



DMI MISSION ZAMBIA



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ANNUAL REPORT



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MESSAGE FROM THE MISSION DIRECTOR



Dear all,

I am delighted to share with you the 2024 Annual Report. I am pleased to see that we have much to celebrate in 2024. In 2024, we lived up to our identity of being responsive and deepening our commitment to the most vulnerable communities.

DMI Zambia has continued to work in the most vulnerable communities, transforming the lives of vulnerable women, women farmers, female sex workers, young girls, children, and communities by delivering life-changing services under smart-climate agriculture, entrepreneurship, livelihoods, education, health, skill training, etc.

Our focus in 2024 was on mobilizing women farmers to adopt smart climate agriculture, empowering female sex workers to shift their focus to livelihoods through skills and entrepreneurship, helping youth enhance their skills for generating income, and enabling children to understand their rights through children's parliament programs.

In everything we do, we recognize that success is founded on building and working with partners. We have built strong partnerships with local governments and communities to improve program quality.

In line with our vision, we promise to continue working to improve the lives of the most vulnerable communities and transform the lives of children through life-changing services.

I thank and appreciate DMI Zambia for their efforts and passion to serve and transform the lives of the marginalized poor.

I extend my heartfelt appreciation and gratitude for the unwavering support from our well-wishers, donors, volunteers, and collaborating organizations.

I thank the Father's founder, Superior General, and Provincials for their support in transforming the lives of marginalized and underprivileged communities, bringing hope for a better future.

Your support for our mission has been invaluable to our team and the communities we serve. As we continue to grow, we are committed to upholding our vision, mission, and guiding principles.

May God bless you all.

Rev. Sr. Vijili Dali, DMI
Mission Director.

MESSAGE FROM THE COUNTRY DIRECTOR



Dear, Partners, Supporters, and Community Members,

It is with immense gratitude that I present our 2024 Annual Report, highlighting the transformative impact of our initiatives across Zambia. This year, the Daughters of Mary Immaculate and Collaborators (DMI) have empowered over 1,450 women, youth, and smallholder farmers through climate-smart agriculture, vocational training, and women's economic empowerment programs.

Our work in low-cost drip irrigation, value addition, and financial inclusion has strengthened the livelihoods of hundreds of smallholder farmers. We have seen remarkable progress, with 700 women adopting climate-smart agricultural techniques, 500 farmers receiving fruit tree seedlings, and 125 women accessing government grants for small enterprises. Our vocational training programs have equipped 120 youth with essential skills, enabling 70 graduates to secure employment or start their own businesses.

We express our deepest gratitude to our donors, partners, and dedicated staff for their tireless efforts in making our programs a success. I extend my heartfelt thanks to our founder, Fr. Arul Raj, our Superior General, Mission Director, and the DMI Sisters for their unwavering support and guidance.

As we move into 2025, we remain committed to expanding our impact—strengthening farmer associations, enhancing skill development, and fostering sustainable livelihoods for Zambia's most vulnerable communities. Together, we will continue our march toward lasting change in the communities we are committed to serving.

May God Bless Us All.

Kind Regards,

Rev. Sr. Queen Rani, DMI
Country Director.

INTRODUCTION

Zambia, a landlocked country in Southern Africa, faces significant socio-economic challenges, including widespread poverty, limited access to quality education, and high unemployment rates, particularly among women and youth. With nearly 46% of the population under the age of 15, the country's young demographic presents both an opportunity for growth and a pressing need for skill development and economic empowerment. Additionally, smallholder farmers, who make up the majority of the agricultural sector, struggle with low productivity due to climate change, poor access to quality seeds, and limited mechanization.

To address these challenges, the Daughters of Mary Immaculate and Collaborators (DMI) has been implementing targeted interventions in climate-smart agriculture, women's empowerment, and vocational education across Zambia. In 2024, DMI directly impacted over 1,450 women, youth, and smallholder farmers through skill development, financial inclusion, and sustainable farming practices. This included training women farmers in drip irrigation, providing farmers with fruit tree seedlings, and equipping unemployed youth with vocational skills in fields such as catering, beautician services, tailoring, and computer literacy. Additionally, women leaders were trained in managing Village Savings and Loan Associations (VSLA), enabling 125 members to access government grants for small enterprises.

This annual report highlights our key achievements, impact stories, and the transformative journey of individuals and communities benefiting from our programs. By fostering economic independence, gender equality, and climate resilience, DMI continues to empower marginalized groups in Zambia, creating a foundation for sustainable development and improved livelihoods





OUR VISION

**Loving God and Serving the Poor
to be Fully Human and Fully Alive**



MISSION

To enable underprivileged communities especially women, children, and youth, to become champions of change by providing them with the best opportunities for their education and development.



CORE VALUES

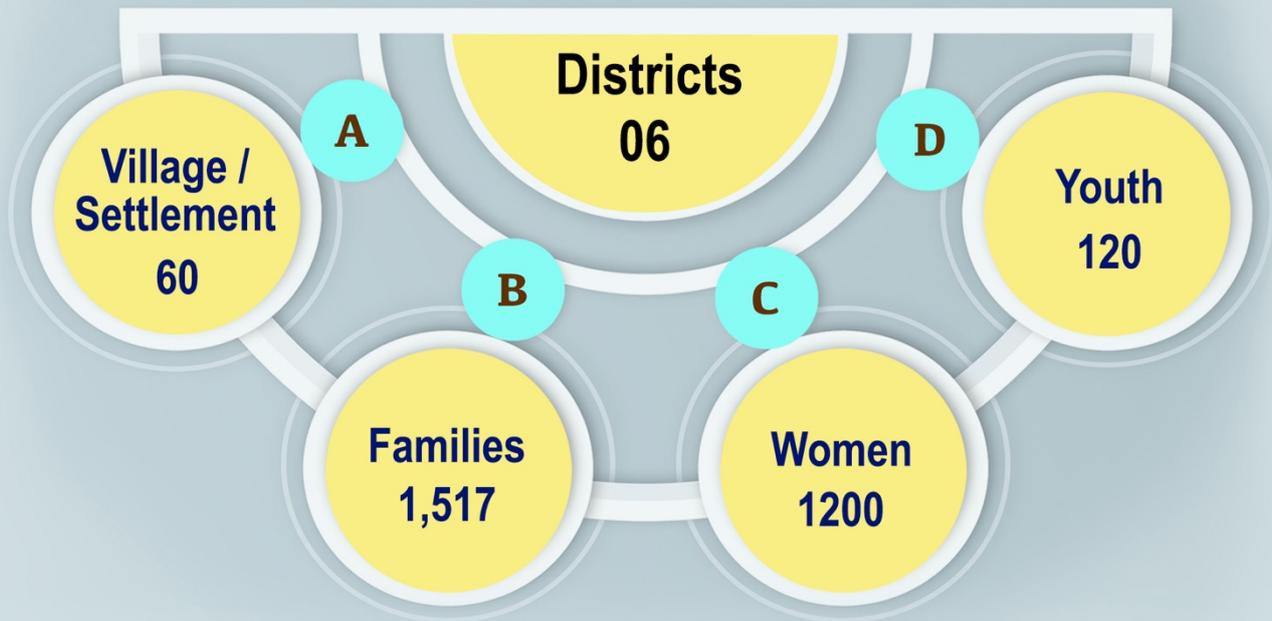


COUNTRY FACT-SHEET

S.No	Particulars	Status as of December, 2024	Plan for 2024	Achievement in 2024
A	Geographic Coverage			
1	Number of States having programs	2	2	2
2	Number of districts having programs	6	6	6
3	Number of Villages having programs	60	60	60
B	Participant coverage			
1	Number of women smallholder farmers in Farmer Associations	1000	1200	1200
2	Number of youths trained in 6-month Vocational courses	68	120	120
3	Number of school children supported by scholarships	17	17	17
C	Key results - Climate Smart Agriculture program			
1	Number of women farmers trained to use Low-cost drip irrigation in Chipata	500	700	700
2	Number of women farmers trained to use Low-cost drip irrigation in Lusaka	50	50	50
3	Number of women farmers using drip irrigation for vegetable production	550	700	700
4	Number of women farmers using cold storage in Muchini market for storage and sale of their vegetables	100	100	100
5	Number of women farmers trained on market-linkages and value-addition by the Ministry of agriculture.	200	200	200
6	Number of women farmers producing and selling honey	100	300	300

7	Number of women farmers received the fruit tree seedlings and have planted in their garden	0	500	500
8	Number of Farmer association & Federation leaders attended the refresher training on integration of VSLA concepts with Farmer associations in Chipata	60	80	80
9	Number of Farmer association & Federation leaders attended the refresher training on integration of VSLA concepts with Farmer associations in Lusaka	12	75	75
10	Number of Farmer associations conducting regular weekly meetings by themselves	200	150	150
11	Number of Farmer associations accessed Government CDF grant and started Group Enterprises	10	125	125
12	Number of Farmer associations obtained loan from the Ministry of Development Office	10	10	10
13	Number of members trained on one-month skill trainings (beads-making, catering, soap-making, Energy saving stove, value addition on Tomato and others)	450	800	800
D	Key result - Vocational Training Program			
1	Number of youths completed their 6-months vocational training course in Chipata	60	50	46
2	Number of youths completed their 6-months vocational training in Lusaka	100	80	74
3	Number of trained youth obtained employment or started their own business	120	100	70
4	Number of trainees applied to access CDF from the Government	50	50	40

PROGRAM COVERAGE



WOMEN EMPOWERMENT

- 80 Farmer association & Federation leaders attended the refresher training on integration of VSLA concepts
- 125 Farmer associations accessed Government CDF grant and started Group Enterprises
- 800 members trained on one-month skill trainings (beads-making, catering, soap-making, Energy saving stove, value addition on Tomato and others)



VOCATIONAL EDUCATION

- 120 youths completed their 6-months vocational training course
- 70 trained youth obtained employment or started their own business
- 40 trainees applied to access CDF from the Government



CLIMATE SMART AGRICULTURE



- 750 women farmers trained to use Low-cost drip irrigation
- 700 women farmers using drip irrigation for vegetable production
- 500 women farmers received the fruit tree seedlings and have planted in their garden

PROGRAM IMPACTS

Impacts

Climate Smart Agriculture

- 750 women farmers were trained in low-cost drip irrigation techniques in Chipata.
- 700 women farmers adopted drip irrigation for vegetable production.
- 500 farmers received fruit tree seedlings.
- 200 farmers were trained on market linkages and value addition.

Women Empowerment

- 80 leaders of Village Savings and Loan Associations (VSLAs) and federations were trained in VSLA concepts and management in Chipata and Lusaka.
- 150 VSLA meetings were organized for women farmers associations.
- 125 VSLA members successfully accessed government CDF grants for group enterprises.
- 800 members trained on one-month skill trainings (beads-making, catering, soap-making, Energy saving stove, value addition on Tomato and others)

Vocational Education

- 120 youths successfully completed vocational skills training and were awarded course completion certificates in Chipata and Lusaka.
- 70 trained youth obtained employment or started their own business.



STRATEGIES

Smart-Climate Agriculture

In Zambia, agriculture faces significant challenges, including climate change, soil erosion, and biodiversity loss. Smallholder farmers encounter numerous obstacles:

- **Poverty:** The average poverty rate among smallholder farmer households is 80.5%.
- **Low Yields:** Low production levels and yields are a major concern.
- **Lack of Access to Quality Seeds:** Many smallholder farmers lack access to quality seeds.
- **Climate Change:** Adapting to climate change is challenging for smallholder farmers due to limited crop diversity and access to productive assets.
- **Limited Access to Resources:** Smallholder farmers often do not have the capital needed to start or expand their farms. They also face challenges in accessing resources due to poor rural infrastructure, lack of mechanization, and insufficient rural financial services.
- **Environmental Issues:** Soil quality, water quality, climate, and terrain can all impact farmers' productivity and profitability.
- **Limited Agricultural Mechanization:** Most smallholder farmers rely on hand hoes, which restricts their ability to expand their farming operations.

To address and support smallholder farming families, DMI mobilized women farmers engaged in sustainable agriculture and provided training in climate-smart farming practices. This program offered inputs, knowledge, and skills related to low-cost drip irrigation, addressing issues of soil quality, water quality, climate, and terrain. The aim was to enhance vegetable and fruit production for both consumption and improved family nutrition and health. Ultimately, this initiative helped shift their farming practices from subsistence to sustainable agriculture in Chipata.

Women Empowerment

In Zambia, early marriage, teenage pregnancy, and violence against women are prevalent issues, with women facing a higher prevalence of HIV/AIDS compared to men. Due to their limited decision-making power, women's sexuality and health are significantly impacted.

Women in Zambia encounter numerous challenges, including gender-based violence, restricted economic opportunities, and underrepresentation in politics. In 2018, nearly 36% of women aged 15 to 49 reported experiencing physical violence, while 27.8% of women in the same age group reported physical or sexual violence from a partner. Approximately 29% of girls in Zambia are married by the age of 18, with many becoming mothers during their teenage years. The lack of economic opportunities often makes

women more dependent on male family members. Additionally, women in Zambia frequently have limited access to reproductive healthcare, contributing to a high rate of HIV infections among young women. Moreover, women are typically more vulnerable to the impacts of climate change, as they manage 90% of household fuelwood and water supplies.

To promote gender equality and protect women and young girls from various forms of violence and abuse, DMI initiated a community program called Village Savings and Loan Associations (VSLA). This program helps cultivate savings, lending, and bookkeeping practices specifically for women.

Vocational Education for Youth Development

Zambia has a young population, 46% of its 14.6 million citizens under 15. This youthful demographic presents opportunity for socio-economic development but poses challenges if the economy cannot provide adequate job opportunities for young people.

Young people in Zambia face several obstacles. The economy has not generated enough jobs, and those employed often work in the informal sector, where wages are low and career advancement is limited. Few young individuals complete secondary or tertiary education which restricts their job prospects. Access to tertiary education is also limited due to a shortage of colleges and universities. Additionally, young people are susceptible to violence and exploitation, and the HIV/AIDS epidemic has led to the loss of many breadwinners. With the rising cost of living, young people are more likely to be unemployed compared to older generations.

To combat unemployment and reduce the risks of violence and exploitation among youth, DMI has created employment opportunities through vocational education. The program offers four types of vocational courses—beautician, catering, computer skills, and tailoring. Over 200 young people have enrolled and acquired vocational skills of their choosing.



PROGRAM ALBUM

CLIMATE SMART AGRICULTURE



Women farmers were trained on climate smart agriculture- low-cost drip irrigation techniques, sustainable farming skills, and market linkages and value addition. Further, they cultivated and increased vegetable and fruit production using drip irrigation method.

WOMEN EMPOWERMENT



Women members were trained on VSLA concept- savings, book keeping and sharing for initiating various micro-businesses. Women Celebrated the International Women's Day in Mar-2024



Women members were trained on Honey Bee Farming that generated decent family income for them



VOCATIONAL EDUCATION



Creating Employment Opportunities for the Youth through tailoring, catering and beautician skills in Chipata and Lusaka, Zambia



Promoting Green and Safe Environment

STORIES OF CHANGE

Mrs. Mary Zulu, an Entrepreneur: From Nothing to Greatness

Mrs. Mary Zulu is a 35-year-old woman living in the Magwero Road compound in Muchini. Originally, she moved with her husband and children from the far western part of the country in search of a better life. Unfortunately, their efforts did not go as planned. They endured extreme poverty, hunger, and starvation even after ten years of settling in Muchini. Their house was in disrepair, with a straw roof that leaked during the rainy season.

The family's sole source of income was Zulu's kitchen condiment business, which was insufficient to cover their daily household expenses and their children's education. "I often quarreled with my husband because the problems were overwhelming," she recalled. In November 2015, her sister-in-law informed her about the Village Savings and Loans Associations (VSLA) program run by DMI.

Initially, Zulu hesitated to join the savings group because she didn't believe she had the means. However, after attending two meetings, she felt hopeful that the VSLA could bring a brighter future for her family. Soon after, she invited her husband to join as well. During the first savings cycle, Zulu took out small loans to start income-generating activities, including selling various products. By the end of the cycle, the couple used the funds collected during the group share-out to purchase land for building a decent home.

In the second cycle, Zulu expanded her entrepreneurial efforts by buying fresh fish, which she prepared and sold from her home. At the end of this cycle, she took her business to the next level, acquiring two houses with plots in her name.

Now, the couple generates enough income from their microbusiness to cover all household expenses and their daughters' school fees while also saving money for constructing a new home. Zulu currently runs her microenterprise with two employees and continues to build her success. Recently, she took out a loan of 50,000 Kwacha, which she used to upgrade her equipment, increasing her production capacity and diversifying her product offerings. Today, Zulu and her family are viewed as role models in their community. Zulu is grateful to the DMI team and VSLA leaders for their motivation, training, and encouragement, which have contributed to her success.



Ms. Astridah Chanda, Enhancing Skills to access Socio-Economic Status



Ms. Astridah Chanda expressed her sincere gratitude to the DMI sisters and staff for the vocational education that transformed her life. She faced significant challenges in finding money for her children's school fees and supporting her family, as she didn't know how to improve her situation. When she heard about the DMI vocational education program, she enrolled in the catering course intending to become a catering professional.

Initially, Ms. Chanda lacked knowledge of cooking and proper hygiene practices. However, throughout the training, she learned catering skills that enabled her to prepare a variety of dishes and improve her hygiene and professionalism. She also gained knowledge in general hospitality and nutrition, learning how to create balanced meals suitable for different age groups.

Upon completing the catering training, she received a course completion certificate with her peers and opened her own restaurant. In her restaurant, she began preparing a diverse range of nutritious meals, using appealing presentation techniques that attracted more customers. As a result of her dedication and unique cooking style, her income increased, allowing her to support her family and ensure her children could continue their education.

She feels happy that she can provide delicious and nutritious meals for her family. Her life has changed for the better, improving their living conditions within the community. She remains deeply grateful to all the DMI sisters and staff for their valuable support and guidance.



Ms. Margret Lungu is a resident of Muchini Compound in Chipata. She lives with her husband and their six children. For several years, she faced constant financial challenges, as her husband was not in full-time employment, and she did not have a job. Consequently, she struggled to provide proper nutrition and meals for her family and to meet their needs.

This difficult situation prompted her to reflect on her life. With the support of her neighbour, she joined the DMI-VSLA groups, where she learned how to save a little money each month and gained business skills. She took a loan of K700 as a revolving fund to start a microbusiness. She established a shop in the market selling groceries, and her business gradually began to

thrive. As a result, she was able to increase her income and personal savings within the group, which allowed her to provide nutritious meals for her family.

Today, Ms. Margret's shop is a thriving establishment filled with a wide range of products, showcasing her determination and hard work. She is grateful to the DMI sisters and group leaders for their support in her growth and development, which has contributed to her happy life.



MEDIA AND PUBLICATION



COUNTRY TEAM



● **Sr. Rani Mary**
Country Director

● **Sr. Mary Charle**
Unit Program Manager Lusaka

● **Sr. Adaikkala Mary**
Unit Program manager Chipata

● **Mr. Ruben Banda**
PRO (public relations officer)

● **Ms. Cecilia**
Coordinator, Skill Training

● **Sr. Rosi**
Accountant

COUNTRY ANNUAL PLAN – 2025

A. Climate - Smart Agriculture Program (CSA) for Women

- Strengthen 50 Farmer associations to integrate savings and loan and effectively manage their group meetings and activities.
- Strengthen the 5 Federations to consistently receive membership fee and effectively implement their activities.
- Promote one Farmer Producer Organization to start and sustain group enterprise that supports its members.
- Train 300 women farmers on value-addition of their production and market-linkages.
- Train 1000 women farmers to adopt climate smart agriculture techniques such as low-cost drip irrigation for vegetable garden, cultivate fruit trees and adopt crop rotation.
- Train 500 women members to prepare and consume balanced & healthy meal.
- Conduct study and document the impact of the low-cost drip irrigation method being followed by women farmers in Chipata.

B. Vocational Education Program (VE)

- Train 80 youth in Chipata to complete their 6-months Vocational course.
- Develop Curriculum based on TEVETA guidelines and start using it in 2025.
- Obtain TEVETA certification for the Vocational School and start getting CDF funds for trainees.
- Develop and integrate Business promotion & management modules in the training curriculum.
- Network with potential employers for job placement.

C. Humanitarian Assistance

- Provide scholarship support to 17 school children from economically disadvantaged families.
- Provide food donation to 200 families.

CONCLUSION

In 2024, Daughters of Mary Immaculate (DMI) Mission – Zambia made significant progress in uplifting marginalized communities through its Climate-Smart Agriculture, Vocational Education, and Humanitarian Assistance programs. With over 1,450 direct beneficiaries, including 1,200 women smallholder farmers and 120 youth in vocational training, our initiatives have enhanced livelihoods, improved agricultural productivity, and created economic opportunities. These efforts have strengthened resilience and economic stability for vulnerable populations.

Looking ahead to 2025, DMI Mission – Zambia remains committed to expanding its impact by strengthening 50 Farmer Associations, training 1,000 women in climate-smart techniques, and obtaining TEVETA certification for vocational training to enhance job placements. Additionally, we will continue our humanitarian efforts by supporting 17 schoolchildren with scholarships and providing food assistance to 200 families. Through these strategic interventions, DMI will continue to empower women, youth, and disadvantaged communities, fostering sustainable development and social inclusion across Zambia.





DMI MISSION - ZAMBIA

(Trust of Daughters of Mary Immaculate & Collaborators)

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