied to recalibrate expenditures for 2021/2022 to 2024/2025, using 2020/2021 as the base year.

41. The cost-efficiency analysis incorporated three output indicators that counted the number of project participants reached directly by three intervention areas: Insurance, Agricultural marketing, and Soil conservation and climate adaptation. Table 12 shows the number of beneficiaries reached by each project component across implementation years, along with the associated costs in USD.

42. The AF project aimed to reach a total of 85,000 direct beneficiaries, which was also the target for its Soil Conservation and Climate Adaptation component. Within this, two sub-components, Insurance and Agricultural Marketing, were targeted to reach 25,600 and 23,600 direct beneficiaries, respectively (see Table 12).

¹⁷¹ Information is not available and not included in this analysis

¹⁷² Frankenberger, T., Mueller, M., Spangler, T., & Alexander S. 2013. Community resilience: Conceptual frameworks and measurement Feed the Future learning agenda. Rockville, MD: Westat. (<https://www.fsnnetwork.org/community-resilience-conceptual-framework-and-measurement-feed-future-learning-agenda>)

¹⁷³ Insurance, agricultural marketing, and soil conservation and climate adaptation

¹⁷⁴ CPI for the last five years (2020 July-2021 June 2021 July-2022 June 2022 July-2023 June, 2023 July-2024 June, and 2024 July-2025 June) per the Reserve Bank of Malawi

Climate Capacity Score

43. The Climate Capacity Score (CCS) consists of five thematic questions regarding community's capacity on climate adaptation. Each of the five questions initially provides a and is supported by a series of sub questions that supports the development of the analysis and narrative. Data was collected through focus group discussions in Adaptation Fund Project implementing areas and selected comparison sites. The evaluation collected CCS scores in 19 project-supported communities, and in two comparison communities where the project was not implemented.¹⁷⁵

44. The scores for each project and comparison community were averaged and categorized using the below ranking methodology. This methodology was slightly adapted because the WFP CCS guidance document¹⁷⁶ erroneously did not provide a ranking for 5 and 10. Therefore, the CCS analysis for this evaluation assumes a high score is 11 or above, a medium score is 5 to 10, and low score is 4 and below.

Table 13. Climate capacity score ranking

Category	Numerical value
High CCS	>10
Medium CCS	5-10
Low CCS	<5

The CCS tool is in the *Error! Reference source not found.* section, and raw results from the CCS exercise is in

45. Table 21.

Ethical considerations

46. The evaluation team ensured the dignity of all evaluation participants was respected by engaging stakeholders in a way that honoured their well-being and personal agency while being responsive to their sex, gender, race, language, country of origin, LGBTQ status, age, background, religion, ethnicity and ability, and to cultural, economic and physical environments.¹⁷⁷ The evaluation team ensured equitable participation and treatment of all evaluation participants and their opportunity to voice their perspectives. Where the evaluation involved the participation of members of vulnerable groups, evaluators complied with international and national legal codes governing, respecting and protecting the rights of these groups (e.g., guidelines on researching and interviewing children and young people).

47. The evaluation team informed all interviewees of the purpose and duration of the interview and how they were identified to participate in the interview. Interview participants were informed of their rights, providing guarantees that specific interview findings will remain confidential, and that all information provided will be used to assess the project – with no direct attribution to the interviewee. TANGO ensured that data collection was efficient and respectful of people's time and did not collect data that was not used. All interviewees were informed that they may choose not to participate.

48. The ethical and safeguarding protocols described above were monitored throughout the study process, including during fieldwork, by the team leader and TANGO quality assurance manager. No concerns arose during the study.

Data security

49. TANGO applied established procedures and systems for secure data storage, transmission, and backup, enabling timely and routine quality checks. Field data were uploaded to secure servers at least twice weekly. TANGO analysts reviewed incoming data, monitored quality and survey progress, and flagged any issues for follow-up with field teams. The survey director or team leader also conducted daily check-ins during data collection to support real-time troubleshooting and oversight.

¹⁷⁵ Adaptation Fund. n.d. Climate Capacity Score Tool and Methodology Guidance.

¹⁷⁶ Adaptation Fund. n.d. Climate Capacity Score Tool and Methodology Guidance.

¹⁷⁷ UNEG. 2020. [Ethical Guidelines for Evaluation](#).

50. TANGO team members conducted daily backups of qualitative data at a secure physical location and stored quantitative data on encrypted cloud servers, accessible only to authorized data managers. Where tablets were used, data collection was conducted via CAPI software, with daily uploads from the field to secure servers. Data are uploaded daily from the field to secure cloud servers in an encrypted format. The downloadable Kobo software the evaluation team used does not have any mechanisms that might allow Kobo to access or control TANGO's devices or system. TANGO contracts with an IT specialist, who regularly ensures that all systems are protected with up-to-date encryption, antivirus, and malware tools to ensure the maintenance and security of the data and information that was collected for this evaluation.

Quality assurance measures

51. A fundamental element of TANGO's internal quality assurance system was the effective and comprehensive orientation and training of all team members regarding the evaluation objectives, subject, and scope; roles and expectations of team members; and quality standards and quality assurance processes. TANGO launched its internal planning and preparation with orientation and training to review protocols and procedures and provide in-depth training on elements such as topical outlines, attention to gender issues, photo evidence as part of observation, and use of structured checklists. All TANGO trainings covered required technical, logistical, and leadership aspects. This included facilitator and enumerator roles and responsibilities, rules, behaviours and ethics, respondent selection, use of field control sheets, and a detailed review of the survey tool including mock interviews/role playing.

52. Throughout the evaluation, the evaluation team and WFP staff communicated regularly for planning, logistics, document and information sharing and progress reporting. A weekly standing meeting was established, with each call individually confirmed based on the communication needs at the time. For confirmed calls, participation of specific evaluation team members and WFP staff was dictated by the call agenda, e.g., in some weeks only a brief touch-base between the team leader and the evaluation manager was needed. As data collection progressed, regular emailing and remote meetings also served as a forum for validating preliminary findings, specifically emerging themes and/or issues requiring clarification. WFP provided a communication and knowledge management plan to ensure that key stakeholders were informed, engaged, and able to contribute at each phase of the evaluation process.

53. The qualitative team concluded their field mission with an in-person debriefing session before departing, while data collection by the survey team was still ongoing. The debriefing session focused on a status update and initial observations, rather than preliminary analysis.

54. After the submission of the draft evaluation report, TANGO worked with the evaluation manager to organize a validation session with WFP and external stakeholders. The purpose of the workshop was to present the findings, insights, and analysis in an accessible forum that encourages dialogue between the evaluation team and internal and external stakeholders, with a view to validate results and discuss the implications of the conclusions for future programme design and strategy. Invitees included EC and ERG members, other country office staff from head, area, and field offices, government and implementing partners, and a selection of beneficiaries, with virtual participation from the WFP regional office (RO) and global headquarters (GHQ) as appropriate.

55. TANGO acknowledged the required rounds of review of report drafts by WFP stakeholders and third-party quality assurance (i.e. DEQAS review), and Adaptation Fund. The timeline in [Annex 4](#) was shared with the evaluation manager in the inception phase and reflects adjustments per WFP input to date. TANGO ensured phase timelines and submission deadlines were met; if unforeseen circumstances required timeline adjustments, whether on the side of TANGO or WFP or due to changes in the operational context, the evaluation team leader and the evaluation manager discussed the matter in a timely fashion and agreed on appropriate adjustments.

Annex 6. Evaluation matrix

Table 14: Evaluation matrix

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
Relevance					
1. Were the project’s planned outcomes consistent with the AF goal, objectives, and strategic priorities and country/region priorities, including vulnerable group needs?					
1.1 To what extent was the AF project in line with the needs and priorities of the most vulnerable groups (men and women, boys and girls, persons with disabilities)?	Degree to which interventions target climate- and food-insecure households Beneficiary perceptions of relevance to main needs Evidence of inclusive design processes involving vulnerable groups, including women, youth, and persons with disabilities	Document review KIIs FGDs	Community members (beneficiaries disaggregated by gender, age, and ability) FGDs with beneficiary women, youth, and persons with disabilities Local leaders and community-based organizations WFP Malawi CO gender and AAP staff Project design documents and targeting criteria	Thematic analysis of FGDs and KIIs with vulnerable groups; triangulation with project design documents, targeting criteria, and participatory tools used during implementation (e.g., community-based targeting, inclusion assessments).	High
1.2 Were the AF project design and objectives aligned with the needs of the Government of Malawi (Government of Malawi)?	Alignment with national policies (e.g., National Resilience Strategy, Climate Change Policy, NAIP) Extent to which project objectives address Government	Document review KIIs	MoA especially Department of Land Resources Conservation and Agricultural Extension Planning Department of Climate Change and Meteorological Services Environmental Affairs Department	Contribution analysis using KIIs with government stakeholders and WFP staff; triangulation with project design documents, national policies (e.g.,	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
	<p>of Malawi-identified climate risks</p> <p>Government stakeholders' perceptions of project alignment and support</p>		<p>District-level agriculture and planning offices</p> <p>National climate and agriculture strategy documents (e.g., NAP, MGDS III, ASWAp)</p>	<p>NAP, MGDS III), and implementation narratives.</p>	
<p>1.3 Was the design of the AF project relevant to the wider context?</p>	<p>Responsiveness to contextual changes (e.g., climate shocks, economic shifts, COVID-19)</p> <p>Degree of alignment with climate risk, food insecurity, and vulnerability assessments (e.g., IPC, MVAC)</p> <p>Incorporation of evidence from prior evaluations, including the IRMP</p>	<p>Document review</p> <p>KIIs</p>	<p>WFP Malawi CO technical and management staff</p> <p>Midterm and baseline evaluation reports</p> <p>External evaluations and studies (IRMP, PROSPER, MTENGO)</p> <p>IPC and MVAC reports</p> <p>National and district development plans</p>	<p>Contextual analysis combining document review (MVAC, IPC, climate data) with qualitative insights from FGDs and KIIs; triangulation with midterm and monitoring findings; MSC stories used to identify alignment with local realities.</p>	<p>High</p>
<p>1.4 Was the project M&E framework aligned to national M&E frameworks?</p>	<p>Alignment of indicators with national reporting systems (e.g., MoA M&E frameworks)</p> <p>Use of national data sources and definitions in the results framework</p> <p>Integration of project monitoring into government reporting systems</p>	<p>Document review</p> <p>KIIs</p>	<p>WFP M&E staff and monitoring tools</p> <p>Ministry of Agriculture, Irrigation and Water Development (MoAIWD) M&E and planning departments</p> <p>Alignment reviews in CSP documents and national reporting systems</p> <p>Interviews with M&E officers from WFP and government agencies</p>	<p>Thematic analysis of alignment between project and national M&E frameworks; triangulation of document reviews with KIIs with M&E officers and WFP technical staff to validate integration.</p>	<p>High</p>

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
Coherence					
2. How consistent and integrated was the AF project with other interventions implemented in the sector implemented by Government, WFP and other stakeholders?					
2.1 To what extent were the AF project goal and objectives consistent with the strategic priorities, policies and programmes of the Government? To what extent did the interventions align and contribute to the Government of Malawi's climate adaptation strategies and plans?	<p>Alignment of reported results with AF Strategic Results Framework</p> <p>Extent to which results contribute to national policy objectives (e.g., NAP, NRS, MGDS III, MW2063)</p> <p>Degree of synergy with other donor and government resilience-building efforts</p> <p>Interventions' contribution to Government of Malawi climate adaptation objectives, including DCCMS and MoAIWD plans</p> <p>Evidence of integration with national frameworks for insurance, climate services, and CSA</p> <p>Government stakeholders' perceptions of complementarity and contribution with Government of Malawi adaptation plans and strategies</p>	<p>Document review</p> <p>KIIs</p> <p>Household survey</p>	<p>WFP Malawi CO technical and programme staff</p> <p>MoAIWD and Department of Irrigation</p> <p>Project logframe, ToC, and strategic frameworks</p> <p>Adaptation Fund project documents and strategic priorities</p> <p>National policy documents (NRS, NAP, MGDS III, NCCIP), as well as National Adaptation Plan, DRM Strategy, National Agriculture Investment Plan, National Agriculture Policy, National Climate Change Management Policy</p> <p>DCCMS and Department of Land Resources Conservation, MoAIWD and Environmental Affairs Department, District development and resilience plans</p> <p>WFP Malawi CO policy engagement staff</p>	<p>Iterative qualitative analysis; comparing reported results with AF strategic goals and national policies; triangulated with stakeholder perceptions from KIIs and review of project outcome data.</p> <p>Thematic analysis of national adaptation strategies (NAP, DRM, NCCIP); triangulated with KIIs at national and district level to explore coherence and perceived contribution.</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
2.2 To what extent have the project indicators aligned with AF project strategic outcomes and output indicators and targets?	<p>Consistency of project indicators with AF evaluation policy and M&E frameworks</p> <p>Completeness and quality of reporting against AF indicators</p> <p>Adaptations to align with evolving AF strategic priorities</p>	<p>Document review</p> <p>KIIs</p>	<p>WFP CO M&E and reporting teams</p> <p>WFP annual and quarterly project reports</p> <p>AF M&E frameworks and indicator guidelines</p> <p>Baseline, midterm, and annual outcome monitoring reports</p>	<p>Document review of project logframe and AF indicator framework; triangulated with WFP M&E data and KIIs with technical leads to assess alignment and use.</p>	High
2.3 To what extent did the interventions align with policies and programs implemented by other actors addressing climate adaptation and resilience?	<p>Evidence of coordination or complementarities with other climate finance and resilience projects</p> <p>Stakeholder views on overlap, duplication, or harmonization</p> <p>Mechanisms used to avoid conflicting interventions or policy incoherence</p>	<p>Document review</p> <p>KIIs</p>	<p>Local partners (PULA, Nico Insurance, Farm Radio Trust)</p> <p>NGO stakeholders, e.g., CARE, Self Help Africa</p> <p>Donors and development partners (e.g., GCF, USAID, FCDO)</p> <p>UN agencies (e.g., FAO, UNDP)</p> <p>Government stakeholders at national and district levels</p>	<p>Thematic analysis of AF project activities and those of partners; triangulated with stakeholder KIIs, FGDs, and documentation of coordination mechanisms.</p>	High
2.4 Do the project theory of change, governance structure, interventions and M&E system align with project objectives?	<p>Alignment between project ToC and intervention logic across outcomes</p> <p>Consistency of institutional arrangements (MoAIWD, WFP, DCCMS) with ToC pathways</p> <p>Degree of integration between M&E system, governance structure, and intended results</p>	<p>Document review</p> <p>KIIs</p>	<p>WFP CO programme and M&E staff</p> <p>Government implementation partners (national and district level)</p> <p>Reconstructed theory of change and governance framework documents</p> <p>Midterm review and performance reports</p>	<p>Theory of Change validation using outcome harvesting; triangulation across governance/M&E frameworks, stakeholder interviews, and project documentation to assess design coherence.</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
Effectiveness					
3. To what extent did the AF project achieve its objectives and results, including any differential results for different demographic groups?					
3.1 To what extent were the targeted outputs, outcomes, and strategic results of the programme achieved for men, women, girls and boys? Are there differential results for men, women, girls and boys, youth, disabilities, HIV, OVC, or anyone with special needs?	<p>Achievement of output and outcome indicators disaggregated by gender and vulnerability group</p> <p>Proportion of beneficiary households adopting climate-resilient practices or accessing climate services</p> <p>Share of targeted beneficiaries with improved market access or insurance uptake</p> <p>Change in household food security and resilience indicators (FCS, CSI, Household savings, diversification)</p>	<p>Household survey</p> <p>FGDs</p> <p>KIIs</p>	<p>Endline survey results</p> <p>WFP CO, and Adaptation Fund MoA national- and field- level technical staff</p> <p>Community-level beneficiaries (disaggregated FGDs)</p> <p>Annual outcome monitoring data and progress reports</p>	<p>Structured quantitative analysis of endline survey data against outcome targets; triangulated with annual outcome monitoring data and qualitative findings from FGDs and KIIs.</p>	High
3.2 What were the main factors (internal, external) that influenced the achievement and non-achievement of AF project objectives for men, women, girls and boys? What challenges were faced in the programme?	<p>Internal enabling factors that affected results</p> <p>Internal disabling actors that affected results</p> <p>External enabling factors that affected results</p> <p>External disabling factors that affected results</p>	<p>Document review</p> <p>KIIs</p> <p>FGDs</p>	<p>WFP CO staff (technical, MEAL, gender, AAP) and Adaptation Fund MoA national- and field-level technical staff</p> <p>District-level government officers (agriculture, DRM, planning)</p> <p>Local implementation partners</p> <p>Project beneficiaries</p>	<p>Thematic analysis of qualitative data to identify internal/external enabling and constraining factors; triangulated across KIIs, FGDs, and secondary documentation.</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
			Project implementation reports, midterm review, and stakeholder interviews		
3.3 Were there unintended (positive or negative) outcomes of assistance for participants and non-participants?	<p>Emergent results beyond intended scope (e.g., social cohesion, intra-household dynamics, environmental effects)</p> <p>Perceived spillover effects to non-participating households or communities</p> <p>Any reported harms, conflicts, or unintended consequences of interventions</p>	<p>Document review</p> <p>FGDs</p> <p>KIIs</p>	<p>Beneficiary FGDs</p> <p>Project staff and implementing partner interviews</p> <p>Outcome harvesting workshop results</p> <p>MSC stories</p> <p>Field observations and qualitative analysis notes</p>	<p>Iterative qualitative analysis of primary data; triangulation of FGDs, KIIs, and secondary documentation.</p>	High
3.4 To what degree have the project outputs and outcomes contributed, or are likely to contribute, to progress toward more resilient communities in the face of climatic shocks?	<p>Stakeholder and beneficiary assessments of project contribution to absorptive, adaptive, and/or transformative capacities</p> <p>Evidence of strengthened household or community ability to cope with climate variability</p> <p>Changes in livelihood strategies, resource use, or investment in productive assets</p>	<p>Document review</p> <p>Household survey</p> <p>FGDs</p> <p>KIIs</p>	<p>Household survey data</p> <p>FGDs with vulnerable and better-off households</p> <p>Local authorities and extension officers</p> <p>Project monitoring data and outcome narratives</p> <p>Stakeholder insights from field interviews</p>	<p>Contribution analysis linking project outputs to resilience outcomes; triangulated with household perceptions, monitoring data, and ToC pathways.</p>	High
Efficiency					
4. To what extent did the AF project deliver results in an economic and timely way?					

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
<p>4.1 To what extent were all activities/ components of the AF project implemented in a cost-efficient and timely way? Were specific activities /components more cost-efficient than others? How do the costs of the intervention compare to the benefits it generates/value for money?</p>	<p>Timeliness of key implementation milestones versus planned timelines</p> <p>Delays in disbursements, procurement, or activity start-up and their implications</p> <p>Comparison of planned vs. actual resource use by component</p> <p>Comparative cost per beneficiary for different project components</p> <p>Value of benefits received (inputs, services, infrastructure) per unit cost</p> <p>Beneficiary or stakeholder perceptions of high-impact, low-cost activities</p> <p>Cost-benefit trends across main activities (e.g., insurance, irrigation, market linkages)</p> <p>Evidence of productivity or income improvements linked to project support</p>	<p>Document review</p> <p>KIIs</p>	<p>Project expenditure data and implementation timelines</p> <p>WFP Malawi CO finance and procurement teams</p> <p>Midterm review and budget utilization reports</p> <p>Cost-per-beneficiary analysis from financial and output indicator data</p> <p>Interviews with partner organizations across components</p> <p>Midterm review findings</p> <p>Survey data on household-level gains</p> <p>Cost-benefit comparison from WFP and partner reports</p> <p>Outcome monitoring and case stories</p> <p>WFP RO or GHQ technical support staff (finance, VAM, livelihoods)</p>	<p>Review of implementation timelines and efficiency analysis; triangulated with KIIs, monitoring data, and activity tracking reports.</p> <p>Descriptive comparison of unit costs by component (e.g., insurance, CSA, market access); triangulated with KII perspectives and budget utilization records.</p> <p>FGDs and KIIs triangulated with financial data and logframe outcomes.</p>	<p>High</p>
<p>4.2 Was the intervention implemented in the most efficient way</p>	<p>Stakeholder perspectives on delivery modality efficiency (e.g., direct implementation vs. partner-led)</p>	<p>Document review</p> <p>KIIs</p>	<p>Interviews with WFP technical staff and partners</p>	<p>Comparative assessment of efficiency by delivery modality; triangulated using literature review,</p>	

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
compared to alternatives?	Transaction costs across delivery mechanisms (insurance, asset creation, grants, etc.)		Comparative analysis with similar donor or WFP projects Literature review of alternative approaches (e.g., GCF, IRMP) Implementing partner feedback	partner interviews, and internal evaluations of similar interventions.	
4.3 What innovative approaches were implemented by the programme to improve efficiency in climate-resilient approaches?	Use of digital platforms (e.g., SMS, remote extension) to reduce costs and scale delivery Bundling of services or interventions for integrated delivery Innovations in insurance design, extension, or savings promotion	Document review KIIs	Project innovation summaries (e.g., bundled services, digital systems) Interviews with WFP CO innovation and climate risk staff Local implementing partners (e.g., PULA, Farm Radio Trust) Case study documentation and MSC stories	Identification and narrative assessment of innovations; triangulated across MSC stories, KIIs, and relevant field documentation.	High
4.4 What resources has the project leveraged as a result of the improved coordination and efficiency in the government system?	Amount and source of co-financing or complementary investments mobilized Human and institutional resource contributions from national and district authorities Evidence of cost savings or synergies from use of government systems or platforms	KIIs	Interviews with MoAIWD, DCCMS, and district officers WFP documentation on partnerships and cost-sharing Reports of co-investments, complementary programming Stakeholder perceptions from FGDs and KIIs	Thematic analysis of leveraged resources and coordination efforts triangulated across KIIs and program documentation.	High
Impact					
5. To what extent did the AF project generate significant positive or negative, intended or unintended, higher-level effects?					

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
<p>5.1 What were the effects of the AF project on enhanced climate adaptation and food security of smallholder farmer households and targeted communities? Did a specific part of the intervention achieve greater impact than another? Did the intervention contribute to long-term intended results?</p>	<p>Perceived changes in household or community resilience to climate shocks</p> <p>Change in household income sources, diversification, or savings, food consumption score (FCS), coping strategy index (CSI), or household dietary diversity</p> <p>Percentage of households reporting improved access to livelihood assets and basic services</p> <p>Increase in use of climate-smart practices and technologies (e.g., conservation agriculture, drought-tolerant crops)</p> <p>Comparative outcome trends across project components (insurance, asset creation, credit, market access)</p> <p>Beneficiary perceptions of which intervention(s) led to the greatest change</p> <p>Geographical or demographic variation in results achieved</p>	<p>Household survey</p> <p>FGDs</p> <p>KIIs</p> <p>Document review</p>	<p>FGDs with targeted and non-targeted groups</p> <p>Community leaders and project staff</p> <p>Monitoring reports/annual outcome surveys, midterm review, case stories, and ToC analysis</p> <p>Disaggregated survey outcome data across components</p> <p>Interviews with WFP staff and partners (PULA, Nico, Farm Radio Trust)</p> <p>Comparative review of logframe indicator performance</p>	<p>Structured analysis of endline survey results on resilience, Climate Capacity Score, CSI, Asset Benefit Indicator, Food Consumption, Expenditure and Food Insecurity Experience outcomes; triangulated with FGDs, MSC stories, and monitoring data trends.</p> <p>Comparative analysis of perceived and reported changes across project components; triangulated with survey modules on asset creation, participation in insurance, access to markets, savings, and using FGDs with different beneficiary groups and partner KIIs.</p>	

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
5.2 Did the project have any unintended effects (positive or negative)?	<p>Reported shifts in livelihood stability, household roles, or time use</p> <p>Changes in community dynamics, social capital, or decision-making influence</p> <p>Any reported negative consequences, including unintended dependencies, exclusions, or conflicts</p> <p>Unanticipated benefits such as increased access to information, services, or voice in governance</p>	<p>Household survey</p> <p>FGDs</p> <p>KIIs</p> <p>Document review</p>	<p>MSC stories collected during FGDs</p> <p>Outcome harvesting workshops and qualitative field notes</p> <p>Beneficiary narratives from community FGDs</p> <p>WFP CO and partner staff interviews</p>	<p>MSC and outcome harvesting to explore perceived life changes; triangulated with Climate Capacity Score results on perceived capacity to manage risks, qualitative data from FGDs, contribution analysis, and ToC assumptions.</p>	High
Equity					
6. To what extent did the AF project equitably cater to the needs of vulnerable groups (women, men, girls and boys, youth, persons with disabilities) in the targeted communities?					
6.1 How well were the benefits of the intervention shared fairly between groups and geographies? To what extent did the AF project/ intervention reduce or perpetuate inequalities? Did the AF project 1) improve the lives of women, girls and gender-diverse people? 2) maintain	<p>Disaggregation of outputs and outcomes by gender, age, disability, geography</p> <p>Perceptions of fairness in targeting and benefit distribution</p> <p>Presence of geographic or demographic gaps in coverage</p> <p>Alignment of targeting with vulnerability assessments</p>	<p>Household survey</p> <p>KIIs</p> <p>FGDs</p> <p>Document review</p>	<p>Beneficiary FGDs (women, men, youth, PWDs), stories and narratives of empowerment or exclusion</p> <p>Household survey (sex-, age-, and disability-disaggregated)</p> <p>WFP CO and field staff, especially gender and AAP officers</p> <p>Community-based organizations, local leaders</p>	<p>Thematic analysis of equity-related change (empowerment or marginalization), inclusion and fairness perceptions from FGDs and KIIs; triangulated with project targeting documents, stakeholder reflections, and gender-</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
existing gender inequalities? 3) worsen the circumstances of women, girls and gender-diverse people?	<p>Perceived changes in agency, access to resources, and well-being among women and marginalized groups</p> <p>Instances of increased gender-based empowerment or decision-making capacity</p> <p>Any reported unintended harms or reinforcement of exclusionary practices</p> <p>Qualitative narratives of transformation or stagnation in social norms</p>		<p>Distribution and participation records from partners and district offices</p> <p>Stakeholder perceptions of social change or inequality dynamics</p>	disaggregated outcome data.	
6.2 To what extent was the programme consistent with the Fund's Environmental and Social Policy (ESP), Gender Policy (GP) and associated standards? To what extent were the ESP and GP integrated and useful in the design and implementation of the project?	<p>Presence and use of gender action plans or safeguard assessments</p> <p>Degree to which ESP and GP were operationalized in activity design</p> <p>Stakeholder awareness and use of ESP/GP standards</p> <p>Reported challenges or successes in applying environmental and social safeguards</p>	Document review KIIs	<p>WFP project design, implementation, and monitoring documents</p> <p>Stakeholder interviews (WFP, MoAIWD, DCCMS, EAD)</p> <p>Cooperating partner policies and training records</p> <p>Reports on compliance with AF safeguards, gender strategy</p> <p>WFP Gender and age marker documentation</p>	Document review of compliance with AF Environmental and Social Policy and Gender Policy; triangulated with staff interviews and monitoring data.	High
6.3 How did the design and implementation of the project consider	Extent and quality of participation by vulnerable	Document review KIIs	Community FGDs and MSC stories with vulnerable/marginalized populations	Qualitative review of community participation mechanisms and	

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
input from vulnerable groups women, youth, persons with disability, Indigenous Peoples, minorities, and other potentially marginalized groups or locations?	<p>groups in project design, planning, and implementation</p> <p>Use of participatory methods for needs assessment and monitoring</p> <p>Stakeholder perceptions of voice, influence, and accessibility of feedback mechanisms</p>	FGDs	<p>Feedback from WFP AAP focal points and gender specialist</p> <p>Project planning records, participatory design tools</p> <p>KIIs with community leaders, partners, and district authorities</p>	inclusion practices; triangulated with community narratives and stakeholder interviews.	
6.4 To what extent did the project design and implementation identify, categorize, avoid and mitigate environmental and social risks and their impacts (to the environment and affected populations)? To what extent did the AF project reach, benefit, empower and transform those populations most affected or most at risk of food insecurity and climatic shocks?	<p>Existence of environmental and social risk assessments and mitigation plans</p> <p>Monitoring and documentation of safeguard compliance</p> <p>Reported incidents, complaints, or grievances related to environmental or social impacts</p> <p>Self-reported increases in absorptive, adaptive resilience capacities</p> <p>Case stories of empowerment or shifts in vulnerability dynamics</p> <p>Cross-comparison of outcome indicators across vulnerability categories (e.g., female-headed HHs vs. male-headed HHs)</p>	<p>Document review</p> <p>KIIs</p> <p>FGDs</p>	<p>Risk screening and safeguard assessments (design documents)</p> <p>Monitoring reports and complaints/grievance records</p> <p>WFP CO and government staff involved in safeguard implementation</p> <p>Partner documentation of mitigation actions</p> <p>MSC stories and outcome harvesting notes from community-level FGDs</p> <p>Disaggregated outcome survey data</p> <p>KIIs with extension officers, local authorities, and WFP CO</p> <p>Documented strategies for targeting and empowerment</p>	<p>Review of risk assessments and mitigation plans; triangulated with implementation records, staff interviews, and community-level perspectives on safeguards.</p> <p>Outcome harvesting to trace transformation for vulnerable groups; triangulated with narrative evidence and disaggregated outcome data.</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
6.5 To what extent did the AF project ensure protection principles were mainstreamed, including accountability to affected people?	<p>Functioning of feedback, complaints, and response mechanisms (e.g., hotlines, help desks)</p> <p>Stakeholder perceptions of safety, dignity, and accountability in service delivery</p> <p>Incorporation of protection and safeguarding principles in training and community engagement</p>	<p>Document review</p> <p>KIIs</p> <p>FGDs</p>	<p>WFP Malawi CO AAP documentation and hotlines/feedback records</p> <p>FGDs and KIIs exploring experiences of protection and accountability</p> <p>Reports on staff training in protection/AAP principles</p> <p>Partner interviews and documented protocols</p>	<p>Assessment of AAP systems and functionality using KIIs and community FGDs; triangulated with monitoring records, feedback logs, and WFP documentation.</p>	High
Adaptive management					
7. To what extent did the intervention make evidence-based decisions?					
7.1 How effectively did the intervention incorporate lessons learned during its implementation? How flexible was the intervention in modifying its strategies and activities in response to new information or changing conditions?	<p>Documented adjustments to implementation plans based on monitoring or external feedback</p> <p>Frequency and quality of learning reviews or reflection sessions</p> <p>Stakeholder perceptions of responsiveness to evolving needs or emerging risks</p> <p>Evidence of real-time course corrections (e.g., activity redesign, retargeting)</p>	<p>Document review</p> <p>KIIs</p>	<p>Project progress reports and activity revisions</p> <p>KIIs with WFP technical and programme staff</p> <p>Partner reports and reflection workshop records</p> <p>MSC and outcome harvesting data from inception and fieldwork</p>	<p>Process tracing of adaptations using implementation documents and staff interviews; triangulated with MSC and outcome harvesting data.</p>	
7.2 To what extent did innovative practices,	<p>Uptake and functionality of climate-smart tools (e.g., index</p>	<p>Document review</p>	<p>Partner and WFP documentation on tools/technologies used (e.g.,</p>	<p>Qualitative review of innovations' effectiveness</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
tools, or technologies improve or accelerate climate change adaptation (CCA) in targeted areas/ communities? How did the intervention support the use and development of innovative practices and tools?	<p>insurance, agro-climatic advisories)</p> <p>Innovations in delivery, outreach, or targeting mechanisms</p> <p>Perceived value and relevance of innovations by beneficiaries and stakeholders</p> <p>Support for piloting, iteration, or scaling of new ideas</p>	<p>FGDs</p> <p>KIIs</p>	<p>climate services, bundled insurance models)</p> <p>Community FGDs and interviews with early adopters</p> <p>MSC stories referencing innovation</p> <p>WFP and partner technical staff reflections</p>	<p>and uptake; triangulated with partner interviews and FGDs in implementation areas.</p>	
7.3 What are some of the good practices (both programming and advocacy) and key lessons that have so far been generated on climate-resilient approaches?	<p>Documented good practices with demonstrated relevance and replicability</p> <p>Evidence of knowledge sharing (e.g., lessons incorporated into national frameworks or other WFP programmes)</p> <p>Stakeholder recall of successful or promising approaches</p> <p>Quality of documentation and dissemination of lessons learned</p>	<p>Document review</p> <p>KIIs</p>	<p>Stakeholder narratives from FGDs and KIIs</p> <p>Internal learning documentation from WFP and partners</p> <p>Outcome harvesting outputs and MSC collection</p> <p>Comparative analysis with previous or parallel programmes</p>	<p>Good practices identified from MSC and outcome harvesting data; triangulated with monitoring documentation and stakeholder reflections.</p>	High
Scalability					
8. Can the intervention be replicated at a greater scale?					
8.1 What factors are likely to affect the scalability of the AF	<p>Stakeholder perceptions of feasibility and interest in scale-</p>	<p>Document review</p> <p>KIIs</p>	<p>Interviews with WFP CO, RB, and HQ technical teams</p>	<p>Thematic analysis of enablers and barriers to</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
project to cover more areas and/or more participants?	<p>up (government, WFP, communities)</p> <p>Institutional capacity and policy environment to support expansion</p> <p>Availability of financial, technical, or human resources to support broader implementation</p> <p>Evidence of integration into national systems or platforms</p>	FGDs	<p>Government partners (MoAIWD, DCCMS, Environmental Affairs Department (EAD)) on national systems integration</p> <p>Project documentation on pilots, cost models, or operational capacity</p> <p>MSC and outcome stories that highlight potential for scale</p>	scale from KIIs; triangulated with policy review and partner/donor insights.	
8.2 What risks are associated with scaling the intervention, and how can they be mitigated?	<p>Identified risks to implementation quality at scale (e.g., loss of contextual tailoring, institutional bottlenecks)</p> <p>Financial risks (e.g., cost-per-beneficiary, long-term funding uncertainty)</p> <p>Environmental or social risks of expanding intervention models to new areas</p> <p>Presence and quality of risk mitigation strategies (e.g., scale-up pilots, partnerships, government cost-sharing)</p>	<p>Document review</p> <p>KIIs</p> <p>FGDs</p>	<p>Stakeholder insights from KIIs and FGDs</p> <p>Literature on similar programs or expansion efforts (e.g., IRMP, GCF projects)</p> <p>Internal WFP risk registers or scenario analyses</p> <p>Interviews with partners involved in delivery and sustainability</p>	Risk mapping and scenario exploration; triangulated with stakeholder interviews and literature on scale-up efforts in similar contexts.	High
Human and Ecological Sustainability					
9. To what extent is the intervention likely to generate continued positive or negative, intended or unintended environmental effects and/or communities' and stakeholders' effects beyond its lifetime, taking into consideration, social, institutional, economic, and environmental systems?					

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
9.1 To what extent did the intervention consider sustainability, such as capacity building of national and local government institutions, communities and other partners?	<p>Evidence of strengthened capacity at institutional and community levels</p> <p>Integration of project tools, models, or practices into government or partner systems</p> <p>Continuity plans developed for post-project implementation</p> <p>Quality and uptake of training, mentoring, or advisory support provided</p>	<p>Document review</p> <p>KIIs</p>	<p>Training records and materials (government, community, partner)</p> <p>Interviews with district- and national-level technical staff</p> <p>Reflections from community stakeholders</p> <p>Documentation of sustainability strategies in ToC and design documents</p>	<p>Thematic analysis of capacity-building and institutional strengthening evidence; triangulated with KIIs and document review.</p>	High
9.2 What is the likelihood that the results of the AF programme will be sustainable after the termination of external assistance? Are there any risks to sustainability (financial, environmental, legal framework, policies, governance structures and processes, etc.)? How may these risks affect the linkage from outcomes to impacts?	<p>Stakeholder confidence in continuation of services, practices, or systems</p> <p>Level of ownership and responsibility by government</p> <p>Resource mobilization or financial sustainability mechanisms in place</p> <p>Dependency risks identified and addressed</p> <p>Identified institutional, financial, or environmental threats to sustained outcomes</p> <p>Gaps in legal or policy frameworks affecting long-term adoption</p>	<p>Document review</p> <p>FGDs</p> <p>KIIs</p>	<p>WFP exit/transition strategies and planning documents</p> <p>Field observations on continuation of services or practices</p> <p>Beneficiary and local stakeholder perspectives of likelihood/risks to continuation</p> <p>Literature and contextual analysis of funding, environmental or governance threats</p> <p>Interviews with WFP, partners, and Government of Malawi policymakers</p> <p>Risk logs, monitoring reports, and midterm findings</p>	<p>Assessment of sustainability likelihood and risks via stakeholder expectations and plans; triangulated with FGDs, implementation reports, and ToC assumptions.</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
	<p>Fragility in governance systems or coordination mechanisms</p> <p>Risks of reversing gains due to future climate or economic shocks</p>				
9.3 To what extent has the programme contributed to the Government's approaches and practices in climate-resilient approaches, insurance approaches and access to market approaches?	<p>Evidence of government adoption or scaling of programmatic approaches</p> <p>Contributions to policy dialogue, guidelines, or frameworks on resilience, insurance, and markets</p> <p>Replication of models (e.g., asset creation, bundled services, insurance) in other districts or sectors</p>	<p>Document review</p> <p>KIIs</p>	<p>Policy engagement records</p> <p>MoAIWD, DCCMS, Department of Irrigation interviews</p> <p>Examples of model uptake or expansion</p> <p>CSP and district plans reflecting AF components</p>	<p>Documented examples of policy or practice change analysed using contribution analysis; triangulated with government and WFP interviews.</p>	High
Security/Fragility					
10. Is the intervention sensitive to fragility?					
10.1 To what extent did the AF project consider the political context and the sharing of natural resources?	<p>Evidence of political economy or conflict risk analysis informing design or implementation</p> <p>Inclusion of conflict-sensitive strategies in targeting and resource allocation</p> <p>Stakeholder perceptions of fairness in natural resource</p>	<p>Document review</p> <p>KIIs</p> <p>FGDs</p>	<p>KIIs with district authorities and traditional leaders</p> <p>Interviews with MoAIWD and DCCMS on resource governance</p> <p>Beneficiary FGDs on conflict, exclusion, or tension points</p> <p>Review of conflict sensitivity strategies (if present)</p>	<p>Contextual analysis of governance and natural resource dynamics; triangulated with local leader interviews and conflict-sensitive reflections from FGDs.</p>	High

Evaluation question and sub-questions	Key Indicators	Data collection methods	Sources of data/information	Data analysis methods/ triangulation	Quality of Evidence
	<p>distribution (e.g., land, water, inputs)</p> <p>Degree of coordination with governance bodies managing land, water, or environmental resources</p>				
<p>10.2 Did the project contribute to targeted communities' livelihoods and to the health or well-being of the ecosystems on which they depend?</p>	<p>Reported changes in livelihood security and ecosystem health</p> <p>Community perceptions of improved access to and management of natural resources</p> <p>Environmental co-benefits from interventions (e.g., reforestation, soil conservation, watershed management)</p> <p>Risks of overuse, degradation, or conflict over resources addressed and monitored</p>	<p>Document review</p> <p>KIIs</p> <p>FGDs</p>	<p>Community-level FGDs and MSC stories</p> <p>Environmental officers and partner interviews</p> <p>Field observations and satellite/land use change data (if available)</p> <p>Project documents on natural resource management</p>	<p>Outcome harvesting focused on livelihoods and ecosystem linkages; triangulated with qualitative narratives and environmental partner insights.</p>	<p>High</p>

Annex 7. Fieldwork agenda

56. This field schedule covers the KIIs conducted during the fieldwork.

Table 15: Field schedule

Day #	Date (2025)	Day	Location
Day 1	June 16	Monday	KIIs/meetings in Lilongwe
Day 2	June 17	Tuesday	KIIs/meeting in Lilongwe
Day 3	June 18	Wednesday	KIIs/meetings in Lilongwe KIIs in Balaka
Day 4	June 19	Thursday	KIIs/meetings in Lilongwe KIIs in Balaka with Government office
Day 5	June 20	Friday	KIIs in Machinga
Day 6	June 23	Monday	KIIs in Machinga KIIs in Zomba
Day 7	June 24	Tuesday	KIIs in Zomba
Day 8	June 25	Wednesday	KIIs in Zomba

Annex 8. Project activities

57. This annex details the activities implemented in the AF project.

58. **Insurance as a risk transfer mechanism.** The project supported smallholder farmers with access to AYII to reduce vulnerability to climate-related crop losses. Insurance premiums are fully subsidized in the first two years and partially subsidized thereafter to promote sustainability and cost-sharing.¹⁷⁸ Eligibility for insurance is linked to participation in community-based public works, such as soil and water conservation, enhancing the integration of risk management and resilience-building.¹⁷⁹ Communication materials were redesigned in collaboration with stakeholders to improve farmers' understanding of insurance terms, benefits, and claims processes.¹⁸⁰ By midterm, approximately 30 percent of targeted households had enrolled, with higher uptake among households headed by women.¹⁸¹ Additionally, an AYII product is offered to smallholder farmers, with premiums subsidized by the project on a declining basis. Insurance access is conditional on participation in public works activities and aims to reduce climate-related livelihood losses.¹⁸² Communication materials and community training were developed to improve insurance literacy and build trust in the product.¹⁸³

59. **Climate information services through advisory support.** The project supported improved decision making among farmers by providing climate information such as forecasts for the upcoming season, as well as in-season forecasts. Using the PISCA methodology, extension officers are trained to collect, interpret, and disseminate climate services. Extension officers then support farmers to develop livelihood plans that inform their agricultural practices, using historical climate information and agronomical advice. Information is disseminated with the use of SMS and radio platforms. Forecasts are produced by DCCMS who collect historical climate data. DCCMS has also generated downscaled forecasts that provide district-level information.

60. **Soil and water conservation practices through individual and group asset creation.** The project promoted the creation, rehabilitation, and upkeep of water and soil conservation structures at the community and household level.¹⁸⁴ Structures such as trenches, swales, and gully reclamation are included to further promote the natural capacity of the environment to provide ecosystem services that farmers rely on. These efforts align with national catchment guidelines and district-level initiatives. Community ownership is supported through land-use agreements, training in operations and maintenance, and standard operating procedures to ensure sustainability.^{185, 186}

61. **Irrigation development.** Limited access to water for production was identified as a critical challenge that is worsened by climate change.¹⁸⁷ While water conservation practices listed above aimed to help farmers use water in a more efficient manner, small-scale irrigation schemes were incorporated where appropriate. The schemes used local water sources and were appropriate to the local environment. This was intended to minimize the time and resources spent in procuring water for production. To manage these schemes, Land Users Associations and Water Users Associations were developed to establish rules and contributions for maintenance purposes. The project also constructed six solar-powered irrigation schemes across the three target districts.¹⁸⁸ These assets are designed to improve post-harvest handling, collective marketing, and dry-season production.

62. **Capacity strengthening and agriculture extension.** The project delivered capacity building to

¹⁷⁸ WFP. 2019. WFP-Adaptation Fund Project Proposal.

¹⁷⁹ WFP. 2020. Report Technical and Operational Meetings.

¹⁸⁰ WFP. 2021. Report Redesigning and Review of Insurance Service Communication Materials.

¹⁸¹ WFP Malawi. 2023. Adaptation Fund Project Midterm Review Report.

¹⁸² WFP. 2020. Report Technical and Operational Meetings.

¹⁸³ WFP. 2021. Insurance Service Communication Materials.

¹⁸⁴ WFP. 2019. AF Project Proposal.

¹⁸⁵ WFP. 2019. Project Concept Note. Annex 16: Minimum Standards of Operation for Micro-Scale Irrigation Schemes.

¹⁸⁶ Ministry of Agriculture. 2023. Aggregation Centre Monitoring Report.

¹⁸⁷ WFP. 2019. AF Project Proposal.

¹⁸⁸ WFP. 2019. Project Concept Note. Annex 16: Minimum Standards of Operation for Micro-Scale Irrigation Schemes.

district-level extension staff, lead farmers, and farmer groups to support climate-resilient agriculture and risk management. Key training areas include business plan development, PICSA – which aims to train 84 extension officers, who then are expected to train at least 23,000 farmers¹⁸⁹– and the Household Approach (HHA), which promotes equitable and joint intra-household decision-making over resources, assets, and benefits.¹⁹⁰ Advisory support also targets institutions such as the Department of Agriculture Extension Services (DAES), DCCMS, and district councils to enhance service delivery and technical oversight.^{191, 192,}

63. **Crop diversification and drought-tolerant crops through input provision.** The project supported crop diversification as a key strategy to enhance productivity. Farmers received climate-resilient inputs—including improved seeds and soil fertility enhancers—linked to CSA training and demonstration plots. Input support is designed to improve productivity and support the transition toward sustainable, diversified farming systems. Distribution is coordinated through extension services and integrated with other project components such as insurance and market access.^{193, 194}

64. **Marketing access through aggregation centres and market linkages.** The project supported market access through establishing rural warehouses to enhance the aggregation and storage of produce for sale.¹⁹⁵ By strengthening farmer organization capacity to manage these centres through trainings, the project aims to reduce post-harvest losses, ensure quality standards, and improve pricing. The project constructed six aggregation centres across the three target districts. In addition to improved management activities trainings and the development of aggregation infrastructure, the project increased farmer linkages to markets by facilitating contract farmer agreements between smallholder farmers and buyers.

65. **Financial capacities and services through savings groups.** The project supported the financial literacy of farmers to make them more informed and enable effective decisions about their financial resources.¹⁹⁶ Financial literacy training were conducted to develop the skills of farmers to benefit from both formal and informal financial institutions. Savings groups were promoted to be used as a buffer against shocks and to support investments for diversified livelihoods. The project also aimed to increase productivity and resilience through enabling access to credit for farmers, further enhancing their ability to adapt and diversify their livelihoods.

¹⁸⁹ WFP. 2018. Project Concept Note. Annex CC – AF Project PICSA Implementation Plan Narrative.

¹⁹⁰ WFP. 2021. Report on Staff Training in Household Approach Under the Marketing Component.

¹⁹¹ WFP. 2020. PICSA Implementation Plan.

¹⁹² WFP. 2022. Farmer Training Report.

¹⁹³ WFP. 2019. AF Project Proposal.

¹⁹⁴ WFP Malawi. 2023. Adaptation Fund Project Midterm Review Report.

¹⁹⁵ WFP. 2019. AF Project Proposal.

¹⁹⁶ WFP. 2019. AF Project Proposal.

Annex 9. Findings, conclusions and recommendations mapping

66. The table below links the findings and conclusions with the recommendations presented in Section 3.4.

Recommendation	Conclusion	Findings
Recommendation 1: Scale up and scale out the climate agriculture extension model in Malawi.	Conclusion 3: Effectiveness	Findings 11-17
	Conclusion 4: Efficiency	Findings 18-20
	Conclusion 5: Impact	Findings 21-22
	Conclusion 7: Adaptive Management	Finding 30
	Conclusion 8: Scalability	Finding 31
	Conclusion 9: Sustainability	Finding 33-34
	Conclusion 10: Security/fragility	Findings 36-37
Recommendation 2: Plan for government district-level staffing challenges and opportunities for capacity strengthening in the next phase of the project.	Conclusion 1: Relevance	Finding 2
	Conclusion 2: Coherence	Findings 4, 8-9
	Conclusion 3: Effectiveness	Findings 12, 13
	Conclusion 4: Efficiency	Finding 20
	Conclusion 7: Adaptive Management	Finding 29
	Conclusion 8: Scalability	Findings 31, 32
	Conclusion 9: Sustainability	Finding 33-35
Recommendation 3: Ensure there is measurement of progress and learning related to indirect project results.	Conclusion 1: Relevance	Findings 1-2
	Conclusion 2: Coherence	Findings 5, 10
	Conclusion 6: Equity	Findings 25, 28
	Conclusion 7: Adaptive Management	Finding 29
Recommendation 4: Enhance coordination with other actors in Malawi's climate adaptation space.	Conclusion 2: Coherence	Finding 7
	Conclusion 3: Effectiveness	Finding 12
	Conclusion 8: Scalability	Finding 31
	Conclusion 10: Security/fragility	Finding 36

Annex 10. Completed interviews and focus group discussions

Table 16: Summary of KIIs by category and position

KII Category and Position	Consulted in Inception Phase	Interview during Data Collection
WFP Malawi Country Office		
Deputy Country Director	X	X
Evaluation Manager	X	X
Head of Programme	X	X
SO 4 Manager (retired)		X
Adaptation Fund National Coordinator	X	X
WFP Resilience Activity Manager		X
Gender Officer	X	X
Resilience Programme Policy Officer		X
Adaptation Fund District Coordinator	X	X
Adaptation Fund District Coordinator		X
Adaptation Fund District Coordinator		X
WFP Regional Office		
Regional Programme Policy Officer - Climate risk		X
Regional Programme Policy Officer - Climate risk	X	X
Regional Programme Policy Officer – Environmental and Social Sustainability		X
Insurance Focal Point		X
Programme Policy officer		X
Regional Programme Policy Officer – Gender		X
WFP Headquarters		
PPGR – Project Design & Management (former Climate Finance team)	X	X
PPGR – Project Design & Management		
PPGR – Project Monitoring & Evaluation		X
Government of Malawi National Project Coordination Unit (AF NPCU)		
National Project Coordinator (NPC) Adaptation-Fund Project	X	XX
Policy, Monitoring and Evaluation Specialist (PMES)		X
Climate Change and Meteorology Specialist		X

KII Category and Position	Consulted in Inception Phase	Interview during Data Collection
Soil and Water Conservation Specialist		X
Extension Specialist		X
Government of Malawi Ministry of Agriculture		
Principal Irrigation Engineer Department of Irrigation		X
Director of Land Resources Conservation	X	X
Department of Climate Change and Meteorological Services		X
Department of Agriculture Planning Services		X
District Council Zomba		X
District Council Machinga		X
District Council Balaka		X
Community level		
AEDO, Nkula		X
Group Village Head, Machinga		X
Group Village Head, Machinga		X
AEDC, Balaka		X
Lead Farmer, Zomba		X
Private Sector		
PULA		X
Farm Radio Trust		X
Nico General Insurance		X
Academia		
LUANAR Focus Area: Insurance		X
Total KIIs	10	41

Table 17: Summary of FGDs by activity and district

Composition of participants by activity and district	FGDs	Male	Female
Machinga			
Soil & water / insurance / marketing – 3 Soil & water – 3	1	3	3
Soil & water/ insurance – 2 Soil & water – 4	1	0	6
Soil & water conservation/ grants (goats pass on) – 2 Soil & water/Insurance – 4	1	6	0
Grants (bee farming) /soil & water conservation – 2 Soil & water / insurance – 4	1	6	0
Soil & water / insurance – 3 Soil & water / grants (goats pass on) – 3	1	0	6

Composition of participants by activity and district	FGDs	Male	Female
Insurance - 1 Soil & water - 2 Marketing - 2	1	6	0
Crop Insurance - 2 Soil and water - 2 VSL - 1 Bee keeping - 1	1	0	6
Soil & water - 3 Insurance - 3	1	0	6
Soil & water - 2 Grants - 1 Marketing - 2 Insurance - 1	1	3	3
Soil & water - 5 Insurance - 1	1		6
Men - 3 Women - 3	1	3	3
Balaka			
Insurance - 2 Marketing - 2 Soil & water - 2	1	6	0
Crop Insurance - 2 Soil & water - 2 Marketing - 2	1	0	6
Universal - 2 Marketing - 3 (1 bee keeping) Insurance - 3	1	4	4
Men - 3 Women - 3	1	3	3
Zomba			
All (soil & water, insurance, marketing) - 3 Insurance - 2 Marketing - 1	1	6	0
Soil & water - 3 Marketing - 1 Insurance - 2	1	0	6
Soil & water - 2 Marketing - 2 Insurance - 2	1	3	3
Chairs of VDC, Scheme & Youth Network - 3 Sec Forest Committee, Chairs of CBO & Disaster Committee - 3	1	3	3
Soil & water - 1 Marketing - 1 Insurance - 2 Grants - 2	1	0	6
Total FGDs	20	52	70

Annex 11. Workshop participants

67. Individuals who participated in the evaluation learning and recommendations co-creation workshop at the WFP Malawi office on September 15th, 2025, are listed below:

In person WFP stakeholders:

- Simon Denhere
- Daniel Svanlund
- Blessings Chida
- James Lwanda
- Moses Jemitale
- Chauncy Masamba
- Margaret Mkandawire
- Victoria Huwa
- Aachal Chand
- Angella Wakhutamoyo
- Temwanani Mulitswa
- Elton Mgalamadzi
- Patricia Elena Cepeda Crespo
- Monica Msiska
- Takondwa Moyo

Online WFP stakeholders (Country office):

- Hyoung-Joon LIM
- Rodrick Nkhono

Online WFP stakeholders (Regional office and GHQ):

- Anja Selmer
- Jennifer Sakwiya
- Alessia Vittorangeli
- Yonathan Ayalew
- Eliseo Arauz
- Pablo Arnal
- Lorenzo Bosi
- Mathieu Dubreuil
- Azzurra Massimino
- Luzandrea Camargo

In person Government stakeholders:

- Gilbert Kupunda
- Geoffrey Ziba
- Keenness Mang'anda
- Kefasi Kamoyo
- Francis Mwale

Online Government stakeholders

- Francis Malombe
- Betty Tholo
- Cleopas Lameck

Annex 12. Supplemental tables

Table 18: Adaption Fund strategic outcomes against project indicators

AF strategic outcomes	AF project indicators alignment	AF project indicators ¹⁹⁷
<p>Outcome 1: Reduced exposure to climate-related hazards and threats</p>	<p>There are 12 project indicators focusing on expanding insurance coverage, building risk reduction systems, and increasing awareness of insurance as a climate risk management tool.</p>	<p>% of households in target communities who independently access insurance and climate services by sex of household head</p> <p>% increase of government owned resilience and climate change adaptation activities</p> <p>% of targeted communities where there is evidence of improved capacity to manage climate shocks and risks</p> <p>% of households in targeted communities with reduced risk related to extreme weather events by sex of household head</p> <p>% of households belonging to vulnerable groups with access to weather index micro insurance by sex of household head</p> <p>% of households not engaged in coping adverse mechanisms</p> <p>% of targeted population aware of predicted adverse impacts of climate change, and of appropriate responses by sex</p> <p>Number and type of risk reduction actions or strategies introduced at local level</p> <p>Percentage of households that are involved in irrigation farming, in addition to rain-fed agriculture</p> <p>% of households involved in CA (minimum tillage, crop diversity, retention of crop residues) by sex of household head</p> <p>Number of main delivery channels used by households to receive information for the climate agricultural services (i.e. in-person intermediaries, radio advisories, and SMS) by sex</p> <p>% of targeted population with sustained climate-resilient livelihoods by sex of household head</p>

¹⁹⁷ Full project results framework presented in Annex 3.

AF strategic outcomes	AF project indicators alignment	AF project indicators ¹⁹⁷
Outcome 2: Strengthened institutional capacity to reduce risks associated with climate-induced socioeconomic and environmental losses	There are 7 project indicators reflecting national capacity strengthening through training and support to extension services and national coordination mechanisms.	<p>% increase of government owned resilience and climate change adaptation activities</p> <p>Number of national coordination mechanisms supported</p> <p>Number of staff trained on weather index insurance (disaggregated by public/private, national/local) by sex</p> <p>Number of national agriculture programs and supported schemes with insurance packages as risk transfer mechanisms</p> <p>Number of intermediaries trained in how to access, interpret and communicate climate information to households, to support household decision-making related to food security, livelihoods, and disaster risk reduction (DRR) – disaggregated by sex and district</p> <p>Number of communities extension workers and national agricultural content development committee members engaged in capacity strengthening initiatives to enhance national food security and nutrition stakeholder capacities</p> <p>Number of capacity building trainings with national/local entities</p>
Outcome 3: Strengthened awareness and ownership of adaptation and climate risk reduction processes	There are 4 project indicators focusing on household awareness of climate risks, use of climate information, and improved climate decision-making.	<p>% of households in target communities who independently access insurance and climate services by sex of household head</p> <p>% of households using weather and climate information for decision making on livelihoods and food security by sex and district</p> <p>% of targeted population aware of predicted adverse impacts of climate change, and of appropriate responses by sex</p> <p>Number of households within the targeted communities that receive climate services, disaggregated by source (i.e. farm intermediaries, radio advisories, and SMS), by sex, vulnerable groups and district</p>
Outcome 4: Increased adaptive capacity within relevant development sector services and infrastructure assets	There are 10 project indicators tracking community infrastructure and asset creation that support adaptive capacity as well	<p>% of targeted communities where there is evidence of improved capacity to manage climate shocks and risks</p> <p>Number of staff trained on weather index insurance (disaggregated by public/private, national/local) by sex</p> <p>Number of national agriculture programs and supported schemes with insurance packages as risk transfer mechanisms</p> <p>Number of assets built, restored or maintained by targeted households and communities, by type and unit of</p>

AF strategic outcomes	AF project indicators alignment	AF project indicators ¹⁹⁷
	as extension service delivery and capacity building training.	<p>measure and a percentage of planned</p> <p>Percentage of households that are involved in irrigation farming, in addition to rain-fed agriculture</p> <p>Number of intermediaries trained in how to access, interpret and communicate climate information to households, to support household decision-making related to food security, livelihoods, and DRR – disaggregated per sex and district</p> <p>Number of national coordination mechanisms supported</p> <p>Number of communities extension workers and national agricultural content development committee members engaged in capacity strengthening initiatives to enhance national food security and nutrition stakeholder capacities</p> <p>Number of capacity building trainings with national/local entities</p> <p>Number of farmer organizations trained in market access and post-harvest handling skills</p>
Outcome 5: Increased ecosystem resilience in response to climate change and variability induced stress	No corresponding project indicators.	
Outcome 6: Diversified and strengthened livelihoods and sources of income for vulnerable people in targeted areas	There are 16 project indicators focusing on income, livelihood assets, crop diversification, market access, and financial services.	<p>Number of crops grown by households, (by type) for crop diversification</p> <p>Number of households accessing improved fruit seedlings, leguminous trees and fodder tree seed by sex of household head</p> <p>% of households having more secure (increased) access to livelihood assets by sex of household head</p> <p>% change in household income disaggregated by activity type and sex of household head</p> <p>% of targeted smallholders selling through WFP-supported farmer aggregation systems</p> <p>% change in household savings (by type: individual, group, formal, informal)</p> <p>% of households accessing markets to sell surplus</p> <p>% of households within the targeted communities using market advice to make livelihood related decisions</p>

AF strategic outcomes	AF project indicators alignment	AF project indicators ¹⁹⁷
		(by type) % change in households participating in FOs No. and type of adaptive financial capacities (Insurance, saving, credit, and financial literacy) created in support of individual or community livelihood strategies as a percentage of plan Value of household savings (MK) Number of households accessing credit (by type) Value of household credit accessed (formal) (MK) Quantity of food purchased locally from pro-smallholder aggregation systems (in MT) Number of farmer organizations trained in market access and post-harvest handling skills Number of participants receiving market advice (by type)
Outcome 7: Improved policies and regulations that promote and enforce resilience measures	There is 1 project indicator focusing on developed polices.	Number of pro-smallholder policies developed
Outcome 8: Innovation for effective, long-term adaptation to climate change accelerated, encouraged, and enabled to scale up	No corresponding project indicators.	
Outcome 8: Innovation for effective, long-term adaptation to climate change accelerated, encouraged, and	No corresponding project indicators.	

AF strategic outcomes	AF project indicators alignment	AF project indicators ¹⁹⁷
enabled to scale up		

Table 19. Evaluation household resilience capacity analysis

RESILIENCE CAPACITY COMPONENTS		RESILIENCE INDICES (0-100)													
		All	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
			Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any ^a	Sig.	None	Any	Sig.
ABSORPTIVE CAPACITY (INDEX)															
1. Access to informal safety nets	Mean	23.9	23.3	25.3	24.0		25.8	20.6	**	26.4	16.9	***	25.2	22.9	
2. Bonding social capital score	Mean	52.1	54.1	50.0	51.3		52.0	52.1		51.9	52.4		51.4	52.6	
3. households with any cash savings	Mean	83.3	80.3	86.4	84.4		83.6	82.9		84.7	79.4		82.6	83.9	
4. Access to remittances	Mean	33.0	33.1	28.4	34.2		28.1	41.7	***	30.1	41.2	**	32.2	33.6	
5. Asset ownership	Mean	15.7	14.9	16.7	16.0		17.2	13.0	***	15.8	15.6		15.0	16.3	
<i>Consumption Asset index</i>	<i>Mean</i>	<i>10.8</i>	<i>10.6</i>	<i>12.0</i>	<i>10.6</i>		<i>12.3</i>	<i>8.1</i>	<i>***</i>	<i>10.8</i>	<i>10.8</i>		<i>11.0</i>	<i>10.6</i>	
<i>Productive Asset Index</i>	<i>Mean</i>	<i>46.5</i>	<i>46.5</i>	<i>44.7</i>	<i>47.0</i>		<i>47.8</i>	<i>44.0</i>	<i>**</i>	<i>46.5</i>	<i>46.2</i>		<i>45.7</i>	<i>47.1</i>	
<i>Livestock Asset Index</i>	<i>Mean</i>	<i>11.1</i>	<i>10.2</i>	<i>11.9</i>	<i>11.4</i>		<i>12.2</i>	<i>9.0</i>	<i>**</i>	<i>11.1</i>	<i>10.9</i>		<i>10.3</i>	<i>11.7</i>	
6. Humanitarian assistance	Mean	43.1	42.1	30.9	47.5		40.0	48.7	*	42	46.3		37.4	47.6	**
7. Shock preparedness and mitigation	Mean	65.7	70.2	65.4	62.7		65.1	66.8		66.8	62.5		70.4	62.0	**
Absorptive Capacity Index	Mean	46.7	46.4	45.5	47.2		46.7	46.6		46.8	46.4		45.8	47.4	
	Median	48.1	48.2	45.0	48.7		47.9	48.7		48.2	48.0		47.1	48.4	
	SD	15.7	15.5	16.3	15.7		15.7	15.8		16.0	14.9		16.0	15.5	
<i>Sample Size (n)</i>		522	178	81	263		335	187		386	136		230	292	
ADAPTIVE CAPACITY															

RESILIENCE CAPACITY COMPONENTS		RESILIENCE INDICES (0-100)													
		All	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
			Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any ^a	Sig.	None	Any	Sig.
1. Bridging social capital score	Mean	55.7	58.8	55.1	53.7		55.5	56.0		54.1	60.0	*	54.9	56.3	
2. Linking social capital score	Mean	58.9	61.4	56.6	57.8		59.9	57.0		60.3	54.8	**	59.6	58.3	
3. Human capital (Adults completed at least Primary level)	Mean	94.6	96.6	97.5	92.4	**	96.7	90.9	***	95.6	91.9		95.7	93.8	
4. Livelihood diversification	Mean	32.4	33.3	33.5	31.5		33.2	31.1		33.5	29.3	***	33.1	31.9	
5. Asset ownership	Mean	15.7	14.9	16.7	16.0		17.2	13.0	***	15.8	15.6		15.0	16.3	
6. Access to financial services	Mean	29.9	39.0	18.9	27.2	***	29.4	31.0		30.9	27.2		28.8	30.8	
7. Exposure to information	Mean	53.9	59.3	45.9	52.8	**	55.5	51.1	*	56.3	47.3	***	56.9	51.6	**
8. Adapting improved practices	Mean	54.8	58.9	52.7	52.7	**	53.8	56.6		55.9	51.6	*	55.5	54.3	
Adaptive Capacity Index	Mean	48.5	52.4	45.1	46.9	***	49.5	46.8	*	49.9	44.5	***	49.2	48.0	
	Median	48.5	52.8	44.0	46.9	***	50.1	46.5	**	50.3	45.3	***	49.4	48.1	
	SD	16.3	15.4	15.6	16.8		16.4	16.1		16.0	16.8		15.7	16.9	
<i>Sample Size (n)</i>		522	178	81	263		335	187		386	136		230	292	
SOCIAL CAPITAL (BONDING & BRIDGING CAPACITY)															
1. Bonding social capital score	Mean	52.1	54.1	50.0	51.3		52.0	52.1		51.9	52.4		51.4	52.6	
2. Bridging social capital score	Mean	55.7	58.8	55.1	53.7		55.5	56.0		54.1	60.0	*	54.9	56.3	
Social Capital Index	Mean	69.9	73.5	70.9	67.2	**	69.7	70.3		70.6	68.1		70.9	69.1	
	Median	72.1	80.4	77.6	65.0	**	72.9	71.9		77.5	71.1		72.0	72.5	
	SD	26.3	25.7	25.0	26.9		26.8	25.7		26.4	26.2		25.4	27.1	
<i>Sample Size (n)</i>		522	178	81	263		335	187		386	136		230	292	
TRANSFORMATIVE CAPACITY															
1. Bridging social capital score	Mean	55.7	58.8	55.1	53.7		55.5	56.0		54.1	60.0	*	54.9	56.3	
2. Linking social capital score	Mean	58.9	61.4	56.6	57.8		59.9	57.0		60.3	54.8	**	59.6	58.3	
3. Access to agricultural services	Mean	91.2	92.7	90.1	90.5		91.9	89.8		92.0	89.0		92.6	90.1	
4. Access to formal safety nets	Mean	15.6	16.7	10.8	16.3		14.9	16.8		15.6	15.4		12.5	18.0	***

RESILIENCE CAPACITY COMPONENTS		RESILIENCE INDICES (0-100)														
		All	Beneficiary category				Sex of the household head			Household head disability			Household member disability			
			Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any ^a	Sig.	None	Any	Sig.	
5. Access to markets	Mean	52.9	51.1	51.9	54.4		54.3	50.3		52.1	55.1		55.2	51.0		
6. Access to basic services	Mean	63.2	62.9	61.1	64.1		61.5	66.3		62.6	65.1		64.8	62.0		
7. Access to infrastructure	Mean	37.2	38.2	41.4	35.2		41.2	29.9	***	38.2	34.2	*	39.6	35.3	**	
8. Gender Norm	Mean	71.6	73.1	61.9	73.5		58.3	95.4	***	68.8	79.4	***	68.3	74.2	*	
9. Collective action	Mean	n/a	n/a	n/a	n/a		n/a	n/a		n/a	n/a		n/a	n/a		
Transformative Capacity Index	Mean	69.0	70.7	66.9	68.4		69.0	69.0		69.5	67.6		69.6	68.44		
	Median	72.7	72.9	70.3	72.7		72.4	73.2		73.2	71.2		73.5	72.02		
	SD	18.8	17.2	20.1	19.5		18.2	20.0		18.4	20.1		17.7	19.69		
<i>Sample Size (n)</i>			522	178	81	263		335	187		386	136		230	292	

Table 20. Adaptation Fund project logframe indicators

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
% of households in target communities who independently access insurance and climate services by gender of household head		0	80	60	75	66.7	^	53.9	*	59.1	61.5		61.3	56.0		64.4	56.7	
% increase of government		0	50	30	60													

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
owned resilience and climate change adaptation activities																		
% of targeted communities where there is evidence of improved capacity to manage climate shocks and risks		0	100															
% of the population in targeted communities reporting benefits from an enhanced livelihood asset base by sex		0	50	86.6	173.29	88.1	86.9	85.6		86.5	86.9		87.4	84.5		89.6	84.3	**
% of households in targeted communities with reduced risk related to extreme weather events by sex of household head		7% F 5% M		85.1		86.6	84.9	84.1		85.0	85.3		85.75	83.2		88.0	82.8	**
	F	7	65	85.3	131.3%													
	M	5	70	85.0	121.36													

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
% of households belonging to vulnerable groups with access to weather index micro insurance by sex of household head		0		40.23		64	8.6	33.8	***	39.4	41.7		41.45	36.76		39.13	41.1	
	F	0	30	41.7	139.0													
	M	0	40	39.4	98.5													
% of households not engaged in coping adverse mechanisms		14	80	13.8	17.24	14.6	12.3	13.7		14.0	13.4		14.2	12.5		16.5	11.6	
Number of people insured (non-cash, partial cash payment and full cash payment by sex		0	25 600	25 788						10 014	15 774							
Total premiums paid, by access modality (insurance for assets or cash)		0	460 800	1 586 602						35 864	56 493							
Total sum insured (IFA, partial cash payment and full cash payment) in Malawi Kwacha		0	2 477 419	14 363 373						35 864	56 493							
Number of people trained on			35	6 324						2 839	3 485							

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
index design by sex	F	0	15															
	M	0	20															
Number of people sensitized on insurance as a risk transfer mechanism by sex		400	382 500	72 662						40 354	32 308							
	F	240	187 425															
	M	160	195 075															
Number of national coordination mechanisms supported		0	3	7						87	119							
Number of staff trained on weather index insurance (disaggregated by public/private, national/local) by sex		10	50	765						298	467							
Number of national agricultural programs and supported schemes with insurance packages as risk		2	10	5														

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
transfer mechanisms																		
% of targeted population aware of predicted adverse impacts of climate change, and of appropriate responses by sex				90.7		89.9	93.6	90.5		91.2	89.8		91.4	88.8		92.1	89.6	
	F	58.90	95	87.6	92.2	87.5	87.5	87.6		87.5	87.7		87.6	87.5		89	86.5	
	M	41.10	90	93.9	104.3	94.4	94.4	93.5		93.9	100		93.6	95.5		94	94	
% of households using weather and climate information for decision making on livelihoods and food security by sex and district				37.6		37.6	38.3	37.3		41.5	30.5	**	39.6	31.6	*	39.6	36	
	F	60%	75															
	M	80	85															
% of targeted households with border line to acceptable food consumption score by sex of household head and district				91		91.6	82.7	93.2		90.7	91.4		90.9	91.2		90	91.8	
	F	90.9	75	91.4	121.9													
	M	94.2	85	90.7	106.8													
No. and type of risk reduction actions or strategies		5	5	8 types: a) backyard gardening														

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
introduced at local level				b) Winter cropping in dambos c) Insurance as a risk transfer mechanism d) Various soil and water conservation practices e) Access to climate information f) Crop Diversification g) Cultivation of drought tolerant crops h) Distribution of grants (beekeeping, crop production and livestock) i) financial savings														

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
Number of assets built, restored or maintained by targeted households and communities, by type and unit of measure and a percentage of planned		0	36	754 community woodlots established 647 vetiver nurseries 6 irrigation sites identified and prioritized for development 5 464 Ha conserved						22 731	50 434		11 118					
Percentage of households that are involved in irrigation farming, in addition to rain-fed agriculture		9.6	15	24.5	163.5	17.4	32.1	27	**	25.07	23.5		25.65	21.32		25.65	23.6	
% of households involved in CA (minimum tillage, crop diversity, retention of crop residues) by sex of household head				61.5		66.9	59.3	58.6		61.19	62		62.69	58.09		59.13	63.4	
	F	8	30	62.0	206.8													
	M	7	35	61.2	174.8													

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
Ha of land under CA		335.72	3 400	227.5	83.8	33.8	109.9			155.45	72		165.3	62.22		100.2	127.3	
Ha applied with manure		8 000	17 000	73 735.20						30 697	44 707							
Number of crops grown by households (by type) for crop diversification		2	4															
Number of households accessing improved fruit seedlings, leguminous trees and fodder tree seed by sex of household head				M: 29 980 (leguminous trees) M:12 615 (fodder trees) M: 14,600 (improved fruits) F: 55 021 (leguminous trees) F: 9378 (fodder trees) F: 11 600 (improved fruits)						57 195	75 999							

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
	F	F: 21 590 (leguminous trees) F: 9 010 (fodder trees) F: 2 550 (improved fruits)	40 000	F: 55 021 (leguminous trees) F: 9 378 (fodder trees) F: 11 600 (improved fruits)														
	M	M: 23 800 (leguminous trees) M: 11 815 (fodder trees) M: 3 400 (improved fruits)	45 000	M: 29 980 (leguminous trees) M: 12 615 (fodder trees) M: 14 600 (improved fruits)														
Number of main delivery channels used by households to receive information for the climate agricultural services (i.e., in-person intermediaries,				Extension services, lead farmers, farmer to farmer, radio, SMS, flyers/posters						67 997	96 599							5 427
	F	3	3	7														

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
radio advisories, and SMS) by sex	M	3	3	7														
Number of households within the targeted communities that receive climate services, disaggregated by source (i.e., farm intermediaries, radio advisories, and SMS), by sex, vulnerable groups and district		Extension Officers: 19 405 F & 8 199 M Radio: 35 804 F & 25 418 M SMS: 1 094 F & 1 640 M	Extension Officers: 51 000 F & 34 000 M Radio: 51 000 F & 34 000 M SMS: 51 000 F & 34 000 M	Extension Officer: 40 603 F & 27 068 M Radio: 28 928 F & 19 285 M SMS: 29 227 F & 19 485 M						67 997	96 599							
Number of intermediaries trained in how to access, interpret and communicate climate information to households, to support household decision-making related to food security, livelihoods, and DRR –		10 F 44 M	Extension Officer: 51 000 F & 34 000 M Radio: 51 000 F & 34 000 M SMS: 51 000 F & 34 000 M	276 F & 184 M Extension workers 19 051 F & 12 701 M farmers						12 885	19 327							
	F	10	80															
	M	44	100															

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
disaggregated per sex and district																		
Number of national coordination mechanisms supported	PPR4	0	5	4														
Number of communities extension workers and national agricultural content development committee members engaged in capacity strengthening initiatives to enhance national food security and nutrition stakeholder capacities	PPR4	0	40 F 64 M	88 F 170 M						170	88							
Number of capacity building trainings with national/local entities	Tracker	0	20	11														

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
% of households having more secure (increased) access to livelihood assets by sex of household head				94.83	97.75	93.8	93.2	*	94.93	94.7		95.85	91.91	*	96.52	93.5		
	F	9.2	75	94.7	126.2													
	M	9.9	80	94.93	118.7													
% of targeted population with sustained climate-resilient livelihoods by sex of household head				95.4	98.3	95.1	*		95.22	95.7		96.63	91.91	**	97.39	93.8	*	
	F	10	75	95.7	127.6													
	M	15	80	95.22	119													
% change in household income disaggregated by activity type and sex of household head																		
	F	0																
	M	0																
% of targeted smallholders selling through WFP-supported farmer aggregation systems		0	10	0.19	0.6					0.5		0.26			0.43			
% change in household savings (by type:																		

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
individual, group, formal, informal)																		
% of households accessing markets to sell surplus		15	50	52.87		51.1	51.9	54.4		54.33	50.3		52.07	55.15		55.22	51	
% of households within the targeted communities using market advice to make livelihood related decisions (by type)				32.76		36	34.6	30		33.13	32.1		34.2	28.68		34.35	31.5	
% change in households participating in FOs		23	95	41.76		40.5	46.9	41.1		45.37	35.3	**	45.6	30.88	***	43.91	40.1	
No. and type of adaptive financial capacities (Insurance, saving, credit, and financial literacy) created in support of individual or community livelihood strategies as a		0	75	70% (Insurance, VSL, financial literacy, grants, gender household visioning, SHEP, marketing surveys,						24 209	37 482							

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
percentage of plan				cooperative education)														
Value of household savings (MK)				USD 233 000						3 153	16 917			2 029				
	F	5 692.58	80 000	16 917														
	M	20 656.97	80 000	3 153														
Number of households accessing credit (by type)		19 550	23 600	20.31		21.4	18.5	20.2		18.21	24.1		21.5	16.91		20	20.6	
Value of household credit accessed (formal) (MK)		22 079.56	80 000															
Quantity of food purchased locally from pro-smallholder aggregation systems (in MT)		0	2 000	Soya 53 093 MT Rice 25 585 MT Groundnuts 6 561 MT Cotton 8 200 MT Cow peas 48 300 MT						8 280	12 4 20							
Number of farmer organizations trained in market		3	25	103						1 176	1 563							

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
access and post-harvest handling skills																		
Number of participants receiving market advice (by type)				22 731						9 280	13 451							
		3 918	14 160	13 451														
		1 448	9 440	9 280														
Number of smallholder farmers supported				22 731						9280	13 451							
	F	0	14160	13 451														
	M	0	9 440	9 280														
Number of pro-smallholder policies developed	PPR4	0	1	3														
% of households where women, men or both women and men make decisions on the use/access of markets	All			91.19		91.6	90.1	91.3		89.85	93.6		91.97	88.97		93.91	89	*
	Both	27	40	27.39	146	26.4	27.2	28.1		40	4.8	***	29.02	22.79		30	25.3	
	Women	36	30	36.4	82.4	34.8	29.6	39.5	**	8.66	86.1	***	32.9	46.32	***	33.91	38.4	**
	Men	37	30	27.39	109.5	30.3	33.3	23.6		41.19	2.7	***	30.05	19.85	**	30	25.3	**
% of households where women, men or both women and men				95.21		99.4	88.9	94.3	**	94.33	96.8		95.34	94.85		96.09	94.5	
	Both	29	40															

Logframe indicators	Break-down	Baseline	EOP Target	All	% Achieved	Beneficiary category				Sex of the household head			Household head disability			Household member disability		
				Endline		Insurance	Agricultural marketing	All Others	Sig.	Male	Female	Sig.	None	Any	Sig.	None	Any	Sig.
make decisions on insurance and climate services access	Women	34.1	30															
	Men	37	30															

Table 21. Climate capacity score results

	Treatment/ Control	District	GVH	CCS Score	CCS Category
1	Treatment	Balaka	Kadyalunda	14	High
2	Treatment	Zomba	Manduwas	13	High
3	Treatment	Machinga	Issa	14	High
4	Treatment	Balaka	Chatama	15	High
5	Treatment	Machinga	Muhala	13	High
6	Treatment	Machinga	Phwiti	13	High
7	Treatment	Machinga	Khuzumba	13	High
8	Treatment	Zomba	Misiasi	12	High
9	Treatment	Balaka	Mbera	13	High
10	Treatment	Zomba	Nkasala	12	High
11	Treatment	Zomba	Khanda	12	High
12	Treatment	Machinga	Mpheta	12	High
13	Treatment	Machinga	Chikuwita	12	High
14	Treatment	Machinga	Maole	12	High

	Treatment/ Control	District	GVH	CCS Score	CCS Category
15	Treatment	Machinga	Mikunga	11	High
16	Treatment	Machinga	Chiuja	12	High
17	Treatment	Machinga	Ngalawango	13	High
18	Treatment	Machinga	Ntaja	10	Medium
19	Treatment	Machinga	Likhomo	7	Medium
20	Control	Zomba	Mangwere	8	Medium
21	Control	Machinga	Lambulira	6	Medium
Treatment Average Score				12.3	High
Control Average Score				7	Medium

Table 22. Adaptation Fund project annual reach and expenditures for implementation, by beneficiary categories

Beneficiary Category	Annual Target	Total Reached						Total Expenditure (USD)					
		Implementation Year					Average (5 Years)	Implementation Year					Average (5 Years)
		2020/2021	2021/2022	2022/2023	2023/2024	2024/2025		2020/2021	2021/2022	2022/2023	2023/2024	2024/2025	
Insurance	25 600	25 395	25 395	20 480	15 360	15 810	20 488	457 928	650 429	302 218	750 543	513 323	534 888
Agric marketing	23 600	9 266	14 395	23 600	20 700	22 731	18 138	111 572	406 082	460 437	403 566	268 386	330 009
Soil conservation and climate adaptation	85 000	76 560	76 560	76 560	76 559	67 671	74 782	32 005	710 981	495 795	926 992	572 980	547 751

^a In real terms, the expenditure for the year has been deflated using the CPI, with 2020–2021 as the base year.

Table 23. Project targeted beneficiaries per TA across districts¹⁹⁸

District	TA	Total TA population	Total # of households	Total # of targeted households	# of beneficiaries	% of total targeted households	% of district targeted households
Machinga	TA Nkula	27 349	6 078	3 040	13 680	4%	8%
	STA Nchinguza	31 816	7 070	3 610	16 245	4%	9%
	TA Kawinga	92 144	20 476	9 220	41 490	11%	24%
	TA Nkoola	54 169	12 038	7 230	32 535	9%	19%
	TA Mposa	36 000	8 000	4 210	18 945	5%	11%
	TA Chiwalo	13 149	2 922	1 500	6 750	2%	4%
	TA Kapoloma	15 789	3 509	1 860	8 370	2%	5%
	TA Nyambi	55 989	12 442	6 230	28 035	7%	16%
	STA Chesale	14 599	3 244	1 630	7 335	2%	4%
Sub total		341 004	75 779	38 530	173 385	45%	100%
Zomba	TA Ngwelero			700	3 150	1%	2%
	TA Mbiza	85 311	18 958	6 640	29 880	8%	22%
	TA Malemia	82 320	18 293	5 490	24 705	6%	18%
	STA Nkagula	51 548	11 455	6 440	28 980	8%	22%
	STA Ntholowa	50 738	11 275	5 640	25 380	7%	19%
	STA Nkapita	45 355	10 079	5 040	22,680	6%	17%
Sub total		321 483	71 441	29 950	134 775	35%	100%
Balaka	TA Msamala	80 912	17 980	5 400	24 300	6%	33%

¹⁹⁸ Adaptation Fund. 2020. Beneficiary Targeting Guidelines: Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods.

District	TA	Total TA population	Total # of households	Total # of targeted households	# of beneficiaries	% of total targeted households	% of district targeted households
	TA Amidu	46 314	10 292	4 120	18 540	5%	25%
	STA Phalula	19 486	4 330	1 300	5 850	2%	8%
	TA Chanthunya	30 229	6 718	2 020	9 090	2%	12%
	TA Sawali	19 254	4 279	970	8 730	2%	12%
	TA Nkapita ²			970			
	STA Matola	20 292	4 509	1 360	6 120	2%	8%
	STA Toleza	5 579	1 240	380	1 710	0%	2%
Sub total		222 066	49 348	16 520	74 340	19%	100%
Total Population		884 553	196 567	85 000	382 500	100%	

¹TA Ngwerero replaced TA Mkumbira following the recommendation by the District Agricultural Extension Coordination Committee (DAECC) during the project inception meeting in Zomba District due to the mobility challenges anticipated with TA Mkumbira, as it is located on an Island.

²TA Nkapita was brought on board following the recommendation by the DAECC during the inception meeting in Balaka District to replace TA Sawali. However, since the recommendation was made after the inception meeting had already taken place in TA Sawali, the project team decided to maintain both TAs. TA Nkapita was indicated to be more vulnerable with very limited organisation working in the locality as compared to TA Sawali.

Table 24. Number of targeted project beneficiaries per project intervention

Intervention Type	Number of households	Number of targeted beneficiaries		
		Total	Male	Female
Access to micro-insurance as a risk transfer mechanism for targeted farmers affected by climate change and food insecurity	25 600	115 200	56 448	58 752
Access to soil and water conservation practices through individual and group asset creation including irrigation development and crop	85 000	382 500	187 425	195 075

Intervention Type	Number of households	Number of targeted beneficiaries		
		Total	Male	Female
diversification with a focus on drought tolerant and nutritious crops				
Access to market access opportunities including through farmer associations and cooperatives	23 600	106 200	52 038	54 162
Access to climate services to inform livelihood decision-making among farmers through extension officers/radio programmes/SMS, etc.	85 000	382 500	187 425	195 075
Access to financial services to enhance investment in climate resilience agriculture (including saving, credit, and financial literacy)	85 000	382 500	187 425	195 075

Sources: Adaptation Fund Project Annual Reports July 2021-March 2022 and July 2022-June 2023.

Table 25. Project beneficiary participation actuals in 2024 by district and intervention type

District	TA Target	Beneficiary participation actuals by intervention type				
		Crop Insurance	Soil/Water Conservation	Market Access	Climate Services	Financial Services
Balaka	16 520	4 974	16 520	4 588	16 520	16 520
Machinga	38 530	11 604	38 530	10 697	38 530	38 530
Zomba	29 950	9 021	29 950	8 315	29 950	29 950
Overall	85 000	25 599	85 000	23 600	85 000	85 000

Source: Adaptation Fund. 2024. AF Project Annual Report (July 2023-June 2024)

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Acronyms and abbreviations

Table 26. List of acronyms

Abbreviation	Definition
AAP	Accountability to Affected Populations
AF	Adaptation Fund
AF-NPCU	Adaptation Fund National Project Coordination Unit
ASP	Area Stakeholders Panel
ASWAp	Agriculture Sector Wide Approach
AYII	Area Yield Index Insurance
CA	Conservation Agriculture
CCA	Climate Change Adaptation
CCS	Climate Capacity Score
CFM	Community Feedback Mechanism or Complaint and Feedback Mechanism
CO	Country Office
CPI	Consumer Price Index
CSA	Climate-smart Agriculture
CSP	Country Strategic Plan
DAECC	District Agricultural Extension Coordination Committee
DAES	Department of Agriculture Extension Services
DCCMS	Department Of Climate Change and Meteorological Services
DEQAS	Decentralized Evaluation Quality Assurance System
DEQS	Decentralized Evaluation Quality Support Service
DoDMA	Department of Disaster Management Affairs
DRR	Disaster Risk Reduction
EAD	Environmental Affairs Department
EbAM	Ecosystems-based Adaptation for Resilient Watersheds and Communities in Malawi
EC	Evaluation Committee
EM	Evaluation manager
EQ	Evaluation question s
ER	Evaluation report
ERG	Evaluation Reference Group
ESARETT	WFP Eastern and Southern Africa Regional Technical Evaluation Team
ESP	Environmental and Social Policy
ET	Evaluation team
FAO	Food and Agricultural Organization
FCDO	Foreign, Commonwealth and Development Office
FDiVi	Fostering Digital Villages Through Innovative Advisory and Profitable Market Services
FFA	Food Assistance for Assets Creation

Abbreviation	Definition
FGD	Focus group discussion
FPC	Finite Population Correction Factor
FSRP	Food Systems Resilience Program
FY	Fiscal Year
GDP	Gross domestic product
GEWE	Gender equality and women's empowerment
GHQ	WFP Global Headquarters
GP	Gender Policy
GTA	Gender Transformation Approach
Ha	Hectare
HH	Household
HIV	Human immunodeficiency virus
HHA	Household Approach
HQ	Headquarters
ICA	Integrated Context Analysis
IFAD	International Fund for Agricultural Development
IHS	Integrated Household Survey
IPC	Integrated Food Security Phase Classification
IR	Inception report
Kg	Kilogram
KII	Key Informant Interviews
L	Litre
M&E	Monitoring and evaluation
MGDS	Malawi Growth and Development Strategy
MIE	Multilateral Implementing Agency
MIP	Malawi Implementation Plan
MK	Malawian Kwacha (local currency)
MoA	Ministry of Agriculture
MoAIWD	Ministry of Agriculture, Irrigation and Water Development
MSC	Most Significant Change
MT	Metric tons
MTR	Mid-Term Review
MUST	Malawi University of Science and Technology
MVAC	Malawi Vulnerability Assessment Committee
NAIP	National Agricultural Investment Plan
NAP	National Agriculture Policy
NAPA	National Adaptation Programmes of Action
NCCIP	National Climate Change Investment Plan
NGO	Non-Governmental Organization

Abbreviation	Definition
NPC	National Project Coordinator
NRS	National Resilience Strategy
OECD	Organisation for Economic Co-Operation and Development
OECD-DAC	Organisation for Economic Co-Operation and Development – Development Assistance Committee
OEV	(WFP) Office of Evaluation
OVC	Orphans and vulnerable children
PCA	Principal Component Analysis
PICSA	Participatory Integrated Climate Service for Agriculture
PII	Personally Identifiable Information
PMES	Policy, Monitoring and Evaluation Specialist
PPA	Proportional-to-size
PPGR	(WFP) Climate and Resilience Service
QA	Quality assurance
QCA	Qualitative Comparative Analysis
RBJ	WFP Regional Bureau for Southern Africa (former)
RO	Regional Office
REO	Regional Evaluation Officer
RETT	Regional Evaluation Technical Team
SDG	Sustainable Development Goal
SERP	COVID-19 Socio-Economic Recovery Plan
SES	Socio-economic status
SO	Strategic Objective
TA	Traditional Authorities
TL	Team leader
ToC	Theory of Change
ToR	Terms of Reference
UNDP	United Nations Development Programme
UNEG	United Nations Evaluation Group
UNSDCF	United Nations Sustainable Development Cooperation Framework
USAID	United States Agency for International Development
USD	United States Dollar
VASP	Virtual Asset Service Providers
VDC	Village Development Committee
VNR	Voluntary National Review
WFP	World Food Programme

Office of Evaluation

World Food Programme

Via Cesare Giulio Viola 68/70,
00148 Rome, Italy - T +39 06 65131

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