

<b>Output 1: 19,200 poor smallholder producers, including women affected by HIV and AIDS, participate in profitable value chains by 2016 in Chiradzulu and Kasungu districts</b>
Support smallholder producer groups to access market information and access markets through improved communication infrastructures, contract farming policies and services;
Train smallholder producer groups in group dynamics
Facilitate 3 exchange visits for cross-learning and sharing of best practices in production
Facilitate the identification of markets by groups of women/youth producers
Link producer groups to transporters for collective transportation of farm inputs and produce
Facilitate women's participation in trade and agricultural fairs
Conduct value addition training for the produced horticultural commodities
Facilitate interface meetings between smallholder producers and private sector to assist in securing better markets for the produced commodities.
Facilitate formation of clubs, association and cooperatives to assist in marketing of the produced commodities
<b>Output 2</b>
<b>Output 2: 19,200 women improve their crop and livestock production through climate smart agriculture by 2016 in Chiradzulu and Kasungu</b>
Support smallholder producers with inputs to increase horticultural production.
Support smallholder producers with start up piglets and supporting materials to increase pig production
Support 300 farmers in integrated agriculture-aquaculture farming through pond construction, supply of fingerlings, start up feeds.
Establish 15 veterinary committees to assist the smallholder producer to take care of the promoted livestock
Support smallholder women producers with goats for pass on scheme in Kasungu
Construct abattoirs for slaughtering pigs which will also act as market centres in Chiradzulu
Support 750 households of smallholder producers in soy bean production through provision of inputs and extension services
Identification and training of 30 lead farmers to assist in extension services
Train 5000 producers including women in conservation agriculture
Support 25 mushroom groups in mushroom production
<b>Sub-Total Output 2</b>
<b>Output 3: 7500 smallholder producers including women affected by HIV/AIDS have access to finances through Village Savings and Loans (VSLs) and linkages to microfinance institutions by 2016 in Chiradzulu and Kasungu districts</b>
Facilitate formation of Village Savings and Loans groups in Kasungu
Link women groups to micro finance institutions for accessibility to micro credits and loans
Conduct business management trainings for VSL members
Link producer groups especially women with national level networks and unions conducting advocacy initiatives at national level on financial issues
Conduct advocacy meetings at District and National level with policy makers to ensure that extension services are provided to the targetted producers
<b>Sub-Total Output 3</b>
<b>Output 4</b>
Conduct advocacy campaigns at all levels (community, district and national) on women's access to health and agribased services
Training of community governance structures (ADC, VDCs, ZIACs and HBCs) on the rights of women especially women living with HIV and AIDS
Awareness meetings and campaigns on HIV/AIDS and gender on women's rights especially for those that are engaged in social and economic activities
Advocacy trainings for smallholder producer especially affected by HIV/AIDS to lobby for their rights to access essential services
Home based care trainings for care givers on treatment, care and support
<b>Sub-Total Output 4</b>
<b>Output 5</b>
<b>Monitoring, Evaluation, Learning</b>
Community Engagement
Training
Workshops
mid term review
Baseline
End of project evaluation
Other (Audit)
<b>Sub-Total M&amp;E&amp;L</b>
<b>Dissemination Costs</b>
Project launch
Visibility
Media Documentation
<b>Sub-Total Dissemination</b>
<b>TOTAL</b>

## Scottish Government

### Malawi Development Programme 2010/2013

### End of Financial Year Report (Full Financial Report)

### Year 2 of Project

**PLEASE READ ATTACHED GUIDELINES BEFORE COMPLETING THE FORM**

#### Administrative Information

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

<b>3. Project start date</b>	<b>4. Duration of funding</b>	<b>5. Report for financial year (yyyy-yyyy)</b>
April 2010	Three years	2011-2012

<b>6. Please tick which strand(s) of the Scotland-Malawi Co-operation Agreement your project aims to address.</b>			
<b>Civil society and Governance</b> <input type="checkbox"/>	<b>Sustainable economic development</b> <input checked="" type="checkbox"/>	<b>Health</b> <input type="checkbox"/>	<b>Education</b> <input type="checkbox"/>

#### Your Project Information

<b>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.</b>
There has been no change on the focus of the delivery of the project since April 2010

<b>8. Please list activities that the project has delivered since the start of your project and list the activities planned for the next 12 months. You may wish to refer to Q28 of the application form. Please limit your response to 500 words.</b>
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Activities carried out have included: training beneficiaries (75% were women) in technical training on horticultural, fish farming, mushroom production and piggery production. Governance training on establishing and building associations on piggery and horticulture, sales training on marketing and trade negotiation skills, value addition and product improvement. Management training was given to establish Village Savings and Loans (VSL), and awareness-raising activities took place to mobilise new savers. Non-training activities included: conducting participatory value-chain and market-systems analyses, and gender and power analyses. Provision of revolving start-up capital resources, private sector engagement, identification and sensitisation of communities and farmer groups on women's rights, and learning visits for farmers. Lobbying work began in year two, where we have been advocating for improvements in the enabling environment (policies, practice and institutional issues) for horticulture and piggery and advocating and lobbying for access to marketing and extension services.

Key activities planned for the next 12 months include;

- Capacity building of the interim Farmer Association (FA) to a fully functioning and registered FA
- Strengthening our partnership with the private sector and increasing access to profitable markets
- Advocating for an enabling policy environment and access to market services
- Promoting Women Economic Leadership (WEL) and women's access to, and control of productive resources.
- Increasing agricultural productivity across all enterprise groups

## Project Level Indicators

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

**9. For each project Outcome, list the indicators as outlined in Q35 of your application form, and the indicator values/ baseline at the start of the project provide the current indicator value.**

Outcome	Indicator	Indicator Value / Baseline at the start of the project	Current Value
<b><u>Sustainable Economic Development</u></b>  <b>Beneficiaries are increasing production and profitability of identified products and effectively engaging in markets chains for the identified products.</b>	<b>Number of beneficiaries enrolled into market chains for specific products</b>	Piggery-600 Horticulture -150 Mushroom-0 Fish farming -0	790 beneficiaries 400 beneficiaries 15 beneficiaries 20 Fish farming  470 against a target of 500
	<b>Average production per beneficiary/farmer.</b>	Piggery-5 piglets per group  Horticulture- 4 baskets (20Kg) each per household	18 piglets per group  35 baskets per household
	<b>Number of beneficiaries trained in production, marketing and</b>	700 beneficiaries	4,238 have been trained since the project began with 3,036 people trained in year two on piggery, Horticulture production

	<b>business management</b>		and marketing and business management
	<b>Average annual/monthly income per farmer</b>	MK5,000.00/Month	MK9,000/month
	<b>% Asset Ownership</b>	Hoes- 95% Radio- 56% Cell-phone- 44% TV screen- 4%	To be determined by an outcome impact assessment in July 2012 or end of project evaluation in April 2013
<b>Improved organisational capacity among small scale producers resulting in increased negotiation power and productive partnerships with private sector.</b>	<b>Number of beneficiary groups engaging in market chains for the identified products.</b>	60 groups	106 groups
	<b>Number and type of partnerships developed between producers and private sector</b>	3 partnerships <ul style="list-style-type: none"> <li>• Production- 1</li> <li>• Marketing- 0</li> <li>• Services- 0</li> </ul>	<b>4 partnerships</b> Input suppliers (1) Share care(2) Farmers organization and (3) Agricultural Trading Company (ATC) (4 )Producer’s Association  <b>3 partnerships</b> (1)Kapani Enterprise (meat processor), (2) Chitawira Shopping Centre (retail) (3 )Malawi Sun Hotel (buyer for tomatoes)  <b>4 partnerships</b> Extension service providers (1)Share care for veterinary services and (2) ATC for veterinary and horticultural services, (3) Malawi Agriculture Commodity Exchange, (MACE) market information service provider (4) CUMO- microfinance institution
<b>Beneficiaries are creating enterprise groups, managing their own profitable small-scale businesses.</b>	<b>Number of enterprise groups involved in private sector partnerships</b>	60 enterprise groups	106 groups.
	<b>Number of small scale producers involved private sector partnerships</b>	750 producers	1,225 producers

	<b>Number of functional enterprise groups</b>	2 enterprises	4 enterprises. (horticulture, piggery, fish farming and mushroom production)
<b>Beneficiaries are using financial services sustainably to receive and repay credit.</b>	<b>Number of beneficiaries accessing formal financial services for credit</b>	None of the agro-enterprise groups have accessed formal financial services.	2,931 beneficiaries are getting loans from VSL groups in their villages.  20 VSL groups (160 people) from STA Onga have accessed loans from CUMO and Opportunity International Bank (OIB)
	<b>Repayment rates for loans</b>	None	98% repayments rates
<b>Beneficiaries are increasing financial base for basic needs, investments and longer term livelihood development through Village Savings and Loans Associations (VSL)</b>	<b>Number of village savings groups established.</b>	81 Groups	293 groups.
	<b>Number of vulnerable people benefiting from village savings and loans.</b>	180 beneficiaries	2931 (2737 women and 194 men)
	<b>Value of the money that is being generated from VSL</b>	MK605,000.00	<b>April 2011 to March 2012 Savings</b> MK20,240,278 (£76,667) <b>Disbursed loans</b> MK9,317,000 (£35,291) <b>Emergency funds</b> MK 968,035 (£3,666) Emergency funds are for social support
<b>Women are effectively participating in market chains and value chains for different products defying the unequal power relations.</b>	<b>Number of women involved in high value market chains for different products</b>	455 women	840 women
	<b>Average amount of income earned by women from their enterprises</b>	MK20,000	MK70,000
<b>The policy and institutional environment is made conducive to encourage the participation of poor and vulnerable groups (especially</b>	<b># of policy issues addressed or advocated for to promote economic development of women.</b>  <b>Issues include</b> -Market regulations	Nil	<b>Two policy issues</b> (1) Extension services: Lobbying for veterinary extension services in the project area from the District Agriculture Department.  (2)Lobbying for the

women) in the market chains for various agro products in Chiradzulu district.	-Extension services		implementation of existing guidelines to control swine fever and for compensation/ support for farmers who lost their pigs due to the swine fever outbreak in 2010/11
<b>Women Empowerment</b>  Beneficiaries, especially women, are participating in decision-making processes.	<b>Number of women represented in key institutions related to economic development</b>	Some women to be in decision-making positions such as treasurers and secretaries	To be determined by an outcome impact assessment in July 2012 or end of project evaluation in April 2013  However there has been an increase in number of women in leadership positions at community levels such as Village Development Committees, Water Management Committees, piggery and horticulture committees, CBOs, orphanages, church committees and political party positions
	<b>% of people that feel women are adequately participating in decision making processes</b>	20%	To be determined by an outcome impact assessment in July 2012 or end of project evaluation in April 2013
<b>Women and girls feel more able to exercise their rights within the household, communities, and in wider networks.</b>	<b>% that feel women have economic rights</b>	41%- feel that women have economic rights	To be determined by an outcome impact assessment in July 2012 or end of project evaluation in April 2013
	<b>% that feel women have a right to own property.</b>	14 % feel women have the right to own property	To be determined by an outcome and impact assessment or end of project evaluation.  Anecdotally, however, there is an increase in number of women now owning houses, household items and livestock
	<b># of women trained in leadership and</b>	621 women	1,121 women

	<b>assertiveness</b>		
<b>Local institutions are responsive to women's participation in decision-making processes.</b>	<b>% that feel that local institutions are responsive to women'</b>	44% feel local institutions are responsive to women's rights	To be determined by an outcome impact assessment in July 2012 or end of project evaluation in April 2013

## Programme Level Indicators

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

<b>10. Please list each indicator and its baseline value, as outlined in Q35 of your Application Form, and then provide the current indicator level.</b>		
<b>Indicators references listed in your Application Form</b>	<b>Baseline value as given in your application form</b>	<b>Current Indicator Level</b>
<b>D9 Increase in output of existing economic activities through expansion and diversification</b>	<b>Number of beneficiaries enrolled into market chains for specific products- 750</b>	1,190 piggery and horticulture 15 mushroom production 20 fish farming
	<b>Average production per beneficiary/farmer -4 baskets of 20kg each per hh -5 piglets per group</b>	35 baskets per household 18 piglets per group
	<b>Average annual/monthly income per farmer- K5000/Month</b>	MK 9,000/per month.
	<b>% Asset Ownership 95% holes, Radio 56%, Cell phone 44%, TV screen 4%</b>	To be determined by an outcome impact assessment in July 2012 or end of project evaluation in April 2013
	<b>Number of beneficiary groups engaging in market chains for the identified products. - 60 groups</b>	106 groups
<b>D10 Increased number of new business start ups</b>	<b>Number of beneficiary groups engaging in market chains for the identified products. 60 groups</b>	106 groups (104 piggery and horticulture, 1 fish farming and 1 mushroom)
	<b>Number of functional enterprises- 2</b>	4 enterprises (piggery, horticulture, mushroom and fisheries)

	<b>Number of women involved in high value market chains for different products - 455 women</b>	840 women
<b>D12 Increased number of training opportunities in relevant skills and business related areas</b>	<b>67% of the beneficiaries are trained in different trainings to do with increasing agricultural production, markets, business management, Village savings and loans and Women's rights issues.</b>	To be determined by an outcome impact assessment in July 2012 or end of project evaluation in April 2013
	<b>Number of beneficiaries trained in production, marketing and business management - 700</b>	4,238 beneficiaries
<b>D14 Increased development partnerships and collaboration between Agricultural Ministry and National</b>	<b>Number and type of partnerships developed between producers and private sector- 3 types, production, marketing and service.</b>	<b>4 Production partnerships</b> Suppliers of inputs and chemicals (1)Share care, (2) Farmers organization and (3) ATC (4) Producer's Association
		<b>3 Marketing partnerships</b> (1)Kapani Enterprise, (2)Chitawira Shopping Centre and , (3)Malawi Sun Hotel
		<b>4 Service partnerships</b> <b>Inputs - 1)Share care, (2) ATC and (3)MACE (4) CUMO</b>
	<b>Number of enterprise groups involved in private sector partnerships- 60</b>	106 groups
<b>Agricultural bodies</b>	<b>Number of small scale producers involved private sector partnerships -750</b>	1,225 producers

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

Following a financial audit in July 2011 we terminated our partnership with ARCOD. However despite this issue the project has progressed very well and has achieved over 95% of the planned activities. Together with our remaining partner CAVWOC, we increased our support to enable them to scale up to cover the whole project area. CAVWOC showed great dedication and allocated more resources (two more people) over the past year to ensure no communities were affected by the loss of ARCOD. This was helped greatly by the partner already having a well

established rapport with the communities, so they could move straight into implementation.

Over the past two years we have seen:

- A quadrupling in productivity for horticulture, and piggery groups are eight times more productive than before the project began
- Average income has nearly doubled from £18.76 to £33.77
- Number of women involved in market chains has increased by 84 per cent
- 4,238 people (majority are women) have been trained in marketing and production

The less obvious changes in women's power relationships are being seen in the community with women taking up some decision-making roles on committees. Such ingrained cultural norms will take time, but the change has begun and will continue long after the end of this project.

This project is therefore giving women the skills and confidence to forge ahead and build a future business and income. Helping the most vulnerable families to pay for healthcare, education and live longer and healthy lives. This is in line with the aims of the Scottish Government's International development policy of helping to fight global poverty.

**12. Have any of the risks identified in Q29 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><b>Political instability</b> The ruling party in Malawi Parliament have been using their majority to pass laws with no debate, which would affect Malawians freedom. This led to mass demonstrations in July 2011 which resulted in the deaths of 20 people and the withdrawal of funds by donors to the Govt. of Malawi. The British Ambassador was expelled and local elections were cancelled. NGOs and Civil Society have been monitored closely by the government which has created tensions. With a new female president now in place in April 2012 following the death of the Malawian president, things are much calmer, but we are waiting to see if what the new president will do. We are hopeful that she wants the same things that we do for Malawi.</p> <p><b>Economic Instability</b> With the suspension of aid by donors, there were widespread fuel and food shortages and foreign currency shortages which are needed to import fuel. One buyer of pigs (TICA) connected to this project went bankrupt. Increasing transport costs also hit the projects profits so most farmers chose</p>	<ul style="list-style-type: none"> <li>• Civil society organisations continued advocating for good governance and debate</li> <li>• Oxfam through its contingency plans put in place security measures for preparedness and protection of its member staff</li> <li>• The programme continued conducting participatory market mapping such that it identified other buyers and processors such as Kapani enterprise and Malawi Sun</li> </ul>

to sell them for a lower price locally. Things are much calmer now, but we wait to see if the new president can bring economic stability.	Hotel.

<b>13. Have you experienced any other issues/problems during the reporting period? If so, what actions have been taken in response?</b>	
<b>Issues/problems</b>	<b>Action taken</b>
Partnership with Association for Rural Community Development (ARCOD) has been terminated because of financial management malpractices.	Oxfam suspended all payments to ARCOD in July 2011 and conducted a thorough audit of partner ARCOD's financial procedures and systems. The audit uncovered malpractices, which is a breach of contract and therefore we terminated the partnership in January 2012. No SEID funds were found to have been misused during the audit.  We also assessed the capacity of CAVWOC to implement both livelihoods and gender and Women Economic Leadership activities. CAVWOC took over the ARCOD livelihoods activities, which have progressed well and are on target.

### Response to Previous Progress Reports

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

## Financial Reporting

Scotland as a responsible nation 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 IDF, and financial information will be monitored for accountability and clarity of output and outcome.

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 Q37 of your original application form.

Budget Headings	Projected Expenditure	Actual Expenditure
Project Activities (through partner organisation)	£74,600	£109,124.22
Salary costs for Malawi staff	£20,000	£13,802.50
Rent, rates, heating, cleaning, overheads	£2,000	£3,765.56
Office costs e.g. postage, telephone, stationery	£1,000	£3,319.65
Travel and subsistence	£4,000	£3,949.20
Printing and/or conference/Workshop	£6,000	£5,398.38
Equipment or capital costs	£4,000	£2,378.89
Administration Costs (7%)	£8,400	£8,400.00
<b>TOTAL</b>	<b>£120,000</b>	<b>£150,138.40</b>

16. Please comment on the breakdown of expenditure in Q12, particularly explaining any significant disparities between projected expenditure and actual expenditure within the relevant financial year.

During this second year of implementation, additional funding of £30,000 was leveraged as a direct result of Scottish Government support for this project.

In February 2011, [REDACTED], visited Malawi in her role as the [REDACTED]. At the end of that visit, [REDACTED] stayed on and had a private visit to the Oxfam project in her role as an Oxfam Ambassador. On [REDACTED] return to the UK, she reported her findings on this project to The Circle – a group founded by [REDACTED] and comprising high profile and motivated women who work to raise funds for a range of Oxfam projects. Impressed by the work being done, and the engagement of the Scottish Government, The Circle decided to allocate a further £30,000 to this project thus enabling staff to scale up the activities, reaching out to more beneficiaries than originally planned. The increased numbers of activities and beneficiaries can be seen from project indicators.

**Planned Office costs** increased significantly due to the rise in fuel costs which led to increased utility costs. Also the Oxfam office had to move to another building in year two.

**Planned Salary costs**, these reduced due to the termination of ARCOD and planned departure of the Oxfam Economic Justice Adviser working on livelihoods.

17. Please attach a breakdown of the programme expenditure for the next funding year, using the budget headings agreed with the Scottish Government. You may wish to refer to Q37 of your application form.

Budget Headings	Projected Expenditure
Project activities through partners	£58,000
Salary costs for Malawi staff	£20,000
Rents, Rates, heating, cleaning overheads	£2,000
Office costs e.g. postage, telephone, stationary	£1,000
Travel and subsistence	£4,000
Printing and/or conference/workshop costs	£6,000
Equipment or capital cost	£2,000
Administrative cost (7%)	£7,000
<b>TOTAL</b>	<b>£100,000</b>

**18. Have you secured any other funding for your project since it started? You may wish to refer to Q38 of your application form. Please explain if this funding has significantly differed from anticipated, and if so, why?**

## 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? You may wish to refer to Q30 of your application form**

Since the inception of this project Oxfam has been working closely with the government departments of Agriculture and Community Services and beneficiaries in all project planning, implementation and monitoring activities in order to ensure sustainability.

Capacity-building initiatives highlighted overleaf are empowering producer groups to utilise skills and knowledge learned to increase agricultural productivity and disseminate this knowledge across the Farmer Associations now and in the future and to build lasting partnerships with relevant stakeholders in government.

Our work on building linkages with Government and private sector partners is ensuring that beneficiaries continue to demand and receive support and to consolidate buyer relationships under this project which will continue, even after the project phases out. In year three we will be focusing on building the capacity of Producer Organisations for the four enterprise groups who will collectively be able to access loans and training support from Government and the private sector.

The establishment of different committee structures such as FAs and POs, serve the purpose of strengthening access to markets work collectively, which will continue into the future. Furthermore implementation of non-agro-based interventions such as VSLs are already being shown as self sustaining and in year three we will build on the relationship with banking partners RUMO and OIB to provide loans to PO and FA which will continue once the project ends.

## Project Partnerships

**20. How has feedback, monitoring and evaluation been sought from your partner organizations in Malawi? Please also detail any significant feedback you have received from your partner organizations.**

The Malawi programme team receive monthly monitoring reports from partners which show progress against agreed activities and budget. Each quarter a comprehensive project review meeting is held with partners and beneficiaries in the project area. Prior to the review meeting the partners send a quarterly report to Oxfam. The review entails the programme team together with Oxfam finance team to visit the partners in the field. The review includes a financial audit, visits to the field to see if the said activities are actually taking place on the ground, focus group meetings with beneficiaries. The observations are then directly linked to the narrative report received. The reviews in some instances involve other partners Oxfam is working with that might not be implementing the project. The teams look at the project progress against plans and a

standard template is used to capture this information. This narrative information is linked with the financial review and no further grant is disbursed to the partners if either the narrative or the financial report is not reflecting positively on the project progress. The partner is given an opportunity to either give explanations or seek to remedy any anomalies before the next quarterly grant is given.

The Country Leadership Team also take time to conduct field visits with partners and hold feedback sessions with partners as part of strengthening programme accountability and learning.

During the review of Oxfam's previous strategy, partners gave feedback that Oxfam should consider involving partners more in the design of the next strategy as well as the design of individual projects. This feedback was adopted and the current strategy and projects have all been developed together with our partners.

## Further Information

**21. 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.**

See annex for case studies

Signed by\_ [REDACTED] Date 16/04/2012

Designation on the project: [REDACTED]

## Guidance Notes: Full Financial Report

- This report is to be completed by all Project managers/leaders at the end of each financial year.
- Please complete this form electronically.
- Once complete please send this reporting form, by email to: [internationaldevelopment@scotland.gsi.gov.uk](mailto:internationaldevelopment@scotland.gsi.gov.uk)
- The report should be submitted by the end of April of the year directly following the financial year to which this report relates.

Question	Guidance
<b>Administrative Information</b>	
1	Insert the name of your organisation and the name of your project in the space provided. Make sure that this is the same name given in your grant offer letter.
2	The project reference number was given to you by the Scottish Government in your grant offer letter – please refer to it in all correspondence. This is a number unique to your project and helps the Scottish Government track information related to your project within the system.
3	The start date is the date you received your first tranche of funding.
4	State the duration of funding for your project.
5	Insert the financial year for which you are reporting e.g. 2008-2009. Use the format yyyy-yyyy.
6	Please tick which strand(s) of the Scotland-Malawi Co-operation agreement your project aims to address. You may tick more than one box.
<b>Monitoring Objectives and Outcomes</b>	
7	If your project has changed significantly in the focus of its delivery since your last report, please explain how and why, attaching copies of all relevant correspondence you have had with the Scottish Government about this.
8	Please describe, as briefly as possible, the activities the project has delivered since its start date, you may wish to refer back to Q28 of your application form. Please also list the activities that you intend to undertake during the next 12 months. Please keep your activity statements as concise as possible.
9	With reference to your Project Level Indicators, as detailed in Q35 of your application form, please complete the table. In the first column list the outcomes, in the second column list the indicators used to monitor your progress in achieving these and in the third column list the baseline indicator value at the start of the project.
10	With reference to your Programme Level Indicators, as detailed in your application form, please complete the table. In the first column list all the indicator reference numbers given in question 36 of your Application Form, in the second column list the baseline value as given in your application form and in the third column list the current indicator level.
11	In 300 words or less please discuss the progress your project has made since its start, towards the aims and objectives of the Scottish Government's International Development Policy. It might help you to refer to Q36 of your application form.
12	Comment on any risks that you identified in Q29 of your original application that have been realised. Please explain what actions you have taken to address these or what actions you intend to take.
13	Please comment on any issues or problems you have faced over the reporting period, how you addressed them or how you intend to address them.
<b>Response to Previous Progress Reviews</b>	
14	You may have received a query or comment in response to previous reports from

	the Scottish Government, to which you are required to respond. If this is the case, then please tick the appropriate box and record the comment in the first column. In the second column explain what action you have taken to respond to that comment.
<b>Financial Reporting</b>	
15	Please provide a detailed breakdown of expenditure incurred against expenditure planned, using the budget headings agreed with the Scottish Government either at the beginning of the grant, as per Q37 of your original application, or during the grant if you have had approval to change budget headings.
16	Please comment on the breakdown given in Q12, in particular explaining any significant disparities between projected and actual expenditure.
17	Please provide a breakdown of your projected expenditure for the next financial year, using the agreed budget headings in Q28 of the application form.
18	Have you been successful in securing any other funding over the last 12 months? If so, please give details. You may wish to refer to Q38 of the application form.
<b>Sustainability</b>	
19	Please describe what has been done over the last 12 months to ensure that the outcomes of your project are sustainable and will be built-on or continued. Assess how likely project outcomes are to continue once the project ends and tell us what you are doing to encourage continuity.
<b>Project Partnerships</b>	
20	Please describe how feedback, monitoring and evaluation have been sought from your partner organisations in Malawi. You might comment on the mechanisms in place to ensure effective feedback, monitoring and evaluation. Please also detail any significant feedback you have received.
<b>Further Information</b>	
21	We would be interested to hear any stories that illustrate the positive impact the project is having. Please include any further information or comments you feel are important but not covered in this form, that might facilitate the effective monitoring and evaluation of the progress made on your project from its start date. Please limit your answer to 500 words.
22	It is essential that you let us know if any of your contact details have changed, either in Scotland or Malawi.

## **CASE STUDIES**

[REDACTED]

### **Moving out of poverty through horticulture enterprise**

70 per cent of the beneficiaries who have been supported by the project, have managed to change their lives.

One of the beneficiaries whose life has changed in the last six months is 33 years old, [REDACTED] from Malindi Village, Onga in Chiradzulu. Since 1997, the mother of four and a wife to [REDACTED] has depended on horticultural farming for their livelihoods. They have been growing vegetables on a very small piece of land. In 2011 the most they earned was MK8,000.00 (£16), not enough to meet the family's basic needs. They have been staying in a dilapidated and unfinished house which leaked whenever it rained.

In November 2011, [REDACTED] was identified as one of the beneficiaries for the Scottish Government's project, "Promoting sustainable livelihoods for vulnerable groups especially women in Chiradzulu-Malawi 2010-2013", implemented by Centre for Victimized Women and Children (CAVWOC).

#### ***[REDACTED] and husband relaxing in front of their new home***

*"I received fertiliser, seeds and chemicals from CAVWOC to boost my small scale farming. I grew 3,000 heads of cabbage in our piece of land. Towards the end of April we started selling the cabbage. We did not calculate how much we got but we saved MK59,000.00 (£118). We used the funds to meet our basic needs including buying food and clothes. From the savings we bought iron sheets and firewood to burn the bricks. We have now constructed a better house which*

#### ***[REDACTED] and husband working in their tomato field***

*we currently living in. We thank CAVWOC and Oxfam for the support given because we have achieved greater things which we failed to do in 14 years in one year," explained a happy [REDACTED].*

[REDACTED] and [REDACTED] also re-invested part of the money to start growing tomatoes.

**[REDACTED]**

**Earning more from tomatoes**

*“We started horticulture farming in 2004 but could not make a lot of money due to lack of inputs. The maximum income made before the project support is MK 14,000.00 (£28). With support from CAVWOC and Oxfam, we earned MK81,000.00 (£162) from horticulture and we used part of the money to construct this house.”* [REDACTED] and [REDACTED] from [REDACTED] Village in Village Headman [REDACTED] in Sub T/A Onga.

## **Mlokote Piggery Unit benefiting from Group Piggery Unit Enterprise**

Apart from economically empowering communities through small scale horticulture farming, Oxfam through its partner CAVWOC supports piggery farmers in Chiradzulu. Nine farmers (one man and eight women) from Mlokote village were targeted to increase their economic base. Most of them are taking care of orphans and people living with HIV. Since being targeted by the project in 2010, the group which started with five piglets has had good success.

63 year old [REDACTED], from Mlokote Village is a widow with 1en children, 28 grandchildren and raises one orphan.

*"I joined the Mlokote group in 2010. I grow maize at small scale but failed to produce enough for the coming months. Life was very tough. Luckily in 2011 I received two piglets which I farm. Now one of the pigs has produced eight piglets. I know I will economically benefit from these pigs when they are big enough for sales. However, I am currently benefitting manure from these pigs which I use in my maize garden. I sell some of the maize and through it, I am able to pay school fees for the orphan I am looking after. Despite this success, it is my prayer that I will make a lot of income when I sale the pigs in the near future.*

**[REDACTED] Members of Mlokote piggery**

But as a group, Mlokote piggery farmers have already started enjoying the fruits of this farming.

*"We have sold five pigs at MK 55,000.00 (£110) and used the money to buy feed for the pigs and soap for our families. We successfully shared two piglets each among members and everyone is raising the pigs in their homes for business." says [REDACTED].*

***Left: Expecting more gains from the piglets & Right: Funny tending to her pig***

Grant Application Form		Office use only	Application ref:
International Division – Malawi Development Programme			M10-031 Project ref:

<p style="text-align: center;"><b>Scottish Government International Development Fund</b></p>
<p style="text-align: center;"><b>Application Form Malawi Development Programme</b></p>

**SCOTTISH GOVERNMENT MALAWI DEVELOPMENT PROGRAMME  
INTERNATIONAL DEVELOPMENT FUND 2010**

**Please read the Guidance Notes before completing this application.**

**Section A: APPLICANT INFORMATION**

<b>1. Name of organisation.</b>	
Oxfam Scotland	

<b>2. Contact details of organisation.</b>	
<b>Address:</b>	Oxfam Scotland 207, Bath Street Glasgow
<b>Postcode:</b>	G2 4HZ
<b>Telephone:</b>	0141 285 8866
<b>Fax:</b>	
<b>Website:</b>	

<b>3. Project Manager Details.</b>	
<b>Name:</b>	[REDACTED]
<b>Organisation (if different from Q2):</b>	
<b>Position in organisation:</b>	[REDACTED] Programme Manager
<b>Address (if different from Q2):</b>	Joint Oxfam Programme in Malawi Evelyn Building, Area 13 Private Bag B331 Lilongwe 3 Malawi
<b>Telephone:</b>	+265 1 770 [REDACTED]
<b>E-mail:</b>	[REDACTED]@oxfam.org.uk

<b>4. Name of individual responsible for this application during the assessment process and address/contact details if different from above.</b>	
<b>Name:</b>	[REDACTED]
<b>Position in organisation:</b>	[REDACTED] Oxfam Scotland
<b>Address:</b>	207, Bath Street
<b>Telephone:</b>	0141 285 [REDACTED]

E-mail:	. [REDACTED]@oxfam.org.uk
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5. Where did you first hear about this grant scheme?
Scottish Government Malawi Grant Holder Event

6a. Is your organisation a registered charity?
Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6b. If Yes what is the Charity Number?
<b>Registration Number :612172, Registered Charity no:202918, OSCR number is SC039042</b>

7. What is the status of your organisation if it is not a charity?

**Section B: PROJECT INFORMATION**

**8. Project Title (Max 30 characters – to be used in all future correspondence).**

**Promoting Sustainable Livelihoods for Vulnerable Groups, Particularly Women, in Chiradzulu District – Malawi**

**9. Describe in one sentence the overall aim of this project.**

To empower approximately 25,000 (5,000 direct and 20,000 indirect) beneficiaries most vulnerable to HIV and AIDS in Chiradzulu District, mainly women and girls, to develop sustainable livelihoods through improved production and market access.

**10. Duration of funding requested.**

Three financial years

**11. Planned start and end date (mm/yy) of your project.**

From 1<sup>st</sup> April 2010 to 31<sup>st</sup> March 2013

**12. Funds requested from Scottish Government: (£)**

<b>Year 1: Apr 2010 – Mar 2011</b>	£180,000
<b>Year 2: Apr 2011 – Mar 2012</b>	£120,000
<b>Year 3: Apr 2012 – Mar 2013</b>	£100,000
<b>Total</b>	£400,000

**13. Contact details of organisation(s) in Malawi. If more than one partner organisations should be listed, please copy and paste the cells.**

**Organisation 1:** ARCOD – Association for Rural Community Development

**Type of organisation:** Local NGO

<b>Relationship between organisation and yours (maximum word limit, 100 words):</b>	Oxfam has been working with ARCOD for two years on livelihoods promotion. ARCOD has been instrumental in the implementation of the current Scottish Government-funded project which also had a focus on improving agricultural productivity and enterprise development for a variety of different products.
<b>Address:</b>	Private Bag A155 Lilongwe Malawi
<b>Postcode:</b>	
<b>Telephone:</b>	+265 1 724 114
<b>Email:</b>	<a href="mailto:arcod@globemw.net">arcod@globemw.net</a> ; <a href="mailto:arcod2008@yahoo.com">arcod2008@yahoo.com</a> ;
<b>Fax:</b>	N/A
<b>Website:</b>	
<b>Organisation 2:</b>	CAWWOC – Centre for Alternatives for Victimised Women and Children
<b>Type of organisation:</b>	Local NGO
<b>Relationship between organisation and yours (maximum word limit, 100 words):</b>	Oxfam has now been working with CAWWOC as its gender equality implementing partner for more than three years. Together we have made progress in undertaking specific gender work and integrating this into the Chiradzulu programme. The focus on women in this project proposal is informed by ongoing analysis which CAWWOC has been conducting on its gender programmes. This has indicated a strong need to strengthen economic empowerment alongside social empowerment, if the position of women in society is to be improved.
<b>Address:</b>	P.O. Box 3196 Blantyre Malawi
<b>Postcode:</b>	
<b>Telephone:</b>	+265 1 876 190
<b>Email:</b>	<a href="mailto:alternatives@sdp.org.mw">alternatives@sdp.org.mw</a>
<b>Fax:</b>	N/A
<b>Website:</b>	

**14. Main project contact in organisation(s) in Malawi.**

<b>Name:</b>	[REDACTED]
<b>Position in organisation:</b>	[REDACTED] Programme Manager
<b>Address:</b>	Joint Oxfam Programme in Malawi Evelyn Building, Area 13 Private Bag B331 Lilongwe 3 Malawi
<b>Postcode:</b>	
<b>Telephone:</b>	+265 1 770 [REDACTED]
<b>Fax:</b>	+265 1 770 491
<b>E-mail:</b>	[REDACTED]@oxfam.org.uk

<b>15. Where in Malawi will the project be based?</b>	
<b>Location (District):</b>	Likoswe and Onga Traditional Authorities in Chiradzulu district of the southern district of Malawi
<b>Address:</b>	Chiradzulu District Assembly, P/Bag 1 Chiradzulu
<b>Telephone:</b>	+265 1 770 525/489

<b>16. Please confirm a letter of support and confirmation of partnership with organisation(s) in country is/are attached. Please note: the application will not be eligible without this.</b>
Yes <input checked="" type="checkbox"/>

**17. Please provide details of other partner organisations not already mentioned.**

**Please note:** If there are more than one additional partners please copy and paste the cells.

**N/A**

**Organisation:**

**Type of organisation:**

**Relationship between organisation and yours (max 100 words):**

**Address:**

**Postcode:**

**Telephone:**

**Email:**

**Fax:**

**Website:**

**Section C: MORE ABOUT YOUR ORGANISATION**

<b>18. Please provide details of the number of people based in your organisation in Scotland.</b>	
<b>Full time</b>	17 in Head Office, Glasgow 40 in shops around Scotland
<b>Part time</b>	3 in Head Office, Glasgow 26 in shops around Scotland
<b>Volunteers</b>	10 in Head Office, Glasgow 100+ in shops around Scotland
<b>Total staff</b>	30 in Head Office, Glasgow 100+ in 58 shops around Scotland

**19. How are equal opportunities/diversity promoted within your organisation? If you have one, please provide a copy of your Equal Opportunities Policy. Maximum word limit, 150 words.**

Oxfam's approach to equal opportunities is closely linked to its approach to diversity, understood to be a description of the visible and invisible differences that exist between people, such as, gender, race, ethnic origin, physical and mental ability, sexual orientation, age, economic class, language, religion, nationality, education, and family/marital status. Oxfam recognises that these visible and non-visible differences between people can also lead to differences in experiences, values, attitudes, ways of thinking, behaving, communicating and working and that those who are different from ourselves should be treated with respect, have something positive to offer and have an equal right to access resources and opportunities.

- For more detail on Oxfam's approach to Equal Opportunities, please refer to the Equal Opportunities Policy attached.

**20. How does Scottish expertise add value to this proposal? What expertise will specifically be involved on this project?**

Oxfam Scotland's principal support to this project is in using the example of the work in Malawi to communicate to policy-makers and the public in Scotland and more widely. Staff knowledge of the Oxfam Malawi programme is considerable and expertise in communicating about it is skillfully used in a range of print, broadcast and online media and with decision-makers at Scottish and UK Government levels.

Oxfam Scotland also has an ongoing mentoring relationship with specific members of the Oxfam team in Malawi, including [redacted], Oxfam Malawi's [redacted] to encourage sharing of experience and best practice, and the development of new approaches. We were delighted to invite [redacted] to Scotland in April 2009 where he was able to bring his in-depth understanding of the context in Malawi to a number of discussions with the Scottish Government and members of the Scottish Parliament.

As the cross-cutting issue of climate change becomes increasingly important, the strong partnership between both countries provides an excellent basis to draw attention to the impact of climate change on poor people in Malawi, highlight the commitment of the Scottish Government to tackling this issue in Scotland and ensure action is taken by world leaders to halt its progress.

**21. Please state who the project manager will be, and outline their previous project management experience. Please also give details of your organisation's ability to manage a project budget effectively. Word limit, 250 words. You may attach a short CV (no more than one page in length to support this).**

**Section D: COHERENCE WITH IN-COUNTRY PROGRAMMES**

**22. How does your project fit with the priorities of the Malawi Growth and Development Strategy? Show how your project will complement these priorities. Maximum word limit, 250 words.**

The strength of Oxfam's work in Malawi lies in the recognition that women are at the centre of any poverty eradication initiatives and that HIV and its impact on local communities, and in particular, women, has critical implications for the implementation of poverty-reduction activities across all sectors.

Oxfam's work complements national priorities in the following ways:

**Theme 1 – Sustainable development:**

The enterprise development component contributes to this theme by working to increase household incomes by improving access to markets for farmers (many of whom are women), enhancing links between farmers and agro-processors, and improving the capacity of farmers to add value to their produce.

**Theme 3 – Social Development:**

**Sub-theme 3 – Gender:** The proposal works towards increasing women's capacity and participation in the decision-making processes, especially on issues affecting their social and economic rights.

**23. How does this project fit with the Scottish Government's International Development Policy and the achievement of the Millennium Development Goals? Maximum word limit, 250 words.**

Making progress against the Millennium Development Goals is integral to all of Oxfam's activities around the world, and informs Oxfam's work in Malawi. This project recognises the complexity and interrelationships of the challenges faced by poor people in lifting themselves out of poverty and in this way, reflects the ethos of the Scottish Government's International Development Policy and contributes to several key Millennium Development Goals.

More specifically, this project aims to make progress in the following areas:

- **Gender equality and empowerment of women:** This project will promote the social and economic empowerment of women in an integrated manner with the aim of improving the status and position of women in society. In terms of social empowerment, the project will capitalise on building individual and collective power among women to deal with socio-cultural barriers and gender stereotypes which lead to the marginalisation of their economic rights. Women will be trained in leadership and assertiveness, as well as providing them with platforms for mobilisation and engagement with various duty bearers as a way of asserting their social and economic rights. The project will promote economic empowerment models which are sensitive to the needs of women, while at the same time maximising their contribution to the household, local and national economy.
- **Enterprise development:** The programme will build the capacity of both partners and beneficiaries to run viable income-generating enterprises, provide resource inputs to beneficiaries and promote the formation of producer associations. Aggregating smallholders into producer associations strengthens their access to markets and this project will support the development of viable partnerships between local producers and the private sector.

**24a. Are you aware of any other projects or activities similar to what you are proposing, which are already taking place / have recently taken place in the relevant country?**

Yes

No

**24b.** If yes, please explain how your project will build on this work and what you will add to what has already been achieved. **Maximum word limit, 150 words.**

The current Scottish Government-funded project is supporting the development of enterprise groups to promote various income-generating activities. Informed by progress in our programme work to date and wider evidence which suggests more broadly focused development activities may not be reaching or benefiting women, this project will see a narrower, and more intensive, focus on women's empowerment as the starting point for successful economic development. We will strengthen the enterprise groups to improve their organisational and negotiation capacity, add value to their products to improve profitability and access profitable markets. Private sector partnerships will also be developed with producer organisations/cooperatives.

This project will also develop the capacity of women's groups such as the Women's Radio Listening Clubs to engage more effectively in a wider range of economic activities. Many of these groups were primarily organised to tackle particular issues such as eradicating gender-based violence and harmful socio-cultural practices which subordinate women and girls. In the course of time, a majority of these groups have evolved into economic activity groups, running income-generating activities (IGAs) and activities such as savings and loans. In the course of this proposed project, these groups will be provided with formal training on village savings and loans methodology.

**25.** Have you provided evidence of consultation with the Government of Malawi at the local, district and/or national level.

Please note: projects that do not supply evidence will be deemed ineligible.

Yes

**Section E:**

**YOUR PROJECT PLAN**

**26.** Please describe the problem that your project will address and state clearly the reasons why this project is needed. You should provide detail on how the need for the project was derived and the expected impact of this work. Please also include details of the expected roles of the organisations involved in the project including the management, financial management and the monitoring and evaluation of progress. **Maximum word limit, 500 words.**

This project will build on the progress of two previous projects funded by the Scottish Government i.e. the 'HIV and AIDS Response Scale-Up Programme' 2005-2008 and the 'Managing HIV in Malawi through enterprise and empowerment 2008-2010'. As part of our commitment to ensuring the quality of our work, we conducted regular monitoring and evaluation of Scottish Government-funded projects underpinned by participatory rural appraisal and consultations at district and community levels with beneficiaries, partners and government officials. This detailed analysis and continued input from our partners ARCOD and CAVWOC have informed the increasing focus on women's economic empowerment in this proposal.

***Some of the key challenges this proposal seeks to address include:***

- The increased livelihood burden on women caused by the direct and/or indirect impact of HIV and AIDS.
- The educational discrimination, lack of land rights and restrictive social norms which prevent women from gaining control of productive resources and limits their decision-making power.
- The virtual exclusion of women from agricultural credit and extension services which traps them in small-scale IGAs with insufficient surplus to allow them to make the investment required to move them out of poverty.
- Poor negotiation skills and limited bargaining power which present a barrier to the advancement of women in the markets.
- Unfavourable policy and institutional environment which does not maximise opportunities for women.

***Why this project is needed?***

This project seeks to protect, promote and uphold the economic rights of women, many of whom have been either directly or indirectly affected by HIV and AIDS. The project recognises the need to support women to:

- Develop sustainable and dignified means of livelihoods and wealth creation.
- Develop negotiation skills and increase their opportunities to enter and stay in market chains and improve outcomes of their operations.
- Develop their understanding of value chains, increase access to production and market information so that they can benefit from existing and emerging economic opportunities.
- Increase their financial power through pro-poor women friendly and empowering savings and credit models.
- Increase production and quality of their products as a prerequisite for development of productive partnerships with private sector.

***How we will work with our partners***

ARCOD and CAVWOC will play key roles in the implementation of this project, drawing from their current experience implementing livelihoods and women's empowerment programmes respectively, under the current Scottish Government-funded project. With facilitation and overall guidance from Oxfam, the project will be implemented in an integrated manner, maximising the thematic strengths of the two partners. Management and implementation of the project will involve participatory planning and reviews, with each of the partners taking a proactive role. Each of the partners will have a set of agreed roles and responsibilities on which they will provide leadership and coordination and be held accountable for delivering results. Tripartite partnership agreements will be developed between ARCOD, CAVWOC and Oxfam to regulate implementation of the project.

**27. Describe in one sentence the objective you expect your project to achieve.**

To empower approximately 25,000 (5,000 direct and 20,000 indirect) beneficiaries most vulnerable to HIV and AIDS in Chiradzulu District, mainly women and girls, to develop sustainable livelihoods through improved production and market access.

**28. Please list the actual activities the project will deliver and their resultant outcomes.**

Activity	Outcomes
<p><u>Sustainable Economic Development</u></p> <ul style="list-style-type: none"> <li>• Provide capital inputs to 500 poor households to initiate a variety of enterprises.</li> <li>• Facilitate formation of 20 enterprise groups. This is in addition to existing enterprise groups.</li> <li>• Support the organisation of 200 women into 10 market associations/producer organisations. These associations will be involved in commercial production of either agricultural or other products.</li> <li>• Facilitate development of at least 4 Private Sector partnerships with the producer organisations. This will involve strengthening raw material supply chains to increase the production and quality of their products.</li> <li>• Establish Village Savings and Credit Associations, targeting 3,000 women (and some men)</li> <li>• Train 5,000 women in various initiatives such as association building, value addition and production improvement, business management, value chain analysis, savings mobilisation and management, trade negotiation). This will involve direct training by Oxfam and training conducted by community agents.</li> <li>• Facilitate participatory market mapping and value chain analysis for various agro products and market access for vulnerable groups (including women, people affected by HIV and orphans and vulnerable children) with the aim of helping the project to understand the disabling and enabling policy environment and services available for different products.</li> <li>• Advocate for improvement in the enabling environment (policies, practice and institutional issues) for different agro-products</li> <li>• Advocate for access to agri-business services such as extension services</li> <li>• Facilitate interactive fora between producer</li> </ul>	<p><u>Sustainable Economic Development</u></p> <ul style="list-style-type: none"> <li>• Beneficiaries are increasing production and profitability of identified products and effectively engaging in markets chains for the identified products.</li> <li>• Improved organisational capacity among small-scale producers resulting in increased negotiating power and productive partnerships with the private sector.</li> <li>• Beneficiaries are creating enterprise groups, managing their own profitable small-scale businesses.</li> <li>• Beneficiaries are using financial services sustainably to receive and repay credit.</li> <li>• Beneficiaries are increasing their financial base for basic needs, investments and longer-term livelihood development through Village Savings and Loans Associations.</li> <li>• Women are effectively participating in market chains and value-chains for different products challenging the unequal power relations.</li> <li>• The policy and institutional environment is made conducive to encouraging the participation of poor and vulnerable groups (especially women) in the market chains for various agro products in Chiradzulu district.</li> </ul>

organisations and private sector buyers.

Gender equality and the empowerment of women

- Conduct community campaigns on the rights of women and girls.
- Conduct training on gendered market mapping.
- Develop gendered market maps for various enterprises
- Conduct leadership and assertiveness training for 500 women group leaders.
- Facilitate women's forums at community and district levels.
- Facilitate face to face meetings between women fora and policy-makers.
- Facilitate learning and exchange visits for women's groups.

Gender equality and the empowerment of women

- Beneficiaries, especially women, are participating in decision-making processes
- Women and girls are empowered to assert their social and economic rights within the household, communities, and in wider networks.
- Local institutions are responsive to women's participation in decision-making processes.
- Policy makers are responsive to needs of women in economic development.

**29. Please outline any assumptions that may affect the delivery of your project. Please complete the risk assessment table below to demonstrate how you have considered any potential risks in your planning. Insert extra rows if necessary.**

<b>Assumption</b>	<b>Likelihood of happening</b> (Low, Medium or High)	<b>Mitigating action(s)</b>	<b>Recovery plan</b>
Government remains committed to, and implements the Malawi Growth and Development Strategy (MGDS)	Low likelihood of the Government of Malawi moving away from MGDS	Continue to work with the Government of Malawi to strengthen local and national staff on the rights of communities.	Continue to advocate and lobby Ministers and officials to remain aligned to the Millennium Development Goals.
Political instability	Low	Monitor political situation through media, Human Rights NGOs and intelligence gathering by Malawi Advocacy Team.	Continue to advocate and lobby Ministers and officials
Economic instability	Medium	Continue monitoring and advocating for pro-poor socioeconomic growth policies	Continue to advocate and lobby Ministry of Economic Planning and Development and for enactment of policies for enabling the thriving of small scale enterprise development

**30. The Scottish Government intends to support sustainable development outcomes for Malawi through this programme. How will you ensure that the outcomes of your work are built-on or continued at the end of Scottish Government funding (i.e. your exit strategy)? In terms of sustainability, have you taken into consideration the potential threats from climate change, if so what action have you taken to address these?**  
**Maximum word limit, 250 words.**

Sustainability is at the heart of Oxfam's approach to development – we are committed to supporting the communities with whom we work with to achieve economic growth, environmental protection and social progress at the same time.

More specifically, this project will facilitate the creation of long-term partnerships between communities and various stakeholders including government and the private sector. Capacity-building initiatives will empower groups of beneficiaries to sustain partnerships with relevant stakeholders while linkages with government departments and private sector partners will ensure that beneficiaries continue to demand and receive support, even after the project phases out. In this way, this project will support and build the capacity of poor, and vulnerable groups (women, people affected by HIV and orphans and vulnerable children) realize their rights to social and economic development.

In addition, this project recognises the direct impact of climate change on agricultural production in Malawi, the main source of income for most Malawians. Women in particular suffer from the changing weather patterns and unpredictable rainfall, having to spend even more time growing food and gathering increasingly scarce water and wood. Furthermore, anything which worsens food insecurity is liable to add both to migration and to pressures to sell sex which contribute to the spread of HIV and AIDS.

Therefore, this project will not only focus on agro-based income-generating activities but will also promote non agro-based income-generating activities, such as bee-keeping, as means to mitigate the impact of climate change and improve sustainability. This will result in a strengthening of community resilience to the threats of climate change.

**31. Have you carried out a needs analysis of the development priority issue that your project is designed to address? If so please provide details. Maximum word limit, 150 words.**

Oxfam conducts regular evaluations of its activities in order to learn from its experience and fine-tune its approach. The narrower focus and more intensive approach of this project is informed by this ongoing needs analysis and recognises the need to protect, promote and uphold economic rights of women as a key part of effective poverty-reduction activities. The project, therefore seeks to support women to:

- Develop sustainable and dignified means of livelihoods and wealth creation.
- Develop negotiation skills and increase their opportunities to enter and stay in market chains and improve the outcomes of their activities.
- Develop their understanding of value chains, increase access to production and market information so that they can benefit from existing and emerging economic opportunities.
- Increase their financial power through pro-poor women and empowering savings and credit models.
- Increase production and quality of their products as a prerequisite for the development of productive partnerships with the private sector.

**32. How will you ensure that your project is inclusive (please detail how you will ensure that no person will be discriminated against on the grounds of age, gender, ethnicity, disability, religion)? Maximum word limit, 250 words.**

Oxfam operates comprehensive policies on equality and diversity, and takes a 'rights-based approach' in developing its policies, programmes and practices.

The promotion of equality is integral not only to Oxfam's internal policies and procedures, but also to the planning and delivery of Oxfam's humanitarian and development programmes around the world. Throughout the organisation, Oxfam bases its work on a common understanding that equality is key to overcoming poverty and suffering. Oxfam works with both women and men to address the specific ideas and beliefs that create and reinforce poverty. Oxfam aims to empower all men, women and children through all aspects of the organisation's work, and will often, as in this case, prioritise work which specifically raises the status of women, who too frequently have the lowest status. Indeed, this understanding of the gender dynamics and the ways in which HIV affects men and women differently is at the heart of this project. Oxfam is committed to a programme of action to make equality and diversity policies fully effective, and to this end constantly reviews the procedures, practices and

guidelines which underpin the policies, monitoring the results as appropriate.

**33. How will you publicise the work undertaken by your project?**

Your plans may include dissemination to beneficiaries and stakeholders, and to groups and organisations not directly affected by the project. Please describe:

- who you will target;
- what media and methods you will use to highlight the work of your project or to share results and learning.

**Maximum word limit, 250 words.**

In Malawi, we produce a regular newsletter to provide an update to a variety of stakeholders and to share our learning. We also have excellent relationships with the media in Malawi and regularly provide information and stories both in video, print and radio formats. Information about the project will also be uploaded on the Oxfam website. The project will take advantage of learning and sharing workshops to share information about the project, including key success stories and lessons.

In Scotland, Oxfam Scotland consistently seeks opportunities to highlight the issues facing poor and vulnerable people in Malawi, being an active member of various networks, including NIDOS, to ensure that we share best practice and we have considerable success in attracting interest in our work from various sections of the media. We are able to make the most of visits from Malawian colleagues such as [REDACTED] to Scotland to engage in discussion with key with Scottish Government civil servants and members of the Scottish Parliament.

We are keen to work with the Scottish Government to ensure a wide range of audiences and stakeholders are informed about the issues and to continue to build support for aid to developing countries.

**34a. Please let us know what impact your project might have on climate change and the actions you intend to take to mitigate against this?**

Are the aims of your project consistent with the aims of Malawi's National Adaptation Programmes Action (NAPA)? [www.sarpn.org.za/documents/d0003013](http://www.sarpn.org.za/documents/d0003013)

**Maximum word limit, 250 words.**

Oxfam sees climate change as a cross-cutting issue and integrates this into all its development activities, both in relation to our responsibility to reduce our own contribution to climate change and in relation to the impact climate change is having in the communities in which we work.

For this project we have ensured that there are no activities which will actively contribute to climate change. For example, no production processes within the project will result in carbon emissions which contribute to greenhouse gas emissions in Malawi. The project also recognises that for poor countries like Malawi, deforestation is a key contributor to climate change due to the removal of 'carbon sinks'. This project will not support entrepreneurship activities which involve deforestation or depend on natural resources like firewood collection or charcoal production. Indeed, some of the non-agricultural production activities supported by this project, such as bee-keeping, will actively promote forestry conservation.

As well as ensuring we are accountable for our own environmental impact, Oxfam continues to press national and international leaders to take action on climate change. Oxfam in Malawi, along with other civil society stakeholders, is lobbying the Malawian government to make progress on the National Adaptation Programmes of Action (NAPA) and initiate coordination inside government to ensure that all existing staff such as agricultural extension workers are aware of the impact of climate change and the ways in which they can assist communities in mitigating its impact.

**34b . Please let us know how you have considered the potential negative impacts of climate change on your project and actions you intend to take to mitigate against these?  
Maximum word limit, 250 words.**

This project recognises the interrelationships between climate change, agriculture, food security, disaster risk reduction and access to water as well as the particular impact of these dynamics on women and other vulnerable groups such as people affected by HIV.

In a context where more than 90 per cent of people<sup>1</sup> are engaged in subsistence rain-fed agriculture but where the main rainy season is becoming ever-more unpredictable, this project will develop sustainable livelihoods which take this into account.

The potential negative impact of climate change on the project may include the following:

- Droughts and dry spells: In Chiradzulu, we are developing irrigation systems which allow agricultural production to take place in the absence of rain-supported production, promoting of non-agricultural income-generating activities such as bee-keeping. This will diversify income and ensure sufficient resources to purchase food and other essential items.
- Floods: The increasing occurrence and severity of floods is key to the climate change context in Malawi. We, with our partners such as ARCOD, are encouraging communities to develop Disaster Risk Reduction (DRR) plans and preparedness mechanisms such as flood-protection and water-harvesting.

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<sup>1</sup> [www.sarpn.org.za/documents/d0003013](http://www.sarpn.org.za/documents/d0003013)

**Section F: PROJECT MONITORING**

The Scottish Government is committed to rigorous monitoring and evaluation procedures for all Scottish Government funded activity.

All successful applicants will be expected to report to the Scottish Government at the end of each financial year on project progress. Six monthly interim reporting will also be required for financial and risk management purposes. See section F of the guidance notes attached.

Please note the Scottish Government will also forward all reports to the Government of Malawi strand leads for comment.

Applicants are requested to complete the following sections to provide monitoring information from which the progress against both the outputs for this project and the Scottish Government's aims and objectives for the International Development Fund will be assessed.

<b>35. Project Level Indicators</b>		
For each project outcome, as outlined in Q28, list the indicators and provide project-specific baseline values. This information will help us measure the impact of your individual project over time.		
<b>Outcome</b>	<b>Indicator</b>	<b>Indicator value/baseline at start of project</b>
<p><u>Sustainable Economic Development</u></p> <p>Beneficiaries are increasing production and profitability of identified products and effectively engaging in markets chains for the identified products.</p> <p>Improved organisational capacity among small scale producers resulting in increased negotiation power and productive partnerships with private sector.</p>	<p>Number of beneficiaries enrolled into market chains for specific products</p> <p>Average production per beneficiary/farmer.</p> <p>Average annual/monthly income per farmer</p> <p>Number of beneficiary groups engaging in market chains for the identified products.</p> <p>Number and type of partnerships developed between producers and private sector</p> <p>Number of enterprise groups involved in private sector partnerships</p> <p>Number of small scale producers involved private sector partnerships</p>	<p>Oxfam will conduct a detailed evaluation at the end of the current project to analyze learning and inform any fine-tuning required for this project. A baseline will be conducted following this evaluation and will be submitted to the Scottish Government at the start of this next project period.</p>

<p>Beneficiaries are creating enterprise groups, managing their own profitable small-scale businesses.</p>	<p>Number of enterprise groups functional</p>	
<p>Beneficiaries are using financial services sustainably to receive and repay credit.</p>	<p>Number of beneficiaries accessing formal financial services for credit</p> <p>Repayment rates for loans</p>	
<p>Beneficiaries are increasing financial base for basic needs, investments and longer term livelihood development through Village Savings and Loans Associations (VSL)</p>	<p>Number of village savings groups established.</p> <p>Number of vulnerable people benefiting from village savings and loans.</p>	
<p>Women are effectively participating in market chains and value chains for different products defying the unequal power relations.</p>	<p>Value of the money that are being generated from VSL</p>	
<p>Women are effectively participating in market chains and value chains for different products defying the unequal power relations.</p>	<p>Number of women involved in high value market chains for different products</p> <p>Average amount of income earned by women from their enterprises</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>Type of policies implemented to promote economic development of women.</p>	
<p>Beneficiaries, especially women, are participating in decision-making processes.</p>	<p>Number of women represented in key institutions related to economic development</p>	

<p>Women and girls feel more able to exercise their rights within the household, communities, and in wider networks.</p> <p>Local institutions are responsive to women's participation in decision-making processes.</p>	<p>Number of local institutions where women participate in decision-making processes</p>	
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<b>36. Programme Level Indicators</b>		
<p>Decide which of the indicators for the four strands of the Malawi Development Programme most closely match the expected outcomes of your project. The programme level indicators are listed in section F of the Guidance Notes.</p> <p>In the grid below list the reference number for each indicator, and give the current baseline for that indicator, (this may be the same as your rationale for the project) and the expected outcome.</p> <p>This information will help us measure the impact of our Malawi Development Programme in its entirety. <b>An example of how to complete the table is given below.</b></p> <p><b>Please note:</b> While your project may address any number or combination of indicators from across these four strands, it is not necessary to address every indicator.</p>		
<b>List ALL appropriate indicators</b>	<b>Current baseline / rationale for each indicator</b>	<b>Expected outcome (where possible population figures should be split by gender)</b>
<b>EXAMPLE</b> <i>D13</i>	<b>EXAMPLE</b> <i>There currently exist few employment opportunities in 'x' area of Malawi and unemployment currently stands at 'x' %</i>	<b>EXAMPLE</b> <i>List number of people who have received training, and in what, e.g. 20 small holder farmers trained in crop rotation and improved livestock management.</i> <i>State number of people currently in employment, or the increase in economic output as a direct result of the project activities.</i>
<b>D9</b> Increase in output of existing economic activities through expansion and diversification	<p>Small-scale producers, especially women, are unable to get fair deals in the markets because of inability to guarantee consistent supply of products to commercial buyers.</p> <p><b>NB.</b> As noted above, this project builds on the current Scottish Government-funded programme and sees a narrower, and more intensive focus on women's economic empowerment component. Oxfam will therefore conduct an evaluation once the current phase of funding comes to an end with the aim of informing the indicators for the baseline at the start of the next phase of funding. At</p>	<p>5000 beneficiaries targeted in this project will be assisted to increase production. This will allow them to find high value and stable markets for their products.</p> <p>Capital inputs to 500 poor households will be provided to initiate various enterprises.</p> <p>200 women will be supported in developing 10 market associations/producer organisations and involved in commercial production of either agricultural or other products.</p> <p>4 Private Sector partnerships will be developed with the producer organisations, involving strengthening raw material supply chains to increase production and quality of their products.</p>

	<p>this stage, we are able to provide a rationale for the indicators.</p>	
<p><b>D10</b> Increased number of new business start ups</p>	<p>Rural poor women fail to get into businesses because they lack capital and the skills to generate this capital.</p> <p>Enterprises run by the majority of women are mainly consumption-based activities with no clear plans for sustainability.</p>	<p>5000 women will be assisted with the means and skills to mobilise and sustain financial capital for their businesses.</p> <p>Beneficiaries will be assisted to explore new business opportunities through market research.</p> <p>20 new enterprise groups will be formed</p>
<p><b>D12</b> Increased number of training opportunities in relevant skills and business related areas</p>	<p>Limited business skills are leading to a failure to develop and sustain profitable businesses.</p>	<p>5000 women will be trained in various initiatives such as association building, value addition and production improvement, business management, value chain analysis, savings mobilisation and management, trade negotiation.</p>
<p><b>D13</b> Increased employment opportunities in Malawi</p>	<p>Existing businesses in poor communities are not large enough to provide employment opportunities to others</p>	<p>Supporting the growth of businesses will create employment opportunities for 1000 people, thereby contributing to the local economy.</p>
<p><b>D14</b> Increased development partnerships and collaboration between Agricultural Ministry and National Agricultural bodies</p>	<p>Limited and uncoordinated support to small-scale producers, most of whom are women.</p>	<p>Women producer organisations will develop affiliations with national producer associations to facilitate their access to government extension support and other services.</p>

**Section G: PROJECT BUDGET**

**37.** Please provide your budget for the funds you are requesting from the Scottish Government, showing the breakdown of costs over different financial years.

**Please note:** payment or reimbursement of actual costs for in-country participation by relevant country partners and/or participants may be included as part of the total project costs. However, no additional grant funds may be claimed for attendance allowance or per diems in-country in addition to actual cost reimbursement.

<b>TABLE A: Project funds requested from the Scottish Government.</b>			
<b>Budget Line</b>	<b>Year 1 Apr 2010 – Mar 2011</b>	<b>Year 2 Apr 2011 – Mar 2012</b>	<b>Year 3 Apr 2012 – Mar 2013</b>
Project Activities (through partner organisations)	£120,000	£74,600	£58,000
Salary costs for Scottish staff	£0	£0	£0
Salary costs for Malawi staff	£20,000	£20,000	£20,000
Salary costs for staff based other than Scotland or Malawi	£0	£0	£0
Rents, rates, heating, cleaning, overheads	£2,000	£2,000	£2,000
Office costs e.g. postage, telephone, stationary	£1,000	£1,000	£1,000
Travel and subsistence	£4,000	£4,000	£4,000
Printing and/or conference/workshop costs	£10,400	£6,000	£6,000
Equipment or capital costs	£10,000	£4,000	£2,000
Administrative Costs (7%)	£12,600	£8,400	£7,000
<b>TOTAL</b>	<b>£180,000</b>	<b>£120,000</b>	<b>£100,000</b>

<b>38a.</b> Please confirm whether you have applied for additional funding for this work from other parts of the Scottish Government or external sources.			
We actively seek opportunities to develop support for our work in Malawi from a variety of different sources. We are not currently applying for additional funding for this work and this component of the Oxfam programme in Malawi will be wholly funded by the Scottish Government.			
<b>38b.</b> If yes, please provide details by completing the table below.			
<b>Source</b>	<b>When did you apply?</b>	<b>Amount requested</b>	<b>Confirmed - or when you expect to hear outcome?</b>
		£	
		£	
		£	

<b>39.</b> Please provide your budget for the funds you are expecting from sources other than the Scottish Government, showing the breakdown of costs over different financial years.			
<b>TABLE B: Budget for other funding sources.</b>			
<b>Budget Line</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>

	Apr 2010 – Mar 2011		Apr 2011 – Mar 2012	Apr 2012 – Mar 2013
Salary costs for Scottish staff	£		£	£
Salary costs for Malawi staff	£		£	£
Salary costs for staff based other than Scotland or Malawi	£		£	£
Rents, rates, heating, cleaning, overheads	£		£	£
Office costs e.g. postage, telephone, stationary	£		£	£
Travel and subsistence	£		£	£
Printing and/or conference/workshop costs	£		£	£
Equipment or capital costs	£		£	£
Other – please specify	£		£	£
<b>TOTAL</b>	£		£	£

<b>40a.</b> Will there be any other non-financial support for this project, i.e. in-kind contributions?	
Yes <input type="checkbox"/>	
No <input type="checkbox"/>	
<b>40b.</b> If yes, please give details of what these might be.	

### Checklist

Please ensure that you have considered the following:

	<b>Check</b>
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Have you provided start and end dates for your project?	Y
Have you provided your budget based on Scottish Government financial years (i.e. 1 April – 31 March)?	Y
Have you checked that your budget is complete, correctly adds up and that you have included the correct final totals in Q12?	Y
Has your application been approved by a suitably authorised individual? (Clear electronic or scanned signatures are acceptable in the email, but a wet signature should be provided in the hard copy version).	Y

Please indicate which additional documents are attached:

**Essential**

- Most recent audited accounts, or independently-signed statement of income and expenditure. An electronic link to a website is acceptable. **Please note:** A Project cannot be funded if no audited/independently verified accounts are available.
- A letter of support and confirmation of partnership with organisations in the relevant country.
- Written evidence of consultation with the Government of Malawi.

**Non-essential**

- A copy of your certificate of charitable status from the Inland Revenue - if applicable.
- A copy of your Equal Opportunities policy – if applicable.
- Additional evidence supporting project management experience.
- A supplementary A4 sheet of additional information.

**Declaration**

I *apply* on behalf of the organisation named above for a grant as proposed in this application in respect of expenditure to be incurred over the proposed funding period on the activities described above.

I certify that, to the best of my knowledge and belief, the statements made by me in this application are true and the information provided is correct.

This form should be signed by an individual authorised by the applicant organisation to submit applications and sign contracts on their behalf.

Signature

Print Name

Position

Date

Once you have completed the form, please submit the application, no later than **noon on Monday 18 January 2010** to: [Malawi-applications@ltsi.co.uk](mailto:Malawi-applications@ltsi.co.uk) using the project title **as the subject of your email**.

If you are e-mailing supporting documentation separately please include in the subject line an indication of the number of e-mails you are sending (e.g. whether the e-mail is 1 of 2, 2 of 3 etc).

**In addition**, a signed hard copy of the application and any supporting documents not available electronically should be submitted to LTS International, Pentlands Science Park, Bush Loan, Penicuik, EH26 0PL **postmarked** not later than **Wednesday 20 January 2010**.

If you are unable to return the form electronically, please contact LTS International on 0131 440 5181 in advance of the deadline. In this case the hard copy application would arrive with LTS by the same deadline as the electronic version – i.e. not later than **noon on Monday 18 January 2010**.