



Financial Access for Rural Markets, Smallholders and Enterprises (FARMSE),
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Final Gender Training Report

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Executive Summary

The first Gender Training for Financial Access for Rural Markets, Smallholders and Enterprises (FARMSE), Government line ministry of Finance and Economic Planning and FARMSE implementing partners was conducted at Amaryllis Hotel in Blantyre by consultants Yamikani Mtaula and Annie Fiwa.

The journey was both interesting and fraught with challenges for FARMSE PMU, IPs and consultants. Notably, there was limited time to conduct needs assessment, plan and deliver the training. Suffice to mention that the training delivery was compressed to cover practical gender elements, challenges and establishing means to achieve them.

Part of the success of the assignment is attributed to further preparation that PMU had with the consultant from inception meeting to material content review. The coordinator facilitated well in administering the questionnaires for the training needs assessment which enabled the consultants to come up with relevant materials covering capacity gaps identified.

IFAD Gender coordinator provided valuable guidance on the training delivery methodology and the consultants ensured that practical learning experience was achieved. Worth noting is the inclusion of practical experiences and presentations of current implementing partners in the training program which encouraging peer learning.

The outcomes of the training are expected to foster implementation of FARMSE Gender and Youth Mainstreaming Strategy and Gender mainstreaming of the implementing partners. Each institution represented during the training derived Gender mainstreaming for respective goals. It is highly recommended that the participants fully develop their action plans in consultation with their institutions.

The training intervention will be meaningless if the objectives of mainstreaming gender is not trickled down to the project field staff and beneficiaries. As such deliberate strategies by FARMSE PMU and IPs must ensure that specific the gender capacity building interventions are put in place to this group.

Last, there is need to monitor both implementation of goals, action plan, capacity building activities and its implication of gender balance and equality as well as norms, beliefs and social cultural factors that affect the project beneficiaries. The consultants are very grateful for being entrusted with the assignment and look forward to more engagement to support further mainstreaming of gender initiatives in FARMSE programme.

1. Background Information

This is a final assignment report following successful delivery of FARMSE Gender Training program by the consultants (Yamikani Mtaula and Annie Fiwa) to Ministry of Finance and Economic Planning, Financial Access for Rural Markets, Smallholders and Enterprises (FARMSE). The consultants were assigned for develop training materials and deliver the training to FARMSE staff, Government Ministry Representatives and FARMSE implementing partners representatives based on program Gender Capacity needs and gender capacity needs of participants to the training. The report has drawn outcomes of feedback from the inception meeting and report, training needs assessment results and feedback from the training conducted.

The delivery of the assignment builds on FARMSE Gender and Youth Mainstreaming Strategy (2018-2025) which was developed to reduce the gender gaps identified through a gender review by consultants, For Generation Institute of Gender and Development (FIGD) Consult team led by Dr. Anthony J. Malunga and Mr. Henry Sapuwa. The strategy aims to reduce the capacity gaps for targeted participants and equip them with skills to utilize gender analysis tools.

The strategy highlights the following key strategic interventions;

- ✓ Need for promotion of affirmative action to increase male and youth participation in CBFOs;
- ✓ Building capacity of beneficiaries for effective joint decision-making process within the households;
- ✓ Enhancing women and youth leadership skills;
- ✓ Need to develop gender and youth sensitive beneficiary mobilization approaches;
- ✓ Need to reduce gender and youth related barriers to financial innovations and services.

FARMSE Gender capacity building is necessary to ensure successful implementation of gender balance for the programme. It will also address current challenges implementing partners are facing to systematically addressing gender related issues and achieve gender mainstreaming in all program activities.

The consultants strived to design and deliver relevant and practical gender training program which addressed unique FARMSE gender related constraints and opportunities. The program is facilitating Gender mainstreaming to achieve economic empowerment for Youth, Men and Women through access to financial services. The training was further designed to fill the

capacity gaps for targeted participants and equip them with skills to utilize gender analysis tools and enable them to establish own gender strategies.

The report highlights the objective of the assignment, the methodology which was used to deliver the assignments, key outcomes of the training, recommendations and conclusion.

2. Overall Objectives of the assignment

Financial Access for Rural Markets, Smallholders and Enterprise (FARMSE) Programme is a seven-year Malawi Government programme being financed by the International Fund for Agricultural Development (IFAD), the Government of Malawi and private sector participants. The programme is being implemented over a period of seven years beginning July 2018 and finishing June 2025 under the Ministry of Finance, Economic Planning and Development (MoFEPD). The programme is a national wide and is targeting the rural poor to enable them access financial services. The total cost of the programme is US\$57.7 with IFAD contributing US\$42 million half of which is a loan at highly concessional terms while the other half is a grant. The Government of Malawi is contributing USD9.6 million out of which US\$3.1 million will be financed from its Social Cash Transfer fund while US\$6.5 million will be in the form of foregone taxes and duties. Domestic private sector partners will contribute US\$6.1 million of the total project costs.

The overall goal of FARMSE is to reduce poverty, improve livelihoods and enhance the resilience of rural households on a sustainable basis. The Programme's development objective is to increase access to, and use of, a range of sustainable financial services by rural households and micro, small, and medium enterprises. The Gender training program was necessitated as one of key intervention to achieve overall goal for FARMSE.

2.1 Objectives of the Gender training:

To fill the gender capacity needs and accelerate the effective implementation of FARMSE and strengthen FARMSE's capacity at PMU to design and implement interventions that are responsive to gender equality-based approaches to the programme.

2.2 Specific objectives

- Develop the capacity of FARMSE, especially key programme officers to formulate, implement and monitor gender-responsive projects and initiatives by the IPs addressing the gaps identified in the training needs assessment;
- Introduce gender mainstreaming tools for FARMSE that can be used to improve management of the programme;
- Develop a gender action plan with the participation of programme staff to align with the Gender strategy of the programme.

- Strengthen the awareness and capacity of FARMSE for gender support to IPs;
- Position FARMSE as a key player in promoting awareness in financial inclusion through the promotion of gender equality and social inclusion in rural financial services.

3. Key Deliverables

The project has three main deliverables, thus:

- a. Inception Report; The draft inception report was delivered prior to training delivery and a revised inception report considering feedback from FARMSE colleagues is attached as annexure 1 to the report;
- b. Training materials; The consultants have developed FARMSE Gender Training Manual which aim to provide as a guide for further Gender capacity building intervention for FARMSE and its implementing partners. In addition, the consultants have shared power point presentations delivered during the training as part of the training materials. Both hard copies and soft copies of the materials are shared. Training Manual is attached as Annexure 2 of this report.
- c. Final assignment report; the report highlights the methodology and key outcomes of the assignments. This report further includes results of needs assessment report (attached as annexure 3) to the report and results of goal setting session from the training as annexure 4 of the report.

3.1 Approach taken to achieving the Goals

Below table 1 represents the consultants own review of the achievement of the training objectives

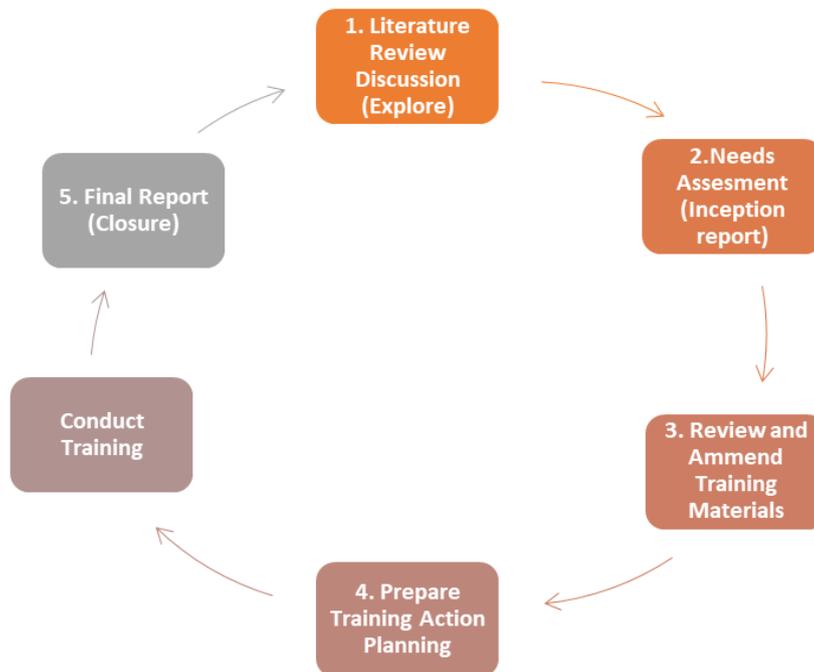
#	Specific Training Goals	Action Taken	Comments
1.	Develop the capacity of FARMSE key programme officers, IPS to formulate, implement and monitor gender-responsive projects	<ul style="list-style-type: none"> • Needs assessment report highlights key areas of capacity gaps, such as use of tool necessary to formulate, implement and monitor were delivered as part of Training. • The training delivered covered the areas identified and all participants were engaged to formulate program specific gender responsive goals. 	The objective was fully achieved.
2	Introducing gender mainstreaming tools for FARMSE that can be used to improve management of the programme;	<ul style="list-style-type: none"> • Gender Mainstreaming tools were fully discussed during the training. Practical lessons were incorporated through presentation on how Care Malawi International mainstream gender in its programs. This provided the participants much insights on how to improve FARMSE program. 	The objective was fully achieved.
3.	Development of IP's Gender action plan to align with the Gender strategy of the programme	<ul style="list-style-type: none"> • Gender action plan template was presented and discussed during the training. However, IPs needed to discuss with their organisations on new gender 	The objective was achieved, however, there is need for

		goals set to fully develop each program Gender Action Plan. Results of goals set for each program are part of annexure 4.	follow up to ensure IPs fully develop the action plans on goals set.
4.	Strengthen the awareness and capacity of FARMSE for gender support to IPs;	<ul style="list-style-type: none"> Awareness of Gender was delivered from a personal level, community level, program level to country level through transformative tool. Specific areas of support for the IPs are highlighted in annexure 4. 	Objective was fully achieved
5.	Position FARMSE as a key player in promoting awareness in financial inclusion through the promotion of gender equality and social inclusion in rural financial services.	<ul style="list-style-type: none"> All the training materials delivered, and presentations made highlighted the importance of Gender Mainstreaming in all programs and project activities. As such consultants expect FARMSE to consider Gender issues beyond numbers and understand the norms and impact of gender implications in any project activity. 	Objective was fully achieved

Overall, the training delivery met the objective of set for the assignment and it is highly recommended for FARMSE to act on the outcomes and ensure that the knowledge gained is put to use.

4.0 Assignment Methodology

The assignment delivery followed below systematic methodology as presented in Graph 1 below.



4.1 Inception Meeting Discussion

The assignment began with a clarification of understanding of terms of reference of the assignment which was held on 19th October 2020. The meeting provided much insights on the expectations of FARMSE and provided guidance on how to deliver the assignment. The consultant's delivery of inception report was based on outcomes of discussions as well as knowledge and experiences of the consultants as per technical proposal submitted.

4.2 Training Needs Assessment

The consultants conducted a cross-sectional assessment of the participants mainly focusing on qualitative data collection from some of identified participants for the training. Qualitative data were analysed using content analysis and thematic approach. Need assessment was premised on assessing the capacity and establish designed skills to be acquired through the training using the approach highlighted in Graph 2 below;



The response showed that 43% of the participants for the training had a fair understanding of Gender issues but had capacity gaps in terms of how to initiate and implement gender programs in their respective workplaces. Thus, consultants' approach for the delivery of training was much on practical applicability of gender concepts and knowledge.

4.3 Material Development and Consultations

The results of Needs Assessment provided key direction of focus for the material development. The materials were developed to enable FARMSE to facilitate, implements and monitor Gender responsive projects and ensure participants can use Gender Mainstreaming at Program Implementation Unit level as well as with implementing partners. Key reference include UN Gender SWAP assessment tool, IFAD Guidelines for Gender Targeting and Social Inclusion, National Gender Policy (2015) and specific Gender issues faced in Tier 1 Financial Service Provision (Commercial Banks), Tier 2 Financial Service Providers (Microfinance Institutions and SACCOs) and Tier 3 Financial service providers (VSLA and informal lenders) that FARMSE program deal with.

The training content was shared and discussed with FARMSE and Florence Munyiri from IFAD during a meeting on 13th November 2020, where key insights were provided to the consultants to improve the training delivery in order to get maximum involvement and participation of the participants.

4.4 Training Delivery and Outcomes

The following are some of the key outcomes of the training program;

- a. One of the key valuable outcomes of the training was that the training provided platform for participants to share knowledge and insights on how gender mainstreaming is implemented in various projects. Key presentations were made by Care Malawi International and NBS Bank. Other participants were also given opportunity to share their knowledge, experiences and expertise in various topics of discussion.

Picture(left) shows Malawi Presentation(left) and Volunteer Participant Presentation (Right)



- b. Another key outcome of the training was the participants discussion of gender challenges of Men/Women and youth face to achieve gender balance in various projects. It was highlighted that there is need to Men VSLA in order to have gender balance on the program and to promote girls/boys inclusive VSLAs as part of youth inclusiveness. Men and youth participation in VSLAs, Women participation in Formal Financial services and encouragement of rural access to Agency Banking service as below pictorial presentation.

Below pictures shows group discussions of the challenges and potential solutions.



- c. The training enables the participants to identified gaps in the IPs projects and strategies to overcomes the gaps identified
- d. The participants identified the following key take home points and commitments considered at an individual and project level;
- i. The need to have Gender impact assessment beyond the numbers of beneficiaries for various projects. Projects needs to address the norms and reasons for gender imbalance in most of the projects. In addition, there is need to understand the gender impacts on the project interventions on the project beneficiaries.
 - ii. The need to adopt gender neutral communications in all project communication.
 - iii. The need to move away from single gender focus to both Male and Female inclusive gender equality and equality at project design and monitoring phase.

- iv. Gender transformation begins at an individual level as such every participant need to embrace Gender equity if implementation of gender interventions in various projects are to be successful.
- v. The need to incorporate gender assessment and evaluation beyond numbers only.

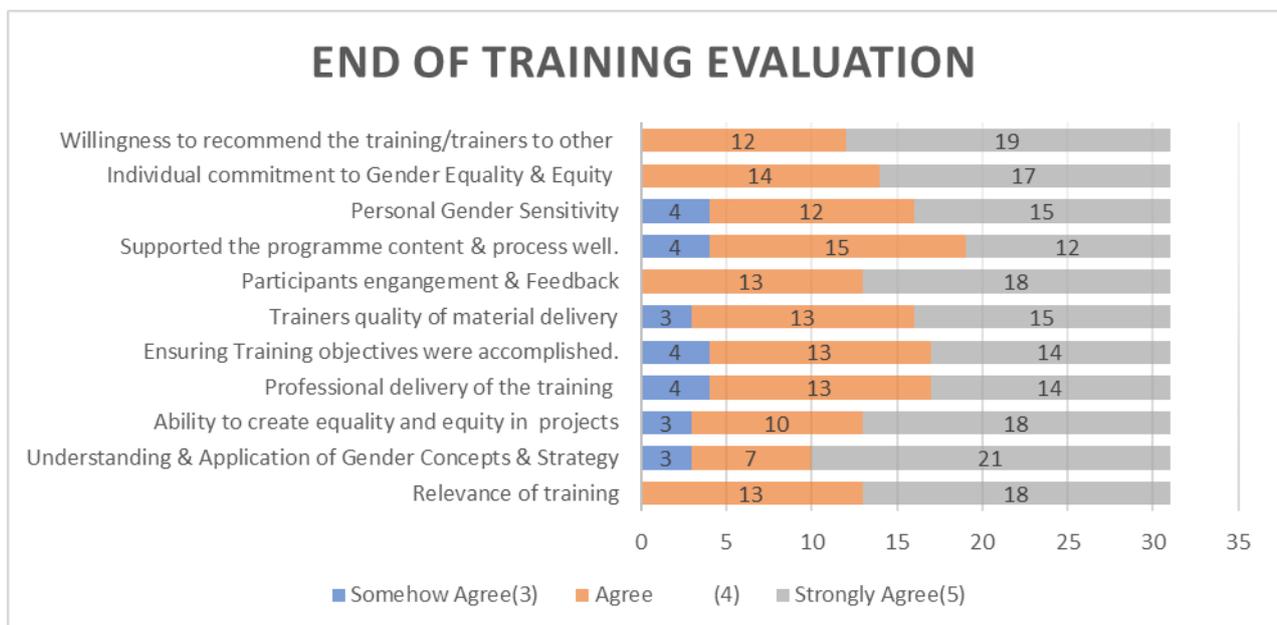
5 Training Delivery Evaluation

Facilitation formed basis of training delivery. Participants were drawn from various IPs, FARMSE PMU and Government ministries which provided room to share practical gender experiences. The delivery methodologies were based on adult learning principles aimed at transferring knowledge and skills that address both technical and behavioural needs for change among the target audience. This was achieved by respecting participants’ experience by asking them to share ideas, opinions, and knowledge.

At the end of each day, participants had time to evaluation each day’s session through showing happy faces, sad faces and indifferent faces. All but one reported happy with daily training sessions with only one individual being indifferent.

At the end of the training, the participants were provided evaluation forms to assess their own level of knowledge and ability to apply gender knowledge acquired and review the training delivery and as well as assess the consultants training material delivery.

Below graph provides summary of the evaluation of each criteria. Most of the participants (17 plus of 31 participants), strongly agree that the training was relevant, they are now able to understand gender concepts and strategize how they will promote gender equality and equity in their projects.



6 Challenges

In any intervention like Gender Training, it is likely that challenges would be encountered during assignment execution. Mindset change training that succeed, like Gender Training Delivery, perceive such challenges as hurdles that must be overcome as opposed to considering them as show stoppers. As such

the consultants took time on the first day of training to challenge personal beliefs and perspectives towards gender and common genders stereo types to enable participants open up and have open minds and beliefs about Gender.

Further, late responds to needs assessment questionnaire were incorporated by way of ensuring that discussions during the trainings covered all areas highlighted from the need's analysis. The consultants exercised flexibility in adherence to ground rules during the training delivery for the participants as well as time schedules for the session.

Some key areas highlighted to improve on the training include provision of training materials in advance, timely conducting needs assessment, provision of more hand outs and provision of more time delivery time of the training.

7 Conclusion and Recommendations

FARMSE Gender Training was an eye opener not only to participants but to the consultants as they equally gained knowledge in executing the assignment. The facilitating sessions were no different in that the consultants learned a lot of lessons.

One of the key outcomes of the training was the need to trigger down the gender capacity building to IP field staff, programs volunteers' implementers and lead community support representatives in order to mainstream gender to all program activities. This entails empowering PMU and IP representatives to build capacity of the field staff to project beneficiaries.

Each participating implementing partner, FARMSE PMU and government representative come up with goals for each institution. The representatives need to discuss and agreed with their respective institutions of clear action plan for implementation. This will require further follow up by FARMSE to ensure that the plans are fully developed. Such plans need to reflect key Gender challenges being address in each of the programme components and resources required to implement the plans. A guiding Gender Action Plan Template is attached to the inception report.

In addition, we recommend further follow up assessment of implementation of the plans by IPs as continuous monitoring process either on quarterly, yearly or ongoing balance.

The consultants are grateful to be part of the quite learning experience and hereby express willingness to continue render capacity development services to FARMSE and its implementing partners to ensure Gender Mainstreaming is achieve both at PMU level as well as all implementing partners.