

Scottish Government

Malawi Development Programme 2010

Mid Financial Year Report

PLEASE READ ATTACHED GUIDELINES BEFORE COMPLETING THE FORM

Mid Financial Year Report

April – September 2012

Administrative Information

1. Your organisation name and the name of your project:	2. Project reference number:
Oxfam Promoting sustainable livelihoods for vulnerable groups, especially women, in Chiradzulu, Malawi 2010-2013	MA31

3. Project start date:	4. Report for financial year (yyyy-yyyy)
1 April 2010	2012-2013

5. Please tick which strand(s) of the Scotland-Malawi Co-operation Agreement your project aims to address.			
Civil society and Governance <input type="checkbox"/>	Sustainable economic development <input checked="" type="checkbox"/>	Health <input type="checkbox"/>	Education <input type="checkbox"/>

Monitoring Objectives and Outcomes

6. Has the focus of the delivery of your project significantly altered since your last report? If so, please explain how and why and attach copies of all relevant correspondence with the Scottish Government.	
Nothing changed	
7. Please consider your original Objectives as given in your application, and comment on your progress towards achieving them since your last report.	
Objective	Progress to Date
To increase household income by improving access to markets and capacity on value addition by farmers (a majority of which are women).	In the reporting period, the programme has implemented and achieved the following; Beneficiaries are increasing production and profitability of identified products The programme has been supporting households especially women who are beneficiaries of the piggery and horticulture enterprises. 32 new beneficiaries for

	<p>horticulture have been identified and trained in horticulture methodologies and best practices. This is in addition to 250 beneficiaries that were identified in the past 2 years. Thus, cumulatively 282 beneficiaries have been identified to date. Currently the programme is distributing chemicals, seeds and fertilizer to all 282 (195 females and 87 males) beneficiaries. These inputs are used for rain fed horticultural production that falls between October and March and fetch high prices on the market.</p> <p>This support, has resulted in increased access to start up capital for 282 farmers, increased production due to increase in the size of plots under cultivation coupled with quality inputs and this in turn has increased the profits that beneficiaries are getting from the projects.</p> <p>The programme also continued supporting piggery. 1 piggery unit is currently under construction and its 10 members who are new beneficiaries that have been identified in the reporting period have been trained in piggery management and group dynamics. 49 piggery units have been provided with livestock drugs and Veterinary chemicals. 15 piggery units that were dilapidated have been renovated. 6 piggery units, whose pigs died due to the African swine fever in 2010, have been supported with 30 piglets, chemicals and drugs to restart their business. Cumulatively, the programme has established 56 functional piggery units with membership of 560 beneficiaries.</p> <p>In total, the programme has supported 842 beneficiaries with start up capital for them to increase their productivity and profitability. This is against a target of 500 beneficiaries. This has been made possible because of the extra support that the programme received from the Circle and conducting of community based trainings which resulted in some savings on trainings that were invested in identifying more beneficiaries, among other reasons.</p> <p>Improved organisational capacity among small- scale producers resulting in increased negotiating power and productive partnerships with the private sector.</p> <p>The programme continued working with horticultural and piggery groups it established in the past years. In the reporting period much effort was put on strengthening the interim committees for piggery and horticultural farmers associations with an aim of graduating them to fully fledged executive committees for the two associations. This has been done through mentoring, monitoring and coaching the committees so that their capacity is built. The committees reviewed their constitutions that were developed in year 2. Now they have draft copies that are ready to be presented to the department of Agriculture for further input.</p> <p>With resources permitting, in the next 6 months, the association will undergo organizational Development</p>
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processes to get registered, have strategic plan, mission, vision and the board.

Beneficiaries are creating enterprise groups, managing their own profitable small-scale businesses.

In the reporting period, the programme continued registering new beneficiaries for piggery and horticulture with 4 new enterprise groups (3 for Horticulture and 1 for piggery) established. It also continued supporting fish farming and Mushroom production. For example, the programme supported the mushroom group to access seeds/spawn from Bvumbwe Research Station. This has resulted in an improvement in the access of the spawn as evidenced by continuous production and supply of mushroom since May to date. However there is still need for improving access to the spawn so that other interested groups can access this. It is hoped that this will be addressed with Oxfam's partnership with University of Malawi, Chancellor college, a government institution that produces mushroom spawn.

Since mushroom production is not time consuming and the women are not producing all the mushroom they would wish due to spawn access, the mushroom group on its own has diversified into Poultry. The poultry beddings are being used as mushroom substrate and the income from mushroom which is realized almost on daily basis is being invested in buying poultry feed and daily needs for broiler Chickens.



Chickens captured at Lupanga village. Picture by H. Ziba

Beneficiaries are using financial services sustainably to receive and repay credit.

CUMO and Opportunity International Bank are the two Microfinance Institutions operating in the impact area. However, due to high interest rates, service charge, restrictions on loan amounts, repayment periods etc, and communities prefer getting the loans from VSL groups. Therefore, in the last six months there has been an increase in number of people getting and paying loans from VSL than these institutions.

Beneficiaries are increasing their financial base for basic needs, investments and longer-term livelihood development through Village Savings and Loans Associations.

The programme has registered 34 new VSL groups in the reporting period. As of September end 2012, The programme registered a total of 327 groups from 293 that were registered as at 31st March, 2012. The membership has increased from 2931 to 3120 (296 men and 2824 women) with total savings and loans of MK 17,909,480 (about £39, 800 at MK450 rate) generated between April and September 2012.

Using proceeds from VSL one group from Kalungwe village in TA Likoswe has invested its VSL money into bee keeping as a group business that is aiming at generating more income for their groups and households at the same time conserving and promoting afforestation. The group made their own initiative in linking up with the Agriculture department through the agribusiness officer who trained them on business plan. The programme only linked them to the government departments of forestry and community services for more capacity building on bee keeping.

Lupanga (mushroom) group has diversified into poultry using some resources from VSL.

After getting basic needs using proceeds from VSL, Many households are investing in relatively bigger businesses so that they can realize more income to meet other needs of their lives and get long term livelihoods.

Women are effectively participating in the market chains and value-chains for different products challenging the unequal power relations

There is progress being made around women effective participation in the piggery and horticulture products. This evidenced by an increase in number of women who are participating in selling tomatoes, onions and cabbages at the local markets. It has been observed that even if it is both men and women who have taken part in farming when it comes to selling, it is largely women. The capacities of women have been built to assert, negotiate for better prices. For horticulture products, more and more women are negotiating for better prices from the buyers who come from town especially Blantyre market and the surrounding townships to buy from them. For example same size of head of cabbage sold at Bvumbwe market at MK25, in Chiradzulu, women were selling at a minimum of MK40. This has been made possible because they are able to calculate the cost of producing that cabbage, profit they want to make and engage the buyers by negotiating better prices.

	<p>Of late there has been an increase of women traders at the nearest markets that exist in the communities. Many husbands are entrusting their wives with trading of produce. From Focus Group Discussions, evidence shows that more women are participating in decision making processes at household on household economy (in terms of use and utilisation as well as control of financial resources), and many women are taking part in different economic activities. This was not the case before basing on gender roles, many women believed that men should be the bread winners and them be the carers.</p> <p>For the piggery, it is no longer easy for vendors/middlemen to buy pigs at a very cheap price as it was the case previously. For Example, in Ntonya village, a middle man tried to manipulate women farmers by trying to buy pigs at a lower price, but the women engaged and refused the man from buying the pig. Furthermore, women have information of alternative markets in Blantyre and Lilongwe that the programme has identified. Using this knowledge women are opting not to sale to a vendors but wait until there are enough pigs to be sold in these markets.</p> <p>The policy and institutional environment is made conducive to encourage the participation of poor and vulnerable groups (especially women) in the market chains for various agro products in Chiradzulu district</p> <p>In the reporting period, the programme continued engaging the district agricultural development office on access to extension services by the programme beneficiaries. This has resulted in improvement in access to veterinary services because the DADO allocated an extension worker to the area such that in the reporting period all piggery units have accessed veterinary services such as vaccination, deworming and other services.</p>
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8. Have you experienced any constraints or difficulties since your last report? If so, what action have you taken to overcome them and what effect have they had on your Project?

One key challenged faced during the past six months is the 49% devaluation of the Malawi Kwacha which resulted into high cost of living and high inflation rate. Due to this problem, the resources provided for this programme have not been adequate to implement all activities. Therefore the programme opted for concentrating its efforts towards piggery and horticulture enterprises, leaving out other equally important activities.

9. Please include a short narrative or case study demonstrating the positive impact your project is having. Please make any further comments you feel might illustrate your progress.

See case studies attached

Financial Reporting

10. Please provide a detailed breakdown of actual expenditure for the financial year to which this mid financial year report relates, compared to the programmed expenditure detailed in your original application form.

Budget Headings	Programmed Expenditure	Actual Expenditure
Project Activities through partner	£58,000	£28,299.25
Salary costs for Malawi staff	£20,000	£7,783.09
Rent, rates, heating, cleaning, overheads	£2,000	£4,788.11
Office costs e.g. postage, telephone, stationery	£1,000	£835.78
Travel and subsistence	£4,000	£2,807.34
Printing and/or conference /Workshop costs	£6,000	£382.89
Equipment or capital costs	£2,000	£0.00
Administration Costs (7%)	£7,000	£3,142.75
TOTAL	£100,000	£48,039.21

11. Please comment on the breakdown of expenditure in Q11 above, particularly explaining any significant disparities between programmed expenditure and actual expenditure within the relevant financial year.

At half year mark expenditure is on course at 48%

Further Information

12. What lessons have you learned during this reporting period?

Supporting a married woman with fertilizers, chemicals, seeds and trainings ,



ANNEX 1

Malawi Development Programme

'Women farmers access value-chains and adapt to climate change in Lilongwe, Mchinji and Dowa Districts of Malawi' 2012 – 2015 (MAL 08)

Issue with partner

In the end of financial year report, submitted to the Scottish Government in May 2013, we reported issues with one of our implementing partners, FAFOTRAJ. Because of reduced capacity, particularly in finance and management, we decided to downscale the operations of the partner to one district (Lilongwe). From May, the programme team have been committed to working with FAFOTRAJ, establishing the extent of the weaknesses within the organisation and building their capacity.

Oxfam support (May – August):

- Frequent monitoring and engagement. The Oxfam Finance Team travelled to their offices to offer financial and management training and delivered two Advocacy Strategy Development workshops at our own offices. We conducted one field visit and a meeting to review the project.
- There have been more than 50 phone calls to discuss aspects of the project, including how it was progressing and how the implementation could be improved.
- Three meetings were held at the Oxfam office with FAFOTRAJ to discuss progress and the delays in the implementation process. This included discussions about the TA in Lilongwe which had not been targeted.
- Mentorship and buddy programme with finance officers at FAFOTRAJ. This created a good rapport between the partner and Oxfam, enabling us to work as a team and assist them whenever possible.

FAFOTRAJ ASSESSMENT

Following the activities above, Oxfam chose to undertake a full assessment of FAFOTRAJ. The objectives of this was to assess the level of implementation of the project on the ground, the efficacy of FAFOTRAJ systems following additional support from Oxfam and to make recommendations to Oxfam on the way forward.

The assessment team included:

[REDACTED]
[REDACTED]
[REDACTED]

Key Outcomes

FAFOTRAJ did successfully deliver a series of training events on leadership, VSL management, agricultural production and post harvest management. In addition, both groups in Lilongwe have shown to have strong VSLs.

However, FAFOTRAJ has had continued turnover of finance staff members, leaving a significant gap in their capacity at times. FAFOTRAJ has been unable to link farmers to markets, leading to farmers selling their produce to vendors at a lower price than expected. Some of the farmers have expressed they felt a sense of vulnerability due to the lack of monitoring in place. This resulted in some of the lead farmers demanding a larger return on borrowed soya seed, taking advantage of their position. FAFOTRAJ have only been implementing activities in one TA (target was two TAs).

RECOMMENDATIONS BY THE TEAM

FAFOTRAJ has been supported in full to develop their capacity. However, the assessment shows that they have been failing the beneficiaries. For this reason, the team would like to end the relationship with them immediately. We would like to propose the following:

The team developed two scenarios on moving forward and assessed the risks for each:

Action	Pros	Calculated Risk
Discontinue the partnership with FAFOTRAJ and Identify new partner	<ul style="list-style-type: none"> - Decision can be made quickly, meaning we can get the project back on track - Activities can start where FAFOTRAJ left off, meaning there is no loss of time or money - The transition process of working with another partner will only take two weeks. The partner has been identified and is prepared to start work in October. 	<ul style="list-style-type: none"> - Farmers have already lost out in terms of production support and monitoring. This action will mean a further month delay - Oxfam will lose all the initial investments. This is not monetary in value, but the time we feel that has been wasted in working with FAFOTRAJ to develop their capacity - There may be a lack of trust in Oxfam as this partner did not deliver. Oxfam will manage this carefully. We will introduce the new partner to the communities and begin to build up the trust and belief in the project. If it is appropriate, we will highlight other projects implemented by the partner that have made a positive impact on other communities.
Conditional continuation with FAFOTRAJ, fund per activity	<ul style="list-style-type: none"> - Farmers will be supported by FAFOTRAJ, which is familiar to them - Oxfam will reduce the risk of losing donor support 	<ul style="list-style-type: none"> - There is already a lack of trust with FAFOTRAJ and the beneficiaries have already been failed - Management will be heavy on Oxfam staff. The three months of intensive support has not had an impact - Risk of micro managing the partner - Delays will be inevitable as FAFOTRAJ will have to work on finance, monitoring and train new members of staff - Does not address the systematic challenges that led to this situation - Future issues to this project.

We have already identified the Catholic Development Commission of Malawi¹ (CADECOM). If the Scottish Government are in agreement, we would be able to finalise a contract with them immediately and they will be able to start work in the next two weeks. This would involve picking up activities where FAFOTRAJ left off in one TA, and commencing activities in the other.

All of the above information will be detailed in the Mid Year Report. We wanted to make the Scottish Government fully aware of this issue before submitting the report in order to be as transparent as possible.

¹ <http://episcopalconferencemalawi.wordpress.com/commissions/cadecom/>



ANNEX 2 Empowering Women Case Study

Background

Oxfam is supporting farmer cooperatives in Mchinji in central Malawi through a local partner – Churches for Action in Relief and Development (CARD). Formed in 1995, CARD has worked on a number of development and advocacy programmes and because of this has become a well-known and trusted actor amongst the communities.

Within the Scottish Government funded project, CARD will reach 5,000 farmers (3,000 will be women) in Mlonyeni TA and Simphasi TA. The objective of the activities is to improve the livelihoods among small scale farmers by increasing household income through a value chain approach and agro-enterprise development.

Machichi Cooperative, Simphasi TA

In February 2014, Oxfam [REDACTED] Manager [REDACTED], travelled to Malawi to gather content and information on the projects funded by the Scottish Government. During this visit, [REDACTED] met the Machichi Cooperative. They are now successfully selling their produce collectively.

The Cooperative has three large buildings for bulking and storing their produce and have brand new machinery which they will use to produce crude oil from their ground nut harvests. CARD have already linked them to Capitol Oil Refinery who will process it further and purchase for an agreed price.



[REDACTED] is 45 and lives with her three children in Simphasi TA. She has received training, seeds and support from CARD. She now has improved knowledge of climate change, accessing markets and business. As part of the Machnichi Cooperative, [REDACTED] is combining her harvests with other women, enabling her to get a better price for her crops.

'I used to plant maize here but just for my own household needs. But it was never enough. I was growing without using fertilizer – it's very expensive, so my harvest was always very poor. The cooperative has helped me and to begin with I will get linked up with better markets. For example, these ground nuts are from better seeds and I'll sell for a higher price. I hope that by being part of this cooperative I can buy and sell and then earn more next year.'

'Being part of a group will be good. We will also have our own revolving fund. With this, we can get even more benefits. If I am able to work hard and get fully involved I will have a bright future for me and my children. A lot of things will change for me. Without this support and the project, life would be very difficult for me – honestly, we would not have any other support.'

Scottish Government

Malawi Development Programme

End of Financial Year Report (Full Financial Report)

PLEASE READ ATTACHED GUIDELINES BEFORE COMPLETING THE FORM

Administrative Information

1. Your organisation name and the name of your project:	2. Project reference number:
Organization name: Oxfam in Malawi Project name: Women farmers access value-chains and adapt to climate change in Lilongwe, Mchinji and Dowa Districts of Malawi.	MA 08

3. Project start and end date	4. Duration of funding	5. Report for financial year (2012-2013)
1 April 2012	2012 - 2015 (3 years)	2012-2013

6. Please tick which theme(s) of the Malawi Development Programme your project aims to address.			
Civil society and Governance <input type="checkbox"/>	Sustainable economic development <input checked="" type="checkbox"/>	Health <input type="checkbox"/>	Education <input type="checkbox"/>

Monitoring Objectives and Outcomes

7. Has the focus of the delivery of your project significantly altered since the start of your project? If so, please explain how and why and attach copies of all relevant correspondence with the Scottish Government.
In the last report it was indicated that the project reduced its geographical reach from thirteen Traditional Authorities (TAs) to six, two in each of the project districts. This was considered necessary as it was found that the resources would be spread too thinly and monitoring would become difficult in a wider geographic area, making the project inefficient. This change does not affect the total number of beneficiaries (15,000) as indicated in the project proposal.
The role of the main implementing partner, FAFOTRAJ has now changed. Their experienced Programme Manager had resigned and it became clear at the last quarterly

review that FAFOTRAJ's capacity, particularly in finance and management, was subsequently reduced. During this reporting period, Oxfam has worked closely with the partner to establish the extent of the weaknesses and is beginning to develop their skills and capacity in technical and financial management. Following this, a decision has now been made to downscale the operations of FAFOTRAJ to one district (Lilongwe) and identify another partner(s) to implement the project in the other two districts of Dowa and Mchinji.

8. Please list activities that the project has delivered since it started and list the activities planned for the next 12 months. You may wish to refer to Q32 of the application form. Please limit your response to 500 words.

During the first reporting year, Oxfam worked closely with partners, including FAFOTRAJ, the Department of Agricultural Extension Services (DAES) and the Malawi Agricultural Commodity Exchange (MACE) to mobilize and increase the capacity of women farmers in all three project districts.

In total, 12,254 people have been supported. In Lilongwe, Mchinji, and Dowa, the percentage of women attending was 76, 86 and 96 per cent respectively. It is important to highlight that in all districts, ten Lead Farmers were selected in order to assist in the implementation and monitoring of the project activities at grass-root level.

241 Village Savings and Loans (VSLs) groups were established to enable the farmers to access finance. These groups were trained by Community Finance (COFI¹) on basic group management. The project has now identified twenty three Bulking Group Centres (BGCs) in Msakambewa and Chimutu. These BGCs will act as joint trading centres for the farmers.

Over 3,500 farmers now have increased capacity, having attended training sessions on agronomic practices, marketing and sustainable agricultural practice in order to increase yields, save costs and reduce losses. Training on marketing was facilitated by FAFOTRAJ and Market Linkages Initiatives (MLI).

One Farmers Field Day was organized in T/A Mlonyeni in Mchinji to demonstrate some new technologies in farming. The Field Day was also an opportunity for the farmers to showcase their products to potential buyers and create marketing opportunities.

Oxfam and FAFOTRAJ linked up with key specialised partners including the Agricultural Commodity Exchange (ACE), The Trade Line Corporation (TLC) and Theatre for a Change (TFAC). A total of 195 market contracts have now been signed, meaning the farmers have access to big volume, lucrative markets. TFAC offered training and educational awareness sessions for 557 farmers on HIV, and following this, 312 people received counselling and testing.

The project is supporting farmers to incorporate climate change adaption plans and practice sustainable methods. Diversification of livelihoods has been promoted, alongside issues such as conservation and agro-forestry. Communities have been advised to implement soil and water conservation measures. A full climate change adaption plan, including early warning systems is being developed. To address the issue of low seed quality in soya and beans, 476 farmers in Chimutu received certified soya seeds and other

¹ COFI is a service provider in community financing, operating in the target areas in Lilongwe. FAFOTRAJ outsourced the services of COFI to train the VSL groups in management and business management.

communities were trained on the importance of purchasing seeds from approved agro-dealers.

In the next twelve months the project aims to:

- (i) Facilitate gendered market mapping, establish women's groups, agribusiness capacity building and establishment of viable agro-enterprises;
- (ii) Provide value chain information to women farmers;
- (iii) Link with the DAES to provide extension services to the women.

Project Level Indicators

This information will help us measure the impact of your individual project

9. For each project Outcome, list the indicators and the project-specific baseline values as outlined in Q38 of your application form and then provide the current indicator value.			
Outcome	Indicator	Baseline value	Current Value
1. Improved capacity for 15,000 poor women smallholder farmers to participate in profitable value chains.	15,000 women smallholder farmers trained in organisation management (governance; administration; financial management).	<p>Dowa has 1,500; Lilongwe has 2,860 and Mchinji has 1,300 women farmers already participating in agribusiness.</p> <p>Currently, women contribute ten per cent of cash crop commodities sold.</p> <p>Currently, women farmers sell to middlemen within their locality.</p> <p>None of the women participate in VSL.</p>	<p>In the current reporting period, a total of 12,254 beneficiaries were supported and received training in the three target districts (10,330 of which were women).</p> <p>During this period, 476 people were assisted with seeds for the selected value chains in Lilongwe.</p> <p>A total of 241 VSLs groups were established in all three project locations, in partnership with COFI. Beneficiaries received training and are now able to save and get loans.</p> <p>Farmers have been encouraged to sell their products collectively through the formation of BGCs, allowing the farmers to collate their commodities in one place in order to achieve the quantity required for big buyers. The BGCs also allow the women to clean, dry, sort and grade their products, with additional benefits of combined advertising and a reduction in overall costs.</p> <p>Training on marketing has also taken place, facilitated by FAFOTRAJ and MLI in Mponela, Dowa District. The training was attended by Lead</p>

			Farmers, who will in turn train other farmers when they return to the community.
2. Enhanced levels of productivity of agro-based products among producers.	<p>90 per cent increase of women farmers adopting environmentally sustainable agricultural practices.</p> <p>60 per cent increase in the number of poor women using climate-related hazard early warning systems to adapt their production systems.</p> <p>70 per cent increase in annual cash crop production.</p> <p>90 per cent of targeted households use high quality improved seed varieties and / or planting materials.</p>	<p>5 per cent women farmers practise sustainable agricultural practices.</p> <p>None of the women farmers are using early warning systems.</p> <p>10 per cent use high quality improved seed varieties and / or planting materials.</p>	<p>Between April 2012 and March 2013, 72 producer groups have been trained in best agronomic and sustainable use of soya, beans and groundnuts.</p> <p>Training on improved agronomic practice included post-harvest management to reduce loses, with a focus on the importance of mitigating climate change through diversification of crops and improved production.</p> <p>Crops will be harvested at the end of May 2013 and this will be detailed in the next reporting period.</p> <p>476 farmers in T/A Chimutu were provided with certified soya seeds purchased from a recognized supplier in Lilongwe district.</p>
3. Improved enabling environment for poor women smallholders' integration into the profitable agro-based value chains through increased national awareness.	<p>Three agribusiness fairs and market road-shows held.</p> <p>Five per cent of women farmers participating in national trade fairs</p> <p>Nine advocacy issues tabled</p> <p>Three annual national stakeholder policy meetings held</p> <p>Two new agribusiness related policies</p>	<p>One advocacy issue tabled by FAFOTRAJ.</p> <p>None of the women participate in national trade fairs.</p> <p>None at the moment</p> <p>None at the moment</p> <p>No agribusiness related policies have been</p>	<p>A Field Day for farmers was organized in T/A Mlonyeni in Mchinji to demonstrate some new technologies in farming. This enabled farmers to showcase their products, raise awareness and widen markets.</p> <p>Oxfam and its partners are currently in the process of developing an advocacy strategy. Through this, key stakeholders will be engaged to tackle issues that act a barrier to women smallholders.</p> <p>To support women in accessing big volume profitable markets, Oxfam and FAFOTRAJ intend to engage</p>

	developed and existing ones reviewed to enhance women's participation in agro-based value chains.	developed or reviewed.	<p>with the ACE bureau and commodity brokers at both local and international level which have a reliable database of markets.</p> <p>During the first reporting period, the project partnered with Trade Line Corporation (TLC) in order to link women enterprises into the market system via innovative supply chain models. Through TLC, 195 market contracts have now been signed with the farmers to facilitate the linkages to lucrative markets.</p>
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Programme Level Indicators

This information will help us measure the impact of our Malawi Development Programme in its entirety.

10. Please list each indicator and its baseline value, as outlined in Q39 of your application form, and then provide the current indicator level.		
Indicators	Baseline values	Current Indicator Level
D9	Most women in Dowa, Mchinji and Lilongwe (15,000 women farmers across three districts) engaged in farming are unable to generate secure income from the agricultural value chain as they are undermined by the lack of viable enterprises that would enable them to operate in the formal competitive commercial sector.	<p>10,330 women farmers are now engaged in farming, as well as received training in management, organisation and administration skills. It is expected that in the coming months, the beneficiaries will become involved in adding value chains and other marketing activities that will improve their economic status.</p> <p>Three value chains (soyabean, beans and groundnuts) have been identified.</p> <p>1,501 farmers are now involved in bean production, 4,448 in soyabean, and 6,305 are producing groundnuts.</p> <p>Zero per cent of the produce has been sold yet. This is because at the time of reporting, the crops are still in the field and will be harvested at the end of May 2013.</p> <p>241 VSLs were formed and trained and have since started saving and giving each other loans.</p> <p>80 farmers have been trained to run viable income generating activities.</p>

D10	Of the 5,000+ women farmers who participate in agribusiness, 90 per cent sell to passing traders.	69 per cent of women farmers are competing effectively in agro-based value chains. 195 market contracts have been signed with TLC.
D12	Three per cent of women farmers have been trained in agribusiness and business management.	Over 30 per cent of the targeted women farmers have been trained in agribusiness and business management. The organised Field Day for farmers enabled them to showcase their produce to potential buyers.
D15	Five per cent of women farmers practice sustainable agricultural practices. None of the women farmers are using early warning systems.	69 per cent of women farmers are adopting environmentally sustainable agricultural practices. 60 per cent have also been trained in early warning systems for climate related hazards in their communities.

11. Discuss the progress of your project since it started in relation to contributions your project is making to the aims and objectives of the Scottish Government's International Development Policy (maximum 300 words).

This project recognises the complexities and challenges faced by poor women farmers in lifting themselves out of poverty and reflects the ethos of the Scottish Government's International Development Policy.

More specifically, this project has made the following progress across two areas:

Gender equality and empowerment of women: To date, the project has promoted the social and economic empowerment of more than 10,000 women, aiming to improve their status and position in society.

In terms of social empowerment, the project will build individual and collective power among women in order to break down existing socio-cultural barriers and gender stereotypes which are currently leading to the marginalisation of their economic rights. Over the project period, women will be trained in leadership and assertiveness to promote economic empowerment, whilst at the same time maximising their contribution to the household, local and national economy.

Enterprise development: The project is building the capacity of both partners and beneficiaries to run viable income-generating enterprises. Value chains have been identified and 80 farmers have been trained to run income generating activities. The project is creating links with microfinance services through the establishment of VSLs. This will enable the farmers to access working capital to establish their enterprises and save money effectively. BCGs have been identified to ensure that beneficiaries work collectively to strengthen their access to markets. The project is supporting the development of partnerships between local producers and the private sector and 195 market contracts have now been signed.

12. Have any of the risks identified in Q33 of your original application been realised since the start of your project? If so, which ones and what actions have been taken in response?

Risk realized	Action taken or intended
<p><i>Economic stability of the country.</i> Following the death of the previous president of Malawi Dr. Bingu Wa Mutharika, the new government changed the monetary policy by devaluing the local currency. This has led to unstable exchange rates and inflation, creating challenges in procurement of some of the project materials.</p>	<p>Although there has been a great improvement in the availability of fuel, prices have continued to soar. The team continue to closely monitor fluctuations in currency within all project sites, but it remains a challenge and the budget under and over spends are a reflection of this.</p>
<p><i>Oxfam partners use funds efficiently and prioritise programme activity implementation in the management of grants</i> The review in the last quarter of the year identified some weaknesses in the financial management of the project by the partner FAFOTRAJ. This was a direct result of experienced staff moving on from the organisation and a reduction in financial capacity within the organisation.</p>	<p>Oxfam is working closely with the partner to establish the extent of the weaknesses and will then move on to develop their skills and capacity in technical and financial management.</p> <p>However, the team have also decided to downscale the operations of FAFOTRAJ to one district (Lilongwe) and identify another partner(s) to implement the project in the other two districts of Dowa and Mchinji.</p> <p>Oxfam continues to conduct periodic monitoring, budget reviews, programme audits and provide technical support in finance and programme management to partners.</p>

13. Have you experienced any other issues/problems during the reporting period? If so, what actions have been taken in response?

Issues/problems	Action taken or intended
<p><i>BGCs</i> It was observed that most of the proposed centres had either no proper structures or had no structures at all. Furthermore other basic facilities such as sustainable supply of water and electricity are not present in these centres.</p>	<p>The project has been in consultation with local leaders to discuss ways of solving this issue, particularly on the lack of structures and processes. In some villages the local leaders have provided land where the bulking groups can build storage and market facilities. In other areas, leaders have been discussing the temporary use of buildings during the upcoming harvest season with building and land owners. The community leaders are also in consultation with government officials to advocate for water points and boreholes to be drilled in some of these centres.</p>
<p><i>Insufficient capacity by the partner to implement the project.</i> During the first phase of this project it was observed that FAFOTRAJ had decreased capacity to deliver the project, meaning activities were being implemented at a much slower pace.</p>	<p>To avoid the risk of not achieving results, Oxfam decided to scale down the geographical reach of the partner. It is currently proposed that FAFOTRAJ should concentrate only one district (Lilongwe) and other new partners will be identified to continue implementation in Mchinji and Dowa districts. The result of this has been a reallocation of budget.</p>

Response to Previous Progress Reports

<p>14. Have you received any comments on previous reports? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>If so, what action have you taken in response to comments made on previous progress reports?</p>	
Comments	Action taken

Financial Reporting

The Scottish Government must ensure that the dispersal of International Development Funds is carried out in an effective and transparent way. Good financial and programme administration is also part of what is considered to be a successful outcome for the International Development Fund, and financial information will be monitored for accountability and clarity of output and outcome.

<p>15. Please provide a breakdown of actual expenditure for the financial year to which this annual report relates, compared to the projected expenditure detailed in Q40 of your original application form.</p>
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Budget Line	Programmed Expenditure	Actual Expenditure
Budget Headings	Projected Expenditure	Actual Expenditure
Total staff costs	£29,160	£9,814.19
Project Director	£4,800	£2,888.88
Agribusiness Specialist	£8,400	£5,055.55
Finance and Administration Officer	£2,160	£1,300
Office Assistant/Driver	£480	£288.89
Project Officer	£10,500	£236.96
Finance Officer	£1,200	£43.92
Monitoring and	£1,620	£0

Evaluating Officer		
Running Costs	£8,500	£4,812.87
Office Rent	£2,040	£904.09
Stationary and Materials	£960	£577.78
Telephone and Fax	£600	£273.46
Internet	£1,500	£265.91
Fuel	£3,000	£2,582.36
Postage	£400	£209.28
Travel and Subsistence	£2,940	£1,462.67
Programme Delivery	£63,500	£46,620.23
Community mobilisation, capacity building, engagement	£12,000	£7,090.89
Training/capacity-building	£12,000	£7,110.81
Facilitating strategic linkages between producer groups and value-chain services	£7,500	£4,507.45
Integration of climate adaptation in value-chain	£9,000	£1,738.25
Support to advocacy initiatives	£3,900	£1,018.88
Procurement and distribution of revolving fund materials	£2,500	£5,291.91
Baseline and end of project evaluation	£10,500	£8,041.92
Monitoring, evaluation and learning	£5,100	£9,336.11
Total equipment/capital costs	£1,000	£2,484
Audit	£1,900	£0
Additional funding available	£903	£0
SUB TOTAL	£106,903	£62,709.95
Admin at 7%	£7,480	£7,480
TOTAL	£114,383	£70,189.95

41. Please comment on the breakdown of expenditure in Q15 above, particularly explaining any significant disparities between Programmed expenditure and actual expenditure within the relevant financial year.

Total expenditure at the end of the first financial year is 55 per cent. Under spends are explained below and link to the devaluation of the Malawi Kwacha and also to the financing of partner activities, which were reduced in the fourth quarter. Three overspends resulted from the devaluation increasing fuel and material costs. We have included a new proposed budget (below).

1. Total Staff Costs

The total under spend on FAFOTRAJ staffing costs is £6,306.68 which includes Project Director, Agribusiness Development Specialist, Finance Administration Officer and Office Assistant/Driver. FAFOTRAJ only implemented the project activities until the third quarter. In the next financial year, once new partners are in place, this funding will be reallocated. During the 2012-2013 financial year, there was a £13,039.16 under spend on Oxfam salary costs, including Project Officer, Finance Officer and Monitoring and Evaluating. This was in mainly due to a 120 per cent loss of value of the Kwacha. Because staff contracts are processed in Malawi it led to a large excess in funds. The salaries were adjusted in October 2012. Staff salaries are reflected appropriately in the new proposed budget, taking into account the rising prices and increased living costs.

During the reporting period, the [REDACTED] went on maternity leave and between August and December 2012 this post was covered by an existing Oxfam employee, until the replacement started in January. During this period, Oxfam covered the costs of the employee.

2. Running Costs

This under expenditure was a result of exchange rate fluctuations following devaluation. The rental costs were paid in advance which meant that when the Kwacha was devalued, more money became available due to these exchange rate gains. The same explanation also applies to other office costs including telephones, fax and postage stamps.

3. Travel and Subsistence

The allowances for subsistence and accommodation costs are quoted in Malawi Kwacha and were similarly affected by inflation. There is an overall under spend as the partner only implemented activities until the third quarter, therefore travel and subsistence costs were much less than estimated.

4. Programme Delivery

The £16,879.77 under spend is explained as follows:

- During the third quarterly review, it became clear that FAFOTRAJ could not operate in both areas due to capacity restraints. The final quarter disbursement due to FAFOTRAJ will instead be made available to a new partner who will implement the project in the remaining areas in the next financial year.

- Other partners have been identified to in order to ensure that the programme will meet the delivery times and outputs. Oxfam has agreed that FAFOTRAJ will concentrate in Lilongwe district.

These actions ensure that all the activities in the Programme Delivery are implemented.

Overspends

1. Expenditure under capital costs/equipment is higher than initially budgeted due to devaluation. All 30 bicycles have been purchased, however they were bought in two batches. The first half were purchased before devaluation, however the remaining bicycles were purchased after, meaning the cost more than doubled. The project team went ahead with the final purchase because the bicycles are critical for the lead farmers to be able to deliver on the project outcomes.
2. The overspend on the procurement and distribution of revolving fund materials was caused by devaluation, resulting in a price inflation of a number of agro inputs, including certified seeds. The distribution of the seeds was also at the time when fuel was scarce, leading to increased costs.
3. The over spend in Monitoring and Evaluation occurred because it includes transport costs. Due to a massive shortage in fuel, the team was forced to pay above recommended prices for fuel in order to conduct monitoring visits, which are essential in the first phase of any project.

17. Please attach a breakdown of the programme expenditure for the next financial year, using the budget headings agreed with the Scottish Government.

Budget Headings	Projected Expenditure
Staff	£33,060.00
Running Costs	£9,100.00
Travel and Subsistence	£2,940.00
Programme Delivery	£77,100.00
Audit	£2,000.00
Small additional funding available (from reduced admin costs)	£134.00
Administration	£8,700
TOTAL	£133,034

Proposed Budget Reallocation for year 2013-14 based on adjustments:

	Actual Expenditure	Variance FY 2013	Budget FY 2014	Total Allocation FY2014
Salary Costs for Malawi Staff	9,814.20	19,345.80	33,060.00	52,405.80
██████████	2,888.88	1,911.12	6,000.00	7,911.12
████████████████████	5,055.55	3,344.45	9,600.00	12,944.45
██████████	1,300.00	860.00	2,400.00	3,260.00
████████████████████	288.89	191.11	600.00	791.11
████████████████████	236.96	10,263.04	10,800.00	21,063.04
████████████████████	43.92	1,156.08	1,620.00	2,776.08
████████████████████	0.00	1,620.00	2,040.00	3,660.00
Running Costs in Malawi	4,812.88	3,687.12	9,100.00	12,787.12
Office Rent	904.09	1,135.91	2,400.00	3,535.91
Office Stationery and Materials	577.78	382.22	1,200.00	1,582.22
Office Telephone and Fax	273.46	326.54	600.00	926.54
Office Internet	265.91	1,234.09	1,500.00	2,734.09
Fuel	2,582.36	417.64	3,000.00	3,417.64
Office Postage	209.28	190.72	400.00	590.72
Travel and Subsistence Costs	1,462.67	1,477.33	2,940.00	4,417.33
Programme Delivery	46,620.21	16,879.79	77,100.00	93,979.79
Community mobilization, capacity building and engagement on value-chain development	7,090.89	4,909.11	9,000.00	13,909.11
Training/capacity-building (value-chain development, product value addition and marketing, gendered market mapping)	7,110.81	4,889.19	6,000.00	10,889.19
Facilitating strategic linkages between women producer groups and value-chain development services	4,507.45	2,992.55	9,000.00	11,992.55
Integration of climate change adaptation in agro-based value-chain development work	1,738.25	7,261.75	10,500.00	17,761.75

Support to advocacy initiatives on specific value-chains' enabling environment to facilitate women's participation	1,018.88	2,881.12	4,500.00	7,381.12
Procurement and Distribution of revolving fund materials	5,291.91	2,791.91	31,100.00	28,308.09
Baseline and end of project evaluation	8,041.91	2,458.09	0.00	2,458.09
Monitoring, evaluation and learning	9,336.11	4,236.11	6,000.00	1,763.89
Total equipment/capital costs	2,484.00	1,484.00	1,000.00	484.00
Audit	0.00	1,900.00	2,000.00	3,900.00
Additional funds from reduced admin	0.00	903.00	134.00	1,037.00
SUB-TOTAL PROJECT COSTS	62,709.96	44,193.04	124,334.00	168,527.04
Administration	7,480.00	0.00	8,700.00	8,700.00
GRAND-TOTAL PROJECT COSTS	70,189.96	44,193.04	133,034.00	177,227.04

18. Have you secured any other funding for your project since it started? You may wish to refer to Q41 of your application form. Please explain if this funding has significantly differed from anticipated, and if so, why?

N/A

Sustainability

19. What have you done since the start of your project to ensure that the outcomes of your project are sustainable and will be built-on or continued?

Generally, there was a strong foundation laid for both institutional and technical sustainability during the first year.

During the reporting period, Oxfam and partners worked closely with local community institutions, particularly women's groups, providing training and linking them to key stakeholders. This included government bodies such as DAES and their local government extension workers. The groups were also linked to the local governance structures particularly the village development committees (VDCs).

The project has a focus on technical sustainability. In the first financial year, Oxfam and FAFOTRAJ trained the producer groups and equipped them with skills in group dynamics, business management and entrepreneurship. The trained groups were also closely monitored and mentored with hands-on technical support by field staff and extension workers.

During the first year, critical linkages were created between the formed smallholder women producer groups and private sector institutions to make sure that technical support is sustained and continued into the future. The smallholder producer groups have been linked to MACE to enhance access to fairer markets for their produce. Other similar linkages to private sector for enhancing market access included TFAC, TLC and COFI which also supported in the mobilisation of the VSL producer groups.

Project Partnerships

20. What has been the level of partner contributions in the project to date, both in Scotland and in-country? Have these significantly differed from anticipated and, if so, how and why (do not exceed 250 words)?

FAFOTRAJ has made a significant contribution to the project, however capacity issues meant their role changed during the first phase of the project. When the project started, the partner had a team of experienced staff members. However, during project implementation the Programme Manager resigned and it was extremely difficult to recruit an experienced replacement. This reduced the capacity of FAFOTRAJ to deliver and it took time for the newly recruited Manager to get up to speed with the project.

21. What mechanisms do you have in place to ensure regular feedback from your partner organisations in-country? Please also detail any significant feedback you have received from your partner organisations.

During the project period, Oxfam monitored activities and partner implementation three times. During each quarterly monitoring visit Oxfam crosschecks progress reported against actual field level implementation. Any issues in the implementation are rectified using participatory problem solving techniques, making the partner part of the solution. After each monitoring visit, a feedback session on finance and technical implementation is provided to the partner in a participatory manner that fosters learning and mutual accountability.

Significant feedback that Oxfam received from the implementing partner during the reporting period included:

- Skyrocketing commodity prices (particularly automobile fuel and farm inputs) on the local Malawian market due to high inflation and acute devaluation of the local currency. This drastically affected project delivery and resulted in changes being made to the original budget. In response, Oxfam immediately recommended for a budget review of the local partner budget to cushion price adjustments on the market.
- It was also noted during the project reviews that the impact of experienced staff leaving FAFOTRAJ had left a significant gap in capacity. Oxfam made several follow-up field visits to establish the cause and discuss possible solutions. It was decided that the partner should focus on one area instead of three, whilst Oxfam sought out to engage with new partners in the other two districts.

Further Information

22. Please include a short narrative or case study (not exceeding 500 words) demonstrating the positive impact your project is having. Please

make any further comments you feel might illustrate your progress.

██████████ is 25 years old and lives in T/A Mkukula. She has been farming groundnuts for nine years:

"I started farming in 2004 because I had nothing to do and was looking for a business that would uplift my life. I wanted to try groundnuts because most farmers grow them here in T/A Mkukula.

Ever since I started farming, I have been facing a number of challenges that included lack of agronomic skills and lack of enough capital to buy productive resources. Marketing has been a main challenge because most of the time I have early post-harvest sales because of having no money and I just offer the traders a desperate price. Like last year, I sold my four (50Kg) unshelled Groundnut bags at MK100.00 per kg making a total profit of MK6,000.00 which was the lowest. If I had waited, I would sell my groundnuts at MK200.00 or more when the Ground nuts was on great demand on the market and make a total profit of MK26,000.00.

Regardless of what happened last year, I appreciate what Farmers Forum for Trade and Social Justice (FAFOTRAJ) is doing now. They have introduced Village Savings and Loans in our club. I am one of the beneficiaries of our VSL. I borrowed MK3,000.00 this year which I used to pay for weeding my field. Apart from that, they have introduced a system that will allow us smallholder farmers to keep our produce in the bulking group centres while we are waiting for a good market. For those who will keep their commodities at the bulking centres, they will be able to take some money from the VSLs for immediate use and later on be paid through the bulking group centres after the commodity is bought at a good price.



██████████ works in her groundnut field.

The long-term objective of this project is to link the farmers to wider lucrative markets, using BGCs. Marketing committees composed of chairpersons of the farmer clubs and VMFs will facilitate this, meeting monthly in every project site to discuss issues concerning progress of the VMFs and the project as a whole. This empowers the groups and ensures market access for their commodities.

It is worth highlighting that the VSLs have also proved to be a very powerful tool in helping communities to access finances. Beneficiaries are now able to save and get loans which help them to get their basic needs including farm inputs.

23. Please let us know if any of your contact details have changed in Scotland or in-country.

In Oxfam Malawi a new Senior Programme Manager has been recruited. [REDACTED] is now responsible for the overall management of this project. He replaces [REDACTED] who has since moved on.

Oxfam Scotland have recently moved to a new office, details below. [REDACTED] is a new Fundraising Manager who joined the team in January. [REDACTED] will now act as the main point of contact for all Malawi projects.

**Oxfam Scotland
4th Floor
Abbey House
10 Bothwell Street
GLASGOW
G2 6LU**

Signed by _____ Date _____

Designation on the project _____

Scottish Government

Malawi Development Programme

End of Financial Year Report (Full Financial Report)

PLEASE READ ATTACHED GUIDELINES BEFORE COMPLETING THE FORM

Administrative Information

1. Your organisation name and the name of your project:	2. Project reference number:
Organization name: Oxfam in Malawi Project name: Women farmers access value-chains and adapt to climate change in Lilongwe, Mchinji and Dowa Districts of Malawi.	MAL 08

3. Project start and end date	4. Duration of funding	5. Report for financial year (2012-2013)
April 2012 - March 2015	3 years	2013-2014

6. Please tick which theme(s) of the Malawi Development Programme your project aims to address.			
Civil society and Governance <input type="checkbox"/>	Sustainable economic development <input checked="" type="checkbox"/>	Health <input type="checkbox"/>	Education <input type="checkbox"/>

Monitoring Objectives and Outcomes

7. Has the focus of the delivery of your project significantly altered since the start of your project? If so, please explain how and why and attach copies of all relevant correspondence with the Scottish Government.
<p>As indicated in previous reports, the project reduced its geographical targeting from thirteen Traditional Authorities (TAs) to six, two in each project district. This change does not affect the total number of beneficiaries (15,000).</p> <p>As reported in the Mid Year Report 2013, and communicated to the Scottish Government in detail, Oxfam ended the relationship with the main implementing partner, FAFOTRAJ in October 2013. This followed an assessment by the Oxfam Programme Team to address their capacity issues, particularly in finance, management and challenges related to staffing. Full details of the assessment and correspondence can be found in Annex 1.</p>

In October 2013 we signed new partnership agreements with Churches for Action in Relief and Development (CARD) and the Catholic Development Commission (CADECOM). Both partners successfully re-started the activities: CARD are supporting farmers in Dowa and Mchinji and CADECOM are working in Lilongwe. This quick change in partners minimised disruption within the project and farmers were successfully mobilised and were able to plant ahead of the rainy season. However, this has resulted in a delay in delivering training to the farmers, which was planned for October and November. This training will take place in the coming months.

The programme team have worked closely with the implementing partners to determine how well the farmers have been progressing. With increased knowledge on business and markets, the cooperatives have been strengthened and are now ready to start adding value to their produce. As communicated to the Scottish Government in March 2013, purchasing agro-processing equipment would enable the farmers to create groundnut oil, sunflower oil or peanut butter and potentially double their income.

8. Please list activities that the project has delivered since it started and list the activities planned for the next 12 months. You may wish to refer to Q32 of the application form. Please limit your response to 500 words.

1. Community Mobilization

1.1 Three district and six community level meetings have taken place on value chain development and climate change adaptation

1.1.2 Gendered market mapping has been conducted in Mchinji and Dowa, involving 150 groups

1.1.3 Value chains have been identified within the project areas including: ground nuts in Mchinji; soybeans in Dowa and; groundnuts and soybeans in Lilongwe

1.1.4 So far, 9,840 women smallholder farmers have been mobilized and registered. This has surpassed the original target of 5,000 because of increased interest in the project

1.1.5 Facilitated the formation of 150 farmer groups across the three districts

1.1.7 In total, 27 community based processing centres have been established for value addition.

1.1.8 Facilitated the formation of 326 village savings and loans groups (VSLs), involving 6,520 women.

1.2 Capacity Building

1.2.1 Trained 80 farmer groups in group dynamics, governance, and financial management

1.2.2 200 women per district are taking on leadership roles and have participated in the development of strategic plans

1.2.3 150 farmer groups (9,840 women) have been trained in agribusiness development, marketing for specific value chains and natural resource management

1.2.4 Facilitated five exchange visits for farmers to other cooperatives.

1.3 Link to specialized expertise

1.3.1 Facilitated three linkages between producer groups and micro finance institutions and buyers including Agriculture Commodity Exchange (ACE); Export Trading Company; and Rab Processors

1.3.2 One Farmer Association has been successfully linked with Capital Oil Refinery Industries (CORI). The same Association has also been linked to CAMCO – a leading agricultural equipment supplier in Malawi who specialise in groundnut processing

1.3.3 Three farmer groups are now linked with the Farmers Union of Malawi.

2. Integration of climate change adaptation in agro based value chain development

2.1.1 Climate-related hazards for six Traditional Authority areas have been identified

2.1.2 2,855 women farmers have been trained on climate change
 2.1.3 A total of 1,000 women are now utilizing early maturing crop varieties, using early warning systems and conservation agriculture as climate change adaptation measures.

2.2 Support Sustainable agricultural practices

2.2.1 2,050 women from 82 producer groups have been trained in sustainable agriculture practices

2.2.2 1,800 farmers received improved seeds.

3. Facilitate enabling environment for agribusiness

3.1 Three local level market shows have been conducted so far

3.3 Advocated and lobbied for improved policies in agribusiness, specifically, the farmers lobbied for improved market access and availability of extension services.

Activities planned for the next 12 months the project will:

- Strengthen access to market information for 3,000 farmers
- Strengthen and sustain linkages between farmers and buyers, specifically linking 30 producer groups to reliable markets such as CORI, supermarkets, and ADMARC
- Consolidate the advocacy and lobbying for improved market access policies through the access to markets campaign.

Project Level Indicators

This information will help us measure the impact of your individual project

9. For each project Outcome, list the indicators and the project-specific baseline values as outlined in Q38 of your application form and then provide the current indicator value.

Outcome	Indicator	Baseline value	Current Value
1.0 Improved capacity for 15,000 poor women smallholder farmers groups to participate in profitable value chains	15,000 women small holder farmers trained in organisation management (governance, administration, financial management)	Dowa has 1,500; Lilongwe has 2,860; Mchinji has 1,300 women farmers participating in agribusiness	Dowa has 3,805; Lilongwe has 3,500; Mchinji has 2,535 women farmers who have been trained and now participate in agribusiness
	80 per cent increase in average quantity commodities sold by participating small holder farmers	Women contribute 10 per cent of cash crop commodities sold	60 per cent increase in quantities sold by participating small holder farmers
	60 per cent increase of participating women farmers selling to traders and brokers from different markets	Women farmers sell to middlemen within their locality	40 per cent increase in participating women selling to different markets including CORI and Agriculture Commodity Exchange (ACE), Export trading group and Rab Processors

	15 VSL groups established and 60 per cent of participating women farmers accessing micro-credit through VSL and other microfinance institutions	No women participating in VSLs.	A total of 326 VSLs have been formed. 50 per cent of participating women are able to access microfinance and three groups have been linked to the Malawi Savings Bank but have yet to access loans
2.0 Enhanced levels of productivity of agro based products among producers.	90 per cent increase of women farmers adopting environmentally sustainable agricultural practices	5 per cent women farmers practice sustainable agricultural practices	60 per cent increase in farmers adopting environmentally sustainable agricultural practices
	60 per cent increase in the number of poor women using climate related hazard early warning systems to adapt their production systems	No women using early warning systems	Overall, 2,855 women have been trained in climate change adaptation whilst 1,000 women are now utilizing early maturing crop varieties and conservation agriculture as climate change adaptation measures. This is a 40 per cent increase
	70 per cent increase in annual cash crop production		60 per cent increase in groundnuts and soybean production as cash crops
	90 per cent of targeted households use high quality improved seed varieties and/or planting materials	10 per cent use high quality improved seed varieties and or planting materials	66 per cent of targeted households now using high quality groundnut and soybeans
3.0 Improved enabling environment for poor women smallholders' integration into the profitable agro-based value chains through increased national awareness.	Three agribusiness fairs and market road shows held	One advocacy issue tabled	Three local level market shows have been conducted so far. The issue of access to markets was highlighted
	5 per cent of women farmers participating in national trade fairs	No women participating in trade fairs	No national trade fairs have been held to date. However, local trade fairs were organized in Mchinji. The team are in early