



**FINANCIAL ACCESS FOR RURAL MARKETS,
SMALLHOLDERS AND ENTERPRISES (FARMSE)
PROGRAMME**

**GENDER AND YOUTH MAINSTREAMING STRATEGY
2018-2025**

**RESEARCH REPORT FROM CONSULTATIONS
IN THE DEVELOPMENT OF THE STRATEGY**

August 2020

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ACKNOWLEDGEMENTS

This report summarized the key findings used in the development of the strategy. The strategy has benefited from the generous and insightful inputs and recommendations from a number of stakeholders. As highlighted in the Strategy, the consultants are grateful to the component specialists at FARMSE PMU and the project coordinators from the various implementing partners of the program whose input has helped to define the focus of the strategy. The guidance that was provided by numerous government Ministries, Departments and Agencies at national and district levels, is also greatly appreciated.

Finally, as regards to this report as was in the Strategy special mention should go to the, district officials and program beneficiaries who welcomed the consultants and their teams in the communities and candidly shared their experiences, expectations and suggestions for the focus areas in this report which was used to come up with the strategy. While all the above are acknowledged, any omission in the content in this report and in the finalized strategy is not the responsibility of any of them, instead it is that of the authors of this report and the strategy. FARMSE PMU is grateful to *For Generation Institute of Gender and Development (FIGD) Consult team led by Dr. Anthony J. Malunga and Mr. Henry Sapuwa* who carried out this work.

Note: This report should be read together with the developed FARMSE Gender and Youth Mainstreaming Strategy.

1.0 THE PROCESS OF DEVELOPING THE STRATEGY

1.1 Introduction

Through the Financial Access for Rural Markets, Smallholders and Enterprise (FARMSE) programme, the Government of Malawi aims to reduce poverty, improve livelihoods and enhance the resilience of rural households on a sustainable basis. It was designed with the objective of increasing access to, and use of a range of sustainable financial services by rural households and micro, small, and medium enterprises (MSMEs). Within its objectives, the programme intends to directly reach a total of 432,774 households of which 30% are women and 20% are youth. To achieve this, FARMSE needed to develop a Gender and Youth Mainstreaming Strategy to guide its programming and implementation and therefore realize the gender and youth mainstreaming and social inclusion outcomes.

The process of developing the strategy was multi-pronged, comprising a mixture of approaches to establish the major micro and macro-level constraints faced by men, women and the youth in relation to the objectives of FARMSE. The approaches used also helped to unearth existing capacities and gaps of the implementation units, as well as procedures and systems to deliver on the programme's gender and youth related outcomes. The main output of the assignment was the Gender and Youth Mainstreaming Strategy. This field level report gives a summary on the findings of the review of FARMSE implementing partners' reports and the field consultations that the consultants led in the selected districts of Lilongwe, Mchinji, Mzimba, Balaka, Ntcheu, Mulanje Blantyre and Mangochi districts.

To begin with, FARMSE assignment had a number of objectives as outlined below. Since the assignment was not approached fully from a full research process, the findings on the objectives in this summarised report do not represent coverage of all the objectives. The users of this report, should refer to the developed Gender and Youth Mainstreaming Strategy together with this report to appreciate the way the expectations of the assignment were addressed.

1.2 Objectives

1.2.1 Main Objective

The main objective of the assignment was to develop a Gender and Youth Mainstreaming Strategy to help the FARMSE project to deliberately target marginalized women and youth in ultra-poor graduation and financial innovation and outreach interventions by FARMSE partners in rural areas of Malawi.

1.2.2 Specific Objectives

The assignment had eleven specific objectives as follows:

- i. Conduct an assessment of current Malawi gender and youth policies to establish whether they address issues relating to women and youth participation in poverty graduation and rural financial inclusion;
- ii. Undertake a situation analysis of the challenges faced by women and youths in Malawi to graduate from poverty and access financial services in the rural areas;
- iii. Review existing targeting strategies of women and youth in the FARMSE identification of beneficiaries and provide recommendations, if any, to improve effectiveness in involvement of women and youth;
- iv. Work with each specialist in FARMSE, including its implementing agencies to critically review project activities and establish how each component or sub-component addressed gender and youth issues;
- v. Assess capacity of FARMSE implementation structures, including PMU, service providers, district and sub-district units in mainstreaming gender and youth planning;
- vi. Identify opportunities for strengthening implementation from a gender, youth and targeting perspective through the elaboration of an adequate plan of action for the remaining implementation period, with realistic timeframe and targets to operationalize the strategy;
- vii. Review basic project implementation processes to provide feedback and suggestions on how to achieve the best possible outcomes with respect to targeting, gender equality, women and youth empowerment and social inclusion;
- viii. Review key FARMSE interventions in ultra-poor graduation, strengthening and formation of VSLs, and expansion of innovative formal financial services to rural

areas and assess whether the interventions are sensitive to the needs and preference of women and youth in the following thematic areas.

2.0 Methodology

The study used both desk review and field consultations. In terms of conceptualization of the process, the study had two analytical frameworks which were used to inform the consultants understanding on the issues covered in the assignment to come up with the gender and youth strategy.

2.1 Analytical Framework

A combination of the Harvard Analytical Framework (HAF)¹ and the Gender Evaluation Criteria (GEC) Toolkit was adopted to ensure not only the identification of the key gender and youth issues was done, but also to establish the responsiveness of FARMSE as a program to the issues identified. The approach was participatory and iterative process to ensure that the findings are reflective of the strategic needs of the target beneficiaries of the program. The details of these tools and the critical questions that were asked to inform the development of the approaches to the assignment and the development of tools use to generate data for the assignment was submitted to FARMSE PMU at inception stage.

2.2 The methodological process

In brief, the assessment began with a desk review of country-level gender and youth related strategic guidance documents, both published and grey, produced by the Government of Malawi and other stakeholders. The desk review aimed to identify major themes, data points, and determine possible respondents prior to key informant interviews and consultations.

Following the desk review, the consultants planned field consultations with support from FARMSE PMU and with research assistants, the consultants conducted semi-structured interviews with stakeholders and stakeholder organizations. These interviews focused on identifying new information, updates in programmatic trends and research, gaps in data, and/or priority and scalable interventions/programs. The

¹ The Harvard Analytical Framework, sometimes called “Gender Roles Framework,” is a simple and practical toolset to identify the type and amount of work men and women do in a household, farm, or community. It also helps to document the differences in the gendered access and control of resources.

aim of the consultations was to ensure that critical themes and objectives are identified which informed the development of Gender and Youth Strategy for FARMSE.

Consultation were held in Lilongwe, Mchinji, Mzimba, Balaka, Ntcheu, Mulanje Blantyre and Mangochi districts that were sampled in consultation with the PMU. The focus of the respondents was on component specialists at FARMSE; project coordinators from the contracted implementing agencies; program officers from key government ministries, departments and agencies; heads of relevant sectors at the district level; beneficiaries and community implementation units of the program implementing partners. The implimenting partners (IPs) interviewed in Blantyre and Lilongwe had programs in a number of other districts. The consultation findings were analysed and processed in such a way that it establishes themes in view of the literature and FARMSE partner reports reviewed. The strategic focus areas, objectives and interventions prioritised in the submitted Gender and Youth Strategy are as the results of the above process. Furthermore, as highlighted above, data was collected from the targeted districts which were selected based different rationale and consultations were done in form of structured interviews, focus group discussion, and key informant interviews.

The table 1: below shows a summary of the participants that were consulted during the data collection

Key Informant Interviews		Focus Group Discussions		
	Number		Number	Total
FARMSE	5	CBFO	11	131
Government		Youth Club	2	24
National	5 ²	Graduation HHS	3	42
District	8 ³			
Implementing Partners (IPs)	7			
Community	5 ⁴			

² Gender, NYCOM, PRSP, Agriculture

³ DYOs, DSWOs, DCDOs, DADOs (Mulanje, Mchinji, Mzimba, Ntcheu, Balaka and Mangochi)

⁴ Heads of HHS, Cluster chairs, VSL chairs, Male champions

TOTAL	30		16	201
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3.0 KEY FINDINGS-GENDER AND YOUTH ISSUES FROM THE CONSULTATION PROCESS

3.1 Gender and Youth Issues in Beneficiary Targeting

Beneficiaries of the FARMSE program are self-targeting with additional conditions being applied depending on the program component. Component 1; Ultra Poor graduation targets 15,000 ultra-poor labor constrained households. Beneficiaries of Social Cash Transfer program are the primary target group for this component. This is complemented with self-selection and categorical targeting depending on households' potential to graduate.

The assessment found that the youth feel left out of the ultra-poor graduation program because they are not beneficiaries of the social cash transfer program.

“Women receive SCT in their areas and are able to join VSLAs and pay school fees, build houses and business enterprises through COMSIP programmes The youth do not have such opportunities” (Balaka District Youth Officer)

The small numbers of youth participants in the ultra-poor graduation component is as a result of the targeting criteria that has been adopted by the implementing partners. To be a participant of the programme, some IPs are assessing the potential of the household as a *unit* while others are assessing the potential of the *household head only*. Both approaches have implications on the number of females and youth enrolled in the program. Under the first criteria, more youth are likely going to be involved as members of the targeted household regardless of whether the head of the household is individually eligible or not. Under the second criteria, a household might have youth members who could effectively fully participate in the graduation programme as representatives of their households. However, if the head of that household is not eligible, that household will not participate and the youth members of that household will therefore also miss out on the programme.

These observations are also a reflection of the targeting criteria of the Social Cash Transfer Programme (SCTP) from which the beneficiaries of the Ultra-poor

programmes are drawn. Literature review showed that out of the 291,650 beneficiary households of the SCTP, 69% are female headed and only 16% are youth headed. However, majority of the individual beneficiaries (72%) from within these households are in the age bracket of 0-34 years. It therefore follows that by design, more female headed households will be targeted for the ultra-poor interventions thereby promoting female participation at the expense of the youth headed households. Table 2 below shows the levels of youth participation in ultra-poor graduation component of some of the FARMSE IPs.

Table 2: Level of youths’ participation in ultra-poor graduation component

Participants	Implementing Partners			
	Save the Children	CARE	World Relief	Oxfam
Male Youth	464	420	89	335
Male non-Youth	1032	1640	1068	1767
Female Youth	309	340	441	345
Female non-Youth	1547	1450	3910	856

A similar trend is apparent in a comparison between men and women beneficiaries. The literature review showed that more women are targeted for ultra-poor graduation interventions and other complementary programmes as shown in the table 3 below⁵:

Table 3: Comparison between male and female beneficiaries targeted

Implementing partners	Intervention	Total	FHH/F	MHH/M
CARE	Households engaged in small scale viable business	1,489	1,287	197
	Households Linked to VSLA	2364	1811	553
	Households with backyard gardens	1,408	1,189	219
COMSIP	Mind-set Change Training (Individuals)	4,426	3,944	482
Save the Children	Households enrolled in graduation program	4,260	2,828	1,432

⁵ The figures represent data from the January-March 2020

Under its Component 2: Support to Financial Innovation and Outreach, FARMSE is targeting 16,143 existing CBFOs and 5,000 new CBFOs (380,574 households) with at least 45% and 20% of group members being women and youths respectively. A total of 37,200 households in rural areas are also expected to be supported with financial services, provided on a demand-driven and cost-sharing basis through the Rural Finance Innovation and Outreach Facility (IOF). The field work and consultations found out that the CBFO space is self-targeting and regulating. Membership is based on community members' willingness to form/join groups without considering gender, age and other social factors. It was found out however that the majority (72%) of the representatives of the CBFOs that took part in the FGDs were female and 27% were the youth. Table 4 below shows the membership composition of some of the CBFOs that were engaged during the field consultations.

Table 4: Membership composition of some CBFOs

District	CBFO	Total	Women	%	Youth	%
Balaka	Chilungamo	12	11	92%	5	42%
Ntcheu	Umodzi	11	6	55%	3	27%
Mangochi	Tiyanjane	12	12	100%	6	50%
Ntcheu	Tayamba	13	8	62%	5	38%
Mulanje	Tithandizane	10	6	60%	5	50%
Mzimba	Kaufipa	13	12	92%	2	15%
Balaka	Tigwirizane	12	10	83%	1	8%
Mzimba	Muhana	7	5	71%	1	14%
Mchinji	Naviumi	13	10	77%	4	31%
Mchinji	Sangalalani	13	10	77%	4	31%
Mzimba	Uwemi	15	4	27%	3	20%
TOTAL		131	94	72%	41	31%

The low participation of men in the CBFOs however does not imply that men are not interested. During the consultations, some males indicated that, while they were willing to join these CBFOs, they were reluctant to do so because communities regard CBFOs as being for women and not men. Similarly, the youth expressed

concern that sometimes the communities regard them as not having pressing needs that can be addressed through their membership of CBFOS hence do not take them seriously in the groups. Therefore, most of the youths opted for youth specific CBFOS.

On the other hand, the formal financial sector is male dominated. However, the youth are still not as prominent, just as is the case in the informal sector. The table 5 below shows a comparison of the participation levels between males, females and the youth based on selected FSPs⁶.

Table 5: Comparison of participation levels for male, female and youths

IP	Indicator	Males			Female		
		Total	Youth	Non-Youth	Total	Youth	Non-Youth
FDH	Number of new rural clients accessing formal financial services or products by partner FSPs	64,749	38,756	25,993	24,706	14,903	9,803
	Number of people oriented in financial literacy	64,749	38,756	25,993	24,706	14,903	9,803
	Number of people trained in entrepreneurship	31	26	5	3	3	0
FINCOOP	Number of people who opened new accounts	3,449	1,265	2,194	1,938	1,318	620
	Number of trained VSLA members	3,449	1,265	2,194	1,938	1,318	620
	Number of SMEs accessing loans	112	39	73	525	197	328
	Number of VSLA members accessing loans	182	77	115	288	115	173
NBS	Recruitment of Banki Pafupi Agents	232	37	195	63	8	55
	Number of people who	9,934	2,843	7,091	6,440	1,343	5,097

⁶ The figures represent data from the January-March 2020

	opened new accounts						
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3.2 Gender and Youth Issues in Community Leadership

The FARMSE Program established community committees to facilitate implementation of its activities at the community level. The committee members are democratically elected. In the consultation, it was found that in the CBFOs that are purely for women, the capacity building need women expressed is on group dynamics, leadership and management. In terms of youths, they are less considered in leadership positions due to exclusion tendencies and the preference for male and elder people leadership. This pushes the youths to opt for their own specific groups. The voice below agrees with this:

There is need for more capacity building on group management and other skills for women in the groups. For the youth, what is critical will be to ensure they are actively involved. We have noted that youths are often sidelined when loans come and this affect their leadership as well. Youths therefore prefer to have their own youth level groups. (Views from Focus Group Discussion, Sangalalani VSLA in Mchinji)

An analysis of some of the CBFOs related partner reports in the period Jan-March 2020 revealed that the capacity building that has been of focus has been the one to prepare CBFOs/VSLAs members to have enhanced social, technical and financial capacity as CBFOs and not on more on leadership and management. For example; Heifer International ⁷ focused on activities:

..related to identify and train Community Facilitators (CFs) in CBFO concept, form and train CBFOs in group dynamics and governance, conduct trainings in financial literacy for CBFOs and train partner and frontline staff in values based holistic community development (VBHCD) (Heifer Quarterly Report, Jan-March 2020)

On the other hand, COMSIP focused at grooming the CBFs for the sustainability of the groups during the quarter. There was also continuation of the group formation exercise, Group registration, formation of clusters, selection of Community based

⁷ Heiffer is implementing FARMSE CBFO activities in 8 districts of Thyolo, Chiradzulu, Lilongwe, Mchinji, Dowa, Kasungu, Mzimba and Nkhatabay.

facilitators (CBF) and routine supervision of the groups. On leadership capacity, COMSIP ensured that all the groups formed were subjected to:

..an informal training in group organization and constitutionalism. These trainings were conducted as part of the group formation process, the trainings were to enhance group organization and institute initial or interim group structures such as leadership roles and committees. (COMSIP Quarterly Report, Jan-March 2020)

Thus, there were some efforts on the capacity need that women and youths expressed, but it was not fully listed as important among the CBFOs partners. For example, it was later noted in the quarterly report by Heifer that the trainings on group dynamics and governance had been scheduled for the subsequent quarter, while COMSIP managed to only do initial informal trainings. One would expect that, for programmes that bring people together, training on community and group dynamics and leadership of participants like women, youths would have been priority for group cohesion and con-existence. This resulted in having the biased norm of leadership in communities to manifest in the groups. For example, in the consultations, in some mixed groups, despite high women membership in the CBFOs/VSLAs, the key leadership positions in the committees were dominated by the men. They seem to continue the traditional belief of male dominance in leadership even where men are few. To challenge this, the trainings on gender sensitive groups dynamics, leadership and group governance would have been important and prioritized by the partners.

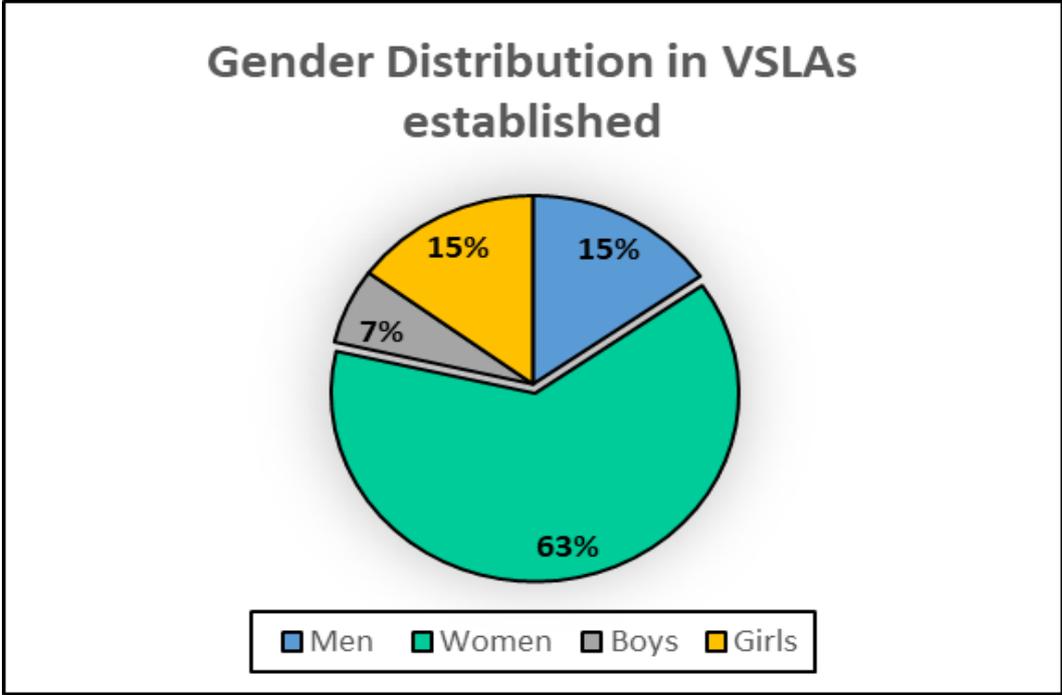
Negative youths' leadership perception

Similarly, communities regard the youths as unfit and untrustworthy to be given leadership responsibilities. This is compounded by lower numbers of youths being targeted compared to women in both newly established VSLAs and even in the strengthened VSLAs that some FARMSE partners have. For example, MUSCO⁸ in the reporting quarter Jan-March 2020 had established 465 new VSLAs with 63%

⁸MUSCO is working in 8 districts of Ntcheu, Ntchisi, Blantyre, Thyolo, Mangochi, Salima, Chitipa, Chikwawa

women, 15 % men and 15% girls while only 7% boys as was summarised in their report in the in figure.

Figure 1: Gender Distribution in the VSLAs established from MUSCO quarterly report, Jan-March 2020



From the above, one would note that there are more women in VSLAs/CBFOs. As such for the effective gender equality on access and control of financial resources, women should have been fully empowered in group leadership and trusted to attain higher positions. The same was crucial for youth, both in terms having more youths in the CBFOs and also in key positions in the groups. Through this, the gap that was found from the consultations on weaker women and youth representation in community leadership could have been progressively addressed. Given that the project is still in its early stages, there is an opportunity to use the recommendations and strategies proposed in the developed Gender and Youth Strategy in helping FARMSE implementing partners in tackling these gaps in the CBFOs.

3.3 Gender and Youth Issues in Beneficiary Mobilization

There is a clear gender divide regarding participation of women, youths and men in FARMSE program components. There are a number of reasons that have led to this status quo including structural cultural factors. One of the structural factors is influenced by the strategies that are used to mobilize the potential beneficiaries. For the ultra-poor programmes and interventions under component 2.1, the mobilization strategies are largely community focused and occur right in the villages. On the other hand, the mobilization for Component 2.2 largely depend on the mainstream media or mass campaigns that are conducted in market centers. There is also heavy reliance on digital platforms such as text messaging.

The effectiveness of these mobilization strategies are different. Due to cultural and economic factors, women are more likely to be reached with the community-based strategies while more men are likely to be reached with the other mobilization strategies. This is reflected in the gender differences in participation levels between men and women where the formal and regulated interventions are largely dominated by men (Component 2.2) women and the youths are predominantly patronizing the informal interventions (Component 2.1) as merchants/agents or account holders who are able to access loans as individuals or SMEs.

Related to the above, participants also placed a lot of importance on the need for potential beneficiaries to trust the information that they are getting about available banking services. They emphasized how critical it is for them to be able to verify the accuracy of the information that is provided through digital platforms and radios, preferring to talk to a person who they can follow-up with in case of grievances related to their money in the bank, if they choose to go ahead and open an account.

“I prefer talking to a real person who will be able to attend to my issue if I have grievances with the bank. Can a cellphone do that?” (A business woman in TA Mkanda, Mchinji)

The consultations also revealed other demand side constraints that limit women and youths' participation in formal financial sector including limited financial capability and financial literacy; lack of assets for collateral; long distance from a financial institution (transport and time costs); limited ownership of mobile phones and SIM cards and the transaction charges associated with accessing the services which communities consider to be unjustifiably high. Lack of economic opportunities among the youth was also identified as a factor that makes the youth to be an unattractive demographic to be targeted with services by the formal banking sector.

“Banks are not interested in people like me. They know that even if I open an account, I don't have the money to save with them”. (A youth club member in Mulanje).

On the supply side, constraints that were identified by communities as limiting effective mobilization of clients for formal financial services include use of complicated technical language which customers do not understand and; service delivery that is not adapted to the needs and situations of women and the youth. Beyond the savings, women and the youths also consider banking services like loans as fraught with too many conditionalities that are aimed at discouraging poor customers from accessing the same. On their part, FSPs also identified the risk aversion and limited economic activities in most rural and hard-to-reach areas that would justify their investments. Lack of sex-disaggregated data related to the socioeconomic profiles of potential clients was also identified as affecting gender and age sensitive targeting of services from the banking sector.

3.4 Institutional Capacity to Mainstream Gender and Youth Issues

For a programme like FARMSE gender and youth mainstreaming is very crucial. Mainstreaming gender and youth issues would mean that there is integrating of gender analysis, women's interests, youths' interests and perspectives and gender-equality goals into all the activities planning, implementation, monitoring and evaluation, at every level of the FARMSE partner's activities. The aim is to set out an integrated approach that should inject gender and youth's awareness into every corner and at every stage of planning and implementation of the activities.

In this programme, FARMSE PMU Implementing Partners and the relevant MDAs were consulted as they were the key institutions in the implementation of the program. The consultations included assessing the capacity levels to effectively mainstream gender and youths' issues at all levels.

It was found that the institutional capacities among the PMU and its implementing partners to mainstream gender and youth issues into the program were at best mixed. While some actors have institutional strategies and guidelines as well as units or officers for gender mainstreaming and social inclusion, others do not. The evidence on this can be found through among others the beneficiary selection process, indicators used to measure progress on objectives, and the perception of capacity to mainstream gender and youths' issues.

Beneficiary selection process

When the financial services provision partner like NBS was asked on whether there is gender, youths and social considerations that they take into account to identify beneficiaries, the response was not fully in the affirmative.

We do not necessarily follow the gender and social considerations, we only ensure that whoever has National ID and is above 18 will be eligible to access bank services. (Female NBS official, Blantyre)

The above consultation finding agrees with what was in the NBS quarterly report, in regarding to their lessons on targeting in which they admit that women and youths are not as much targeted.

On targeting, to get the required percentage of women (30%) and youths (20%) proven difficult especially in Agency Banking. This is so because most businesses in the rural areas are owned by men and adults. Most of the youth do not own businesses in rural areas. There is therefore need to sensitize communities to include and allow women and youths to own businesses (NBS Quarterly Report Jan-March 2020)

That said, they still strive to target women as per the expectation of FARMSE in the programme. On youths, they only base on one being above 18 years, possess National IDs or have a letter from a chief to help their identification in opening the bank account. They stressed that in the real sense, there's no gender, youths or social consideration in their selections, hence whoever is eligible can enjoy their bank services. This was also justified by their targeting strategies which are generic for both women, youths, adults and other community members. There were no tailored strategies to target a particular group.

Indicators to measure progress

When NBS was asked to assess indicators it uses to measure progress, there were no gender and youths' sensitive indicators suggesting that, this was not an important factor in the assessment of progress on the objectives despite that FARMSE expects it to be sensitive and responsive to gender issues. For example, the bullets below summarize indicators for NBS:

- *Increased number of account savings by clients*
- *Availability of direct sales agents saving clients*
- *Access to financial services*
- *Good health practice and saving skills in their homes*

From the above, there are no indicators that show focus on youths age/social inclusion focused and so too there is no focus on women and gender sensitive indicators. Instead, it is blanket and neutral. This shows the capacity to mainstream gender and youths' issues is limited for such an implementing partner.

Perception of capacity to mainstream gender and youths' issues

The partners were assessed on what they see as being their capacity to mainstream gender and youth issues in relation to expectation in FARMSE programme. For NBS, it was clear that they do not perceive themselves as having capacity as their responses related to how far they need to go and can go with their banking services with little regard to gender and youths' sensitivity. This is evidenced due to their responses as follows:

- *The bank has service centers in rural areas to reach customers*
- *We have agents banking services where the brick and motor services is not available*
- *There is a good number of banking mobilization team in rural masses (in the offsite places)*
- *We have adequate funds to run the project through FARMSE funding*

Thus, it describes its capacity purely on commercial lines than gender, youths and social inclusion perspective. Partners under Ultra-poor graduation focus do have a better perception of their capacity and they do in-fact have some capacity as was evident with Oxfam, another FARMSE Implementing partners. For example, from the consultations it was found that Oxfam due to its past record and institutional values:

- *Has adequate gender capacities internally, but weaker on youth integration*
- *Oxfam uses the gender transformative approach, which is also informing their need for gender balance targeting, conduction coaching and mentoring sessions for households*
- *There is capacity on Protection of Sexual exploitation and Abuse (PSEA) capacity including on the reporting mechanisms of any malpractice.*

Thus for the implementing partners, weaker gender and youth integration capacity is noted for the some (Component 2) CBFOs partner while some under the Component I on Ultra-poor graduation have some capacity. That notwithstanding, the partners consulted felt the need for further capacity building, mentoring and coaching on gender and youth integration in FARMSE for effective delivery of the programme.

FARMSE PMU gender and youth capacity

With regards to the PMU, the consultation revealed that the PMU is not gender sensitive in its staffing even though they indicated they are working towards addressing this gap. For example, of the 11 staff at the PMU, only 18% are women and 82% are men.

The role of gender mainstreaming and social inclusion has been left to the Knowledge Management and Communication specialist, the only female programme officer as the second women is an administrative support staff. Already, the idea of having a non-gender/youth specialist coordinating the gender issues relegates the role as a secondary responsibility. It was observed that while assigning someone is a step in the right direction, it has presented the function area as an afterthought. It seems to be treated as something that is not as critical to the achievement of project objectives. In the discussion with the Programme Manager on how to address this he stressed that:

There is need for capacity building on gender, youth and social inclusion for the team at the PMU to have these skills and this plan was underway as opposed to having a full time person (Programme Manager, PMU).

The main issue he observed was that the flexibility to recruit someone responsible for gender and youth issues on full time may depend on issues of the scope of work, the adequacy of workload for the person to do which is the factor that needed discussion with the donors. That said, the issue was yet to be concluded adding that the budget can be adjusted to recruit someone in liaison with the donors. The other option was to consider having on retainer basis, a part-time consultant who can provide the programme with ongoing support to the PMU and its partners on youth and gender issues. Finally, it can be observed that having someone fully recruited to be responsible for gender and youths' integration issues in the programme was useful to support the monitoring and mentoring of gender/youth issues with the partners from time to time. So much that, by not having this positions, it shows that the PMU had capacity gaps in this area.

4.0 Conclusion

In summary, the situation analysis as presented in the developed Gender and Youth Strategy and the consultation findings in this report has established that; there are gender roles, decision making, access and control, socio-norm and capacity related challenges and constraints which affect women and youths' participation in such programmes as promoted by FARMSE. This notwithstanding there are still national laws, policies and some progressive inclusive financial services that exist even though they too are affected by some constraints limiting the potential women, men and youth clients' accessibility. In line with the gaps and the field consultations findings, the developed Gender and Youth Strategy has proposed the needed intervention around beneficiary selection and targeting, women and youth leadership, the mobilization of the target group and action on institutional capacity to mainstream gender and youth issues. It is out of these core areas that the strategic objectives of the strategy were drawn and from which a full strategy was developed as the main output of this assignment.