



## **TRAINING REPORT**

### **REVIEW & TRAINING ON MONITORING AND EVALUATION, VALUE CHAIN AND COMMUNITY COMMERCIALIZATION**

#### **MICROFINANCE CONSORTIUM IN AFRICA (MCIA)**

**26<sup>th</sup> August – 30<sup>th</sup> August 2010**

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## **1. Training Background**

The African Rural Agricultural Credit (AFRACA) is a Pan African Association of financial institutions which is involved in promoting provision of financial services to rural populations in Africa. Afraca has been working with a consortium of microfinance institutions in Africa (MCIA) since 2008. The consortium is composed of Pride Tanzania, Kenya Women Finance Trust, Micro Bankers of Zambia and FDM of Mozambique. The project is coordinated by AFRACA and INAFI. This project is financially supported by Danish International Development Agency (DANIDA) and focuses on capacity building for women entrepreneurs in the 4 countries.

Danida's African women economic empowerment plan stipulates in one of their objectives that there was need to strengthen the capacity of MFI's so that they could be better equipped in implementing programmes and in influencing rural women's economic empowerment.

Monitoring and Evaluation skills are critical for improving effectiveness of development work and the quality of the contribution the work makes to the lives of the people. Therefore, development practitioners in both public and private sector should be equipped with M&E skills to enable them realize their vision of communities' dignified life. This course was designed to support MFI's enhance development impact through systematic management of their programs/projects.

The five day training included two days training Monitoring and Evaluation, Two days training on value chain and commercialization and one day discussion on Consortium Action Plans.

## **2. Training Objectives and Contents**

The overall main aim of the training was to equip participants with skills and knowledge for effective planning and implementation of their programmes in a timely and successful manner.

### **b) The Main Course Contents included the following**

- Monitoring and Evaluation of Projects and Programmes (Review)
- Value chain and Community Commercialization
- Consortium Action Plans

### **3. Course Participants**

A total of 10 participants attended the training. The participants were from Tanzania, Kenya, Zambia, and Mozambique. AFRACA and INAFI secretariat was also represented, by the program officers.

### **4. Official Opening**

The training was officially opened on Monday by Tanzania Secretary General, who laid down the emphasis of the consortium and the work that they had done especially for rural women. He hoped that the program would continue to underpin the importance of including rural women in micro financing as the change that had so far been seen was above expectations.

### **5. Training Methodologies**

The training approach was based on adult learning style tapping on the participants experience and skills through group work. The facilitators began each session by presenting through a Power Point presentation a mini-lecturette, which was followed by short discussions, and group work. The group work was to enable participants from the various countries represented share experiences, challenges that they had faced as they implemented the projects.

The participants also made presentations of their projects; and plenary comments were provided. Group work was presented in plenary with discussions from the floor and further explanations. The long and tedious processes of group work were found to be very enriching; because it helped the participants practice what they were learning in practical case scenario's.

### **6. Setting the scene**

Once the course was opened, it followed with the facilitator giving the objectives of the course, followed by the participants' expectations. The following were expectations from participants:

### **7. Participants Expectations**

- ✚ How to implement a good evaluation
- ✚ Share how we can assist community in commercialization
- ✚ To get to know more knowledge on value chain financing
- ✚ Share some experience from participants on rural microfinance operations
- ✚ Better understanding of M&E tools/skills
- ✚ To understand more about micro-finances in other countries
- ✚ Take stock of our plans and actions
- ✚ Share our milestones; gaps and recommendations
- ✚ Understand the process of M&E
- ✚ Feedback from past implementation
- ✚ Deep understanding of community commercialization
- ✚ Benefits of value chain
- ✚ Next Phase of the project

## **8. Facilitators Comments of the Expectations**

The participants were on target in their expectations, given that the workshop was going to address most of their expectations. However, it was explained that the workshop was not going to be a training but rather a facilitation where the participants would review their projects and address the challenges and successes so far.

## **Workshop sessions**

### **Day 1 Training: MONITORING AND EVALUATION**

#### **1. Monitoring of Projects**

The facilitator started the training session by explaining the meaning Monitoring and Evaluation. She highlighted the important features of monitoring which included:

- It is a process of routinely gathering information on all aspects of the project.
- Monitoring also involves giving feedback about the progress of the project to the donors, implementers and beneficiaries of the project.

The facilitator also highlighted that successful projects have some connecting monitoring factors:

- Monitoring of Management and administration
- Monitoring of Finance
- Monitoring of Program

After the presentation, the participants were put into country groups in order to identify the objectives of the projects they were working on and challenges they were faced with.

In groups of 2 based on country of origin, each group was to answer the following questions:

1. Objectives of the Project
2. Challenges faced with
3. Successes of the projects

## 1. Project Objectives:

<b>Project Objectives: Kenya</b> <ul style="list-style-type: none"><li>● Access financial and non financial success to 300 Turkana women entrepreneurs</li><li>● To empower women in Turkana district</li><li>● Empower women with skills of using accessed financial services</li><li>● Empower rural women with financial services for enterprise development</li></ul>
<b>Project Objectives: Mozambique</b> <ul style="list-style-type: none"><li>● Reduce poverty among targeted rural women in south of Mozambique</li><li>● To increase access to credit for women in the rural areas of south of Mozambique</li></ul>
<b>Project Objectives: Zambia</b> <ul style="list-style-type: none"><li>● Value chain</li><li>● Community commercialization</li><li>● BDS M&amp; R Entrepreneurship</li></ul>
<b>Project Objectives: Tanzania</b> <ul style="list-style-type: none"><li>● To increase access to credit for rural women</li><li>● Empower women in community leadership</li><li>● To improve women's saving and entrepreneurship skills</li></ul>
<b>Project Objectives: INAFI and AFRACA</b> <ul style="list-style-type: none"><li>● Build institutional capacity for staff</li><li>● Build capacity of implementing partners</li></ul>

## 2. Progress/Achievements

<b>Progress/Achievements: Mozambique</b> <ul style="list-style-type: none"><li>● More women accessed MBT loans for their enterprises</li><li>● More women are using entrepreneurial skills in their businesses</li><li>● Reached out to more women than originally targeted</li></ul>
<b>Progress/Achievements: INAFI/AFRACA</b> <ul style="list-style-type: none"><li>● Skills acquired by staff implementing partners and coordinating institutions</li><li>● Increased visibility of AFRACA and INAFI</li><li>● Enhanced linkages amongst implementing partners as a result of enhanced exchange of learning</li></ul>
<b>Progress/Achievements: Kenya</b> <ul style="list-style-type: none"><li>● 1500 women have accessed funding in KWFT</li><li>● School fees loans have changed the level of illiteracy</li><li>● Other microfinance have come to Turkana</li><li>● Offering of employment to locals</li><li>● Women are now able to make decisions</li><li>● Women are able to give their children balanced diet</li><li>● They are able to get better health care through reproductive health training</li></ul>

**Progress/Achievements: Zambia**

- 1100 rural women trained
- Improved repayment
- Quality of trained women
- Increased capacity of women to contribute household income and expenditure.
- Social Cohesion of the rural community
- Good governance and political stability
- Weather and geographical conditions
- Increasing number of children and girls joining secondary

**Progress/Achievements: Tanzania**

- More women are now holding leadership positions in some community CBO's
- A culture of savings is being replicated by other communities
- The women increased their business skills and they participate in family decision
- The women increased Income

**The participants were also asked to discuss within their groups the following questions:**

*What challenges were they faced with during the project implementation?*

**3. Challenges:****Challenges: Tanzania**

Traditional & Cultural factors-Empowering women is undertaken as conflicting interest that undermines men's authority  
Low literacy levels  
Dominance of seasonal farming economy undermines the need for record keeping  
Mainstreaming of trained women from –

**Challenges: INAFI & AFRACA**

Limited training resources and skills among field staff  
High staff turnover amongst implementing partners

**Challenges: Kenya**

Poor Infrastructure  
Nomad lifestyle  
Harsh Climate  
Cattle rustling  
Illiteracy  
Distances and costs to connect to the focus areas (sparse population)

No culture of business

**Challenges: Zambia**

Low literacy levels among rural women

Inadequate negotiation skills for marketing their produce

Increasing family shocks that affect business incomes e.g. funerals/illness

**Challenges: Mozambique**

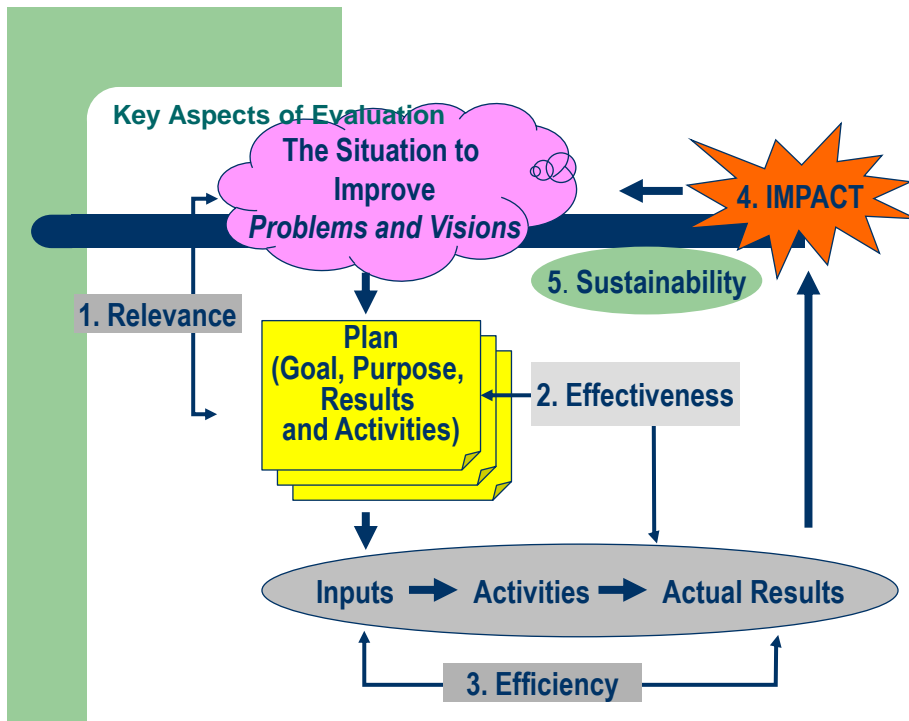
Inadequate negotiating skills for marketing their produce

Valid implementing timelines by partners

**Day 2 Training: M&E CONTINUED**

**1. Project Cycle Review; Gender in projects and Evaluation Tools**

The second day of the training involved a review of the Project Cycle; M&E in the Project Cycle and Developing an M&E plan. The days also involved presentation of projects by the 4 countries and plenary comments of the projects. The sessions were conducted in a very participatory manner. The facilitator provided an overview of the project cycle, the logical framework and the link between M&E and the logical framework. The facilitator then made a review of evaluation and explained that there are 5 important elements of the evaluation as shown in the figure below:



- **Efficiency** - Have resources been used in the best possible way? Why or Why Not?
- **Impact** - To what extent has the program or project contributed towards its longer term goals? Why or Why Not? Have there been any unanticipated positive or negative consequences of the project? Why did they arise?
- **Sustainability** - Will there be continued positive impacts as a result of the program or project once it has finished?
- **Relevance** - Was/is the program or project a good idea given the situation to improve? Was the logic of the intervention logic correct? Why or Why Not?
- **Effectiveness** - Have the planned results been achieved? Why or Why Not.

It was explained that this were the most important questions to ask in any evaluation, and summarizes what entails an evaluation. The afternoon session was spent on participants making presentations on progress reports as shown in the appendix.

## **2. Gender in Projects**

A major component of the projects that Danida supported was to empower the socio-economic empowerment of women. Gender was discussed in terms of how monitoring was done. The following were some of the major issues of monitoring discussed.

- How did workload for men/women increase due to project intervention?
- How did household chores change for boys/girls, men/women?
- Did women gain access to resources?
- Did women gain control of resources?
- Did women's role in decision-making increase?
- Did you ensure Equal access for men/women to income generation activities?
- Are disadvantageous customary laws/practices addressed?
- Are harmful practices against girls/women addressed?
- Is violence against women addressed?
- Equal food distribution within the family?
- Equal access to education for boys/girls?

### ***b) There are mainly five points to make monitoring more gender-sensitivity in a program:***

1. Involve women in setting-up and implementing the monitoring system;
2. Differentiate the indicators by gender in order to gauge the gender-specific impacts;
3. Address women as a distinct group during data collection;
4. Analyze the information in relation to gender-specific questions;
5. Consider women as a separate category when presenting findings, drawing conclusions and formulating recommendations.

## **DAY 3 & 4: VALUE CHAIN & COMMUNITY COMMERCIALIZATION**

### **1. Value Chain and Community Commercialization**

The facilitator Dr. Mel presented on value chain and community commercialization. The emphasis was in using agriculture as an example on value chain and commercialization. The facilitator started by focusing on one main focus question as follows:

**Focus Questions:**                    **“What are specific, targeted, and priority actions that we need to take within MCIA in the next 2-3 years to fulfill our mission, goals and objectives, and to strengthen the overall effectiveness and efficiency of the consortium, in light of the ideas and action points coming out of this retreat?”**

#### **a) Approach:**

- This was a brainstorming exercise – need to generate multiple ideas from everyone
- “Priming the pump” to ensure comprehensive and depth thinking
- Basically an exercise to identify recommendations/suggestions/proposals for the way forward
- Trying to get everyone’s thinking to chart a consensus plan of action forward
- Build on what’s working well now – what’s the next level of action or performance?
- Also looking for innovative, thoughtful ways to improve what we currently do.

#### **b) Arenas for Thinking:**

- ❖ Internal and external communication systems and linkages
- ❖ Alliances and joint activities
- ❖ Strengthen program unit performance
- ❖ Improvements, changes, and streamlining in specific intervention areas
- ❖ Coordination among AFRACA, F.D.M, PRIDE, KWFT, MBT, INAFI etc (field)
- ❖ How to build on our strengths and advantages; including interdisciplinary, international, and multi-locational
- ❖ Internal processes, programs, and organizational practices.

**c) Summary Results of the above exercise**

<p style="text-align: center;"><b><u>Recent Accomplishments</u></b></p> <ul style="list-style-type: none"> <li>□ Increased access to financial services (credit, savings, micro-insurance)</li> <li>□ Training of women and MFI staff in entrepreneurship, leadership and BDS</li> <li>□ Sharing of ideas, experiences amongst MFI staff and community groups</li> <li>□ Opening of new areas for business</li> </ul>	<p style="text-align: center;"><b><u>Lessons Learned</u></b></p> <ul style="list-style-type: none"> <li>◆ Products should meet the needs of the clients</li> <li>◆ Working together as a network can create better impact on communities (sharing resources, ideas, better service delivery)</li> <li>◆ M&amp;E is essential in project implementation (impact of training on women, incorporation of spouses etc.)</li> </ul>
<p style="text-align: center;"><b><u>Current Issues and Obstacles</u></b></p> <ul style="list-style-type: none"> <li>● Poor infrastructure hindering accessibility to services and service delivery</li> <li>● Inadequate financial resources to reach more communities</li> <li>● Special products on fixed interest difficult to deliver (e.g. Government Poverty Reduction funds; Indigenous Vegetables etc)</li> <li>● Low returns on products which are weather dependent</li> </ul>	<p style="text-align: center;"><b><u>Emerging Opportunities</u></b></p> <ul style="list-style-type: none"> <li>○ Potential for expansion to new areas (high turnout of women)</li> <li>○ Reduction of interest rates to reduce cost of borrowing</li> <li>○ Developing partnerships with other institutions to bring in more financial services (e.g. New products, diversification)</li> <li>○ Involvement in the entire value chain network</li> <li>○ Introduce community commercialization products for poverty reduction</li> </ul>

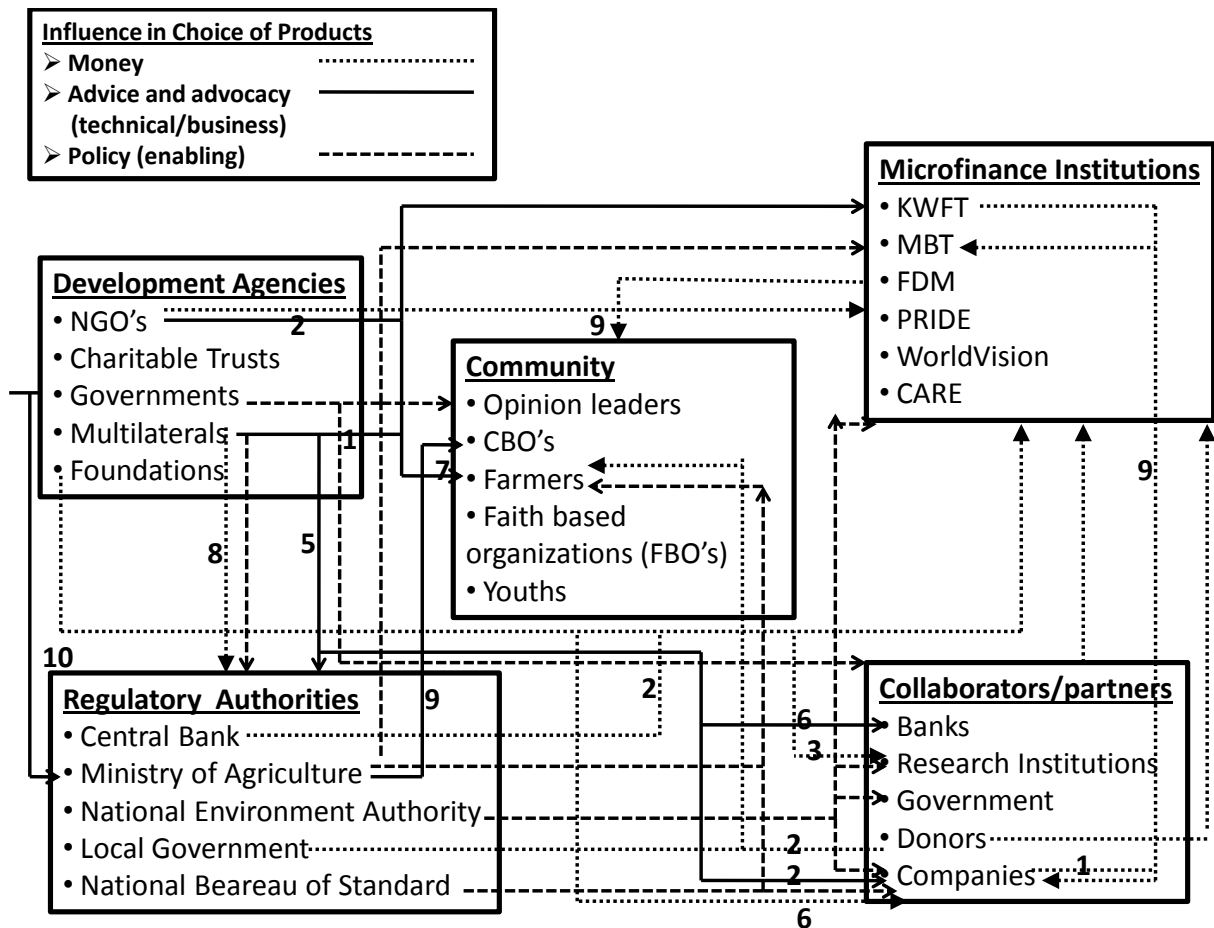
**2. Value Chain and Community Commercialization**

After the morning presentations, the facilitator started the main discussion on value chain which was combined with net-mapping

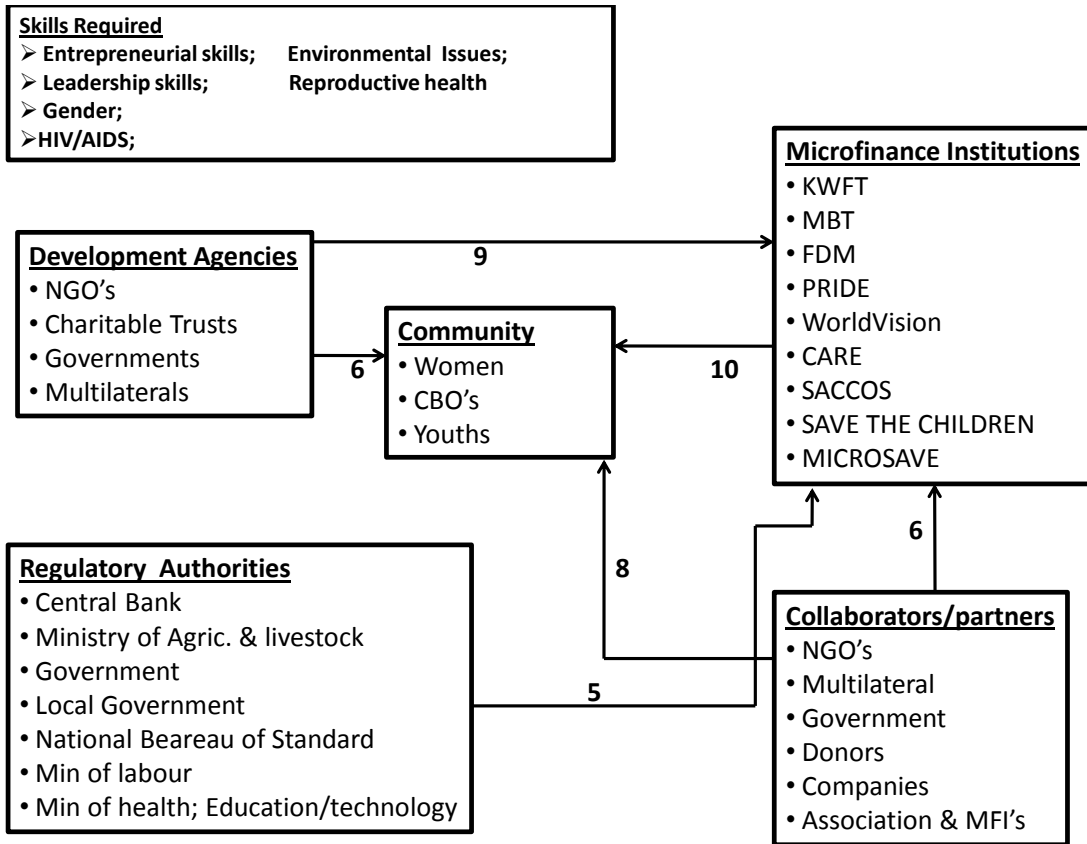
## 2a) Net Mapping as a component of Agricultural value Chain and Trade

Net mapping is a networking tool used for linking communication pathways to achieve clear cut results. Different areas were identified that can help with networking poverty reduction strategies. To reduce poverty within the MCIA Program, there is interaction and linkages between development agencies, micro-finance institutions, regulatory authorities, and collaborators/partners who are connected to the beneficiary communities. Each network and linkage is weighted in terms of influence with: 1 = low influence and 10 = high influence. The following net-maps were identified

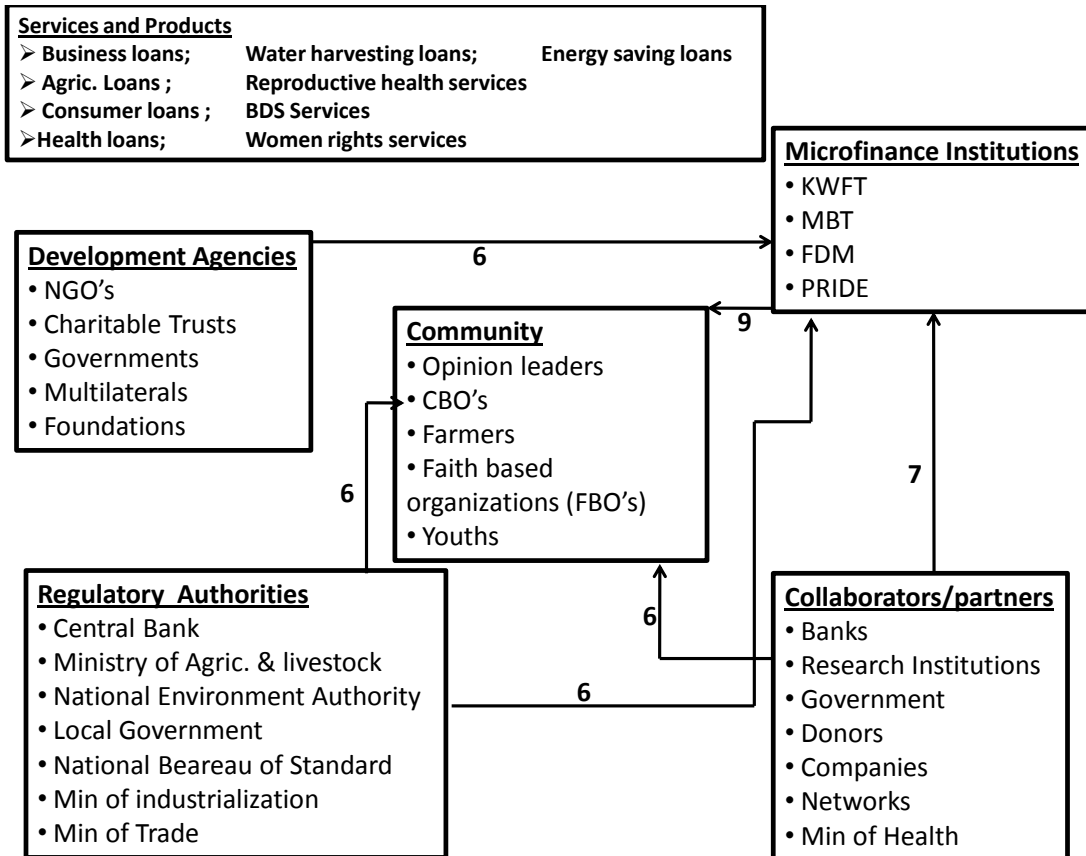
### 1) Who influences the choice of products we give to the women in the community so as to empower them and help reduce poverty?



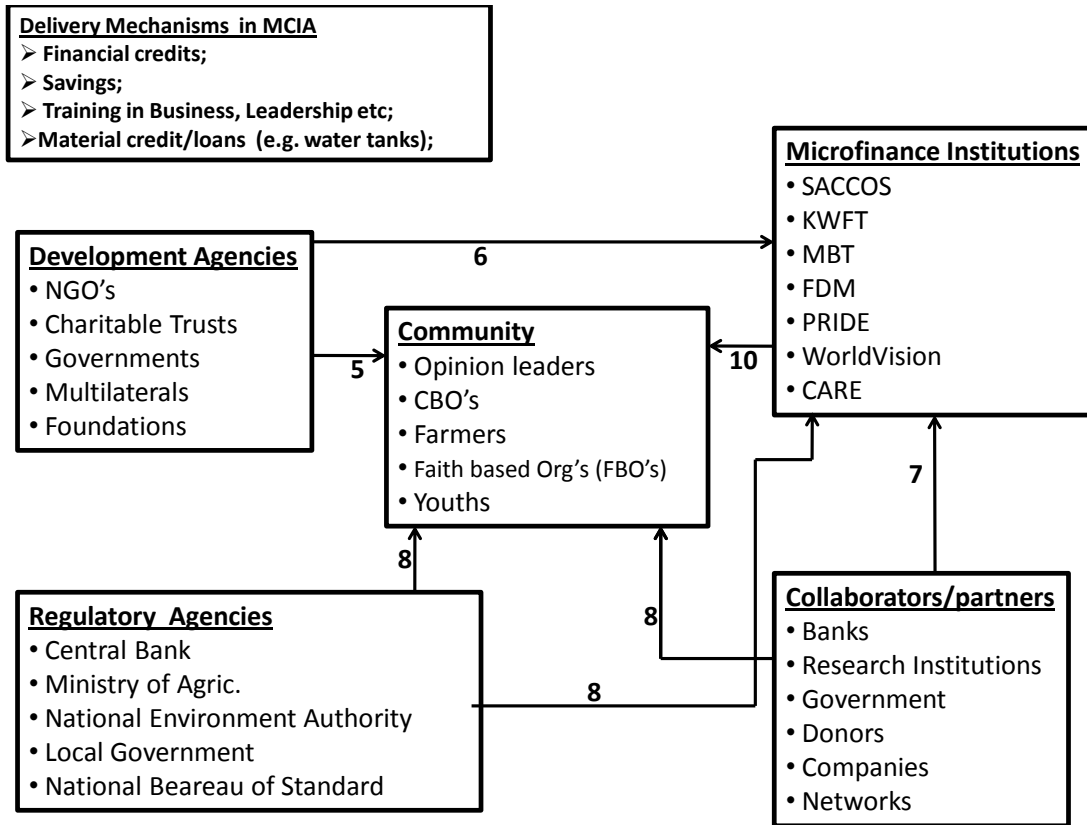
**2). What skills are required for the women to actively participate in profitable businesses?**



**3). What services and products do women require/need for them to increase their income at household level?**



**4). What delivery mechanism should we use to ensure the women have access to the products and services MCIA has?**



The above process was done in groups and presentations conducted in class. It was found to be very informative for the participants were able to identify what they were doing with the various partners they were working with.

**Day 5.**

**1. ACTION PLANNING: Communication; Coordination and Collaboration**

The morning of day 5 was spent on discussions regarding the partners communication processes and joint collaborations. The presentation on this follow:

Communication/Coordination/Collaboration:

- Analysis and recommendations related to the four key communication relationships;
  - a) Within the Programme Management Team (PMT),
  - b) Between Program Organizations (AFRACA, F.D.M, PRIDE, KWFT, MBT, INAFI);
  - c) With Target Countries (Kenya, Tanzania, Zambia, Mozambique etc), and
  - d) Between staff in different Program Organizations.
- The template utilized is a set of topics to consider related to C/C/C:
  - *What is currently working well?*
  - *What is currently not working so well?*
  - *What are mechanisms or instruments to use and why?*
  - *What are best practices or protocols to be used? (how often, who initiates, how to track, etc.)*
- Participants selected which of the four work teams they want to work with; facilitator distributes the appropriate cards to each work team
- In random tables, the participants brainstormed ideas on the topics, writing their rapid brainstorming on color coded cards;
- Each work team had a flip chart with the template; their task was to review the idea cards, and select key ideas to write on the chart.
- The following reports summarizes the key ideas generated. These were presented by the groups and discussions followed the reports.

**Within the Program Management team**

<b><u>Currently working well</u></b>	<b><u>Not Working Well</u></b>
<ul style="list-style-type: none"><li>• Communication in place when we have activities</li><li>• Sharing of publications and reports</li></ul>	<ul style="list-style-type: none"><li>• Communication breakdown after activities</li><li>• Inconsistencies in submitting reports to AFRACA</li></ul>

<ul style="list-style-type: none"> <li>• Meetings held during trainings/workshops</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• No standardized training manual in place</li> </ul>
<p><b><u>Mechanisms/Instruments</u></b></p> <ul style="list-style-type: none"> <li>• Internet e.g emails, skype, facebook, websites etc</li> <li>• Telecommunication (telephone, mobile)</li> <li>• Letters (e.g. DHL)</li> </ul>	<p><b><u>Best practices</u></b></p> <ul style="list-style-type: none"> <li>• Reports i.e. Monthly/Quarterly/Annual</li> <li>• Meetings i.e. Semi-Annual</li> <li>• Exchange/Exposure Visits</li> </ul>

**Between Program Organizations and Staff**

<p><b><u>Currently working well</u></b></p> <ul style="list-style-type: none"> <li>• Mission is still being persued</li> <li>• Consortium cohesiveness</li> <li>• Capacity building being done</li> <li>• Project continuity</li> </ul>	<p><b><u>Not Working Well</u></b></p> <ul style="list-style-type: none"> <li>• Funds delay</li> <li>• Feedback is inadequate</li> <li>• Lack of staff consistency</li> <li>• Evaluation at the project site</li> </ul>
<p><b><u>Mechanisms/Instruments</u></b></p> <ul style="list-style-type: none"> <li>• Liason Office</li> <li>• Development of a communication platform (e.g. E-forum)</li> <li>• Communication at the implementation level amongst staff</li> <li>• Standardized M&amp;E and reporting format</li> </ul>	<p><b><u>Best practices</u></b></p> <ul style="list-style-type: none"> <li>• Hire project champion</li> <li>• Utilization of M&amp;E Toolbox (probably on quarterly basis)</li> <li>• Multi-sectoral approach (stakeholders involvement, value chain actors)</li> <li>• Upscale the project</li> </ul>

**With Target countries**

<p><b><u>Currently working well</u></b></p>	<p><b><u>Not Working Well</u></b></p>
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<ul style="list-style-type: none"> <li>• Communication from AFRACA to MFI's</li> <li>• Co-ordination by AFRACA to MFI's</li> <li>• Reports in one basket of AFRACA</li> <li>• Interaction within MFI's in trainings/workshop</li> </ul>	<ul style="list-style-type: none"> <li>• Collaboration by implementing MFI's</li> <li>• No cross country visits i.e. Tanzania and Mozambique</li> </ul>
<p><b><u>Mechanisms/Instruments</u></b></p> <ul style="list-style-type: none"> <li>• Exchange visits among staffs of MFI</li> <li>• Reports, sharing by MFI's</li> </ul>	<p><b><u>Best practices</u></b></p> <ul style="list-style-type: none"> <li>• Centralized and well defined channel of communication</li> <li>• Quarterly reports</li> <li>• Through reports and feedback from different FMI's</li> </ul>

## 2. Strategic Actions:

**After the presentations and discussions on the Action Plans, Group discussions to identify consensus points around key strategies for the next 2-3 years was held.**

Brainstorming was carried out, individually and in groups, to identify key proposals, suggestions, improvements related to any aspect of the MCIA mission and objectives (internal, external, administrative, programmatic, related to the consortium organizations, communication, linkages, etc.)

The discussion was highly participatory, visual, and dynamic to motivate participants toward shared commitments and greater degree of understanding and trust.

The consensus points identified to be focused on for the next 2-3 years were ***a) Products b) Outreach c) Linkages and d) Training***

The proposals identified to be implanted within each consensus point are indicated below.

### ***a) Products***

- Develop Demand driven products (targeting youth, rural women and give safety nets to the clients)
- Incorporate research tools in identifying the right products

#### ***b) Outreach***

- Mobilization of more funds
- Upscale operations by bringing in more partners so as to reach more of our target groups in new areas

#### ***c) Linkages***

- Introduction of value chain approach and commercialization in the communities where we work
- Improve linkages with the development agencies

#### ***d) Training***

- Training clients on entrepreneurship, BDS and value chains
- Exchange visits within MFCIA and within communities (Experiential learning)

### **3. Move Forward Exercise:**

The group brainstormed and agreed on a set of “deliverables” to be achieved by November 15 – a “100 Day Plan”, based on directions/decisions coming out of the retreat. Participants were asked to write down on cards two main action areas they would like to focus on.

This exercise was meant to give leadership an initial road map of things to follow up from the retreat. The result is summarized below.

- Sensitizing the Management of each MCIA-MFI
- Finalizing Project activities and Send reports (emphasize on success stories)
- Identify new areas, new products and new partners to allow upscaling of project activities (through survey)
- Develop a proposal for phase 2 of the project (INAFI and AFRACA)

### **4. Closing and Presentation of Certificates:**

After the formal workshops were completed, the closing was conducted by the Director of Pride NGO Tanzania, who stated that he was please with the way the DANIDA project had been run and as a result of this, more and more women are now coming up willing to establish savings and business with Pride Tanzania. He

thanked everyone for the efforts they had put in the last couple of days during the workshop and also thanked ENAFI and AFRACA for the continued support they had offered partners to ensure that the project was carried on successfully. It was his hope that the project would have a second phase whereby more and more women would be able to access the trainings provided and the credit facilities especially at rural level.

After his closing ceremony awarding of certificates took place and the workshop ended with a final evaluation attached to the appendix.

## **Appendix 1: Participants Introductions**

### **Participants Introductions:**

- In pairs (someone you don't know well)
- 5 minute "interview"
- Name, position, "hometown", favorite food, most exciting vocation, and why excited about working with MCIA.
- Each participant introduces their partner

### **Current Reality Dialogue**

- Working in three teams:
- Each team met separately to discuss topics below about MCIA
  - a) recent accomplishments,
  - b) lessons learned,
  - c) current issues and obstacles,
  - d) emerging opportunities
- Each team has a flip chart with the four boxes, with bullet points to identify 4 key ideas.
- Individually, team members jotted down their ideas in the four boxes.
- After the team discussion of 30 minutes or so, they selected the key ideas and wrote them on the flip chart, in the appropriate boxes.
- Each team selected a presenter, who reported on their insights
- A group discussion followed after each presentations; questions, comments, etc. All key ideas were then summarized into the main key ideas in the table below.

## Appendix 2: Progress Reports

### 1. KWFT PROGRESS REPORT

Kenya women Microfinance is a wholly-owned subsidiary of Kenya Women Holding company.

- The Microfinance has transformed to a deposit –taking microfinance on 31<sup>st</sup> of March 2010, and now regulated by the Central Bank of Kenya.
- The organization has four large deposit taking branches in Eldoret, Kakamega, Nyeri and Mombasa towns.
- The organization has 3 zones ,16 regional Offices and 153 unit offices.
- We currently have 400,000 clients spread in the whole country.

#### 1. Areas of Operations

- ⊙ The project started in July 2008 through the support of the Danida.
- ⊙ The Turkana unit serves the five District
  - Turkana North
  - Turkana south
  - Turkana West
  - Loima

#### 2. Activities:

The Unit is located in the Northern part of Kenya an arid and semiarid area.

**Main activity** of the community is **nomadic**.

- ⊙ KWFT is a member of the microfinance consortium implementing the DANIDA project in Kenya, it seized an opportunity and identified a semi-arid area in the Northern frontiers of the country, the focus area being Lodwar in Turkana Central District.
- ⊙ The unit has a team of five staff operating in the area. Three of the staff are from the local communities and they are serving their people
  
- ⊙ We are currently having 1,500 clients in the area borrowing different products.

- Business Loans
- School Fees Loans
- Afya Card Loans
- Tank Loans
- Solar/ KPLC Loans
- Individual Loans

### 3. Capacity Building:

This year we carried out training to the clients; training was on

- Leadership
- Business Management
- Commercialization of Agriculture
- Reproductive health
- Credit plus services

We also managed to train 100 staff in Trans-nzoia Region and 63 staff in South Nyanza Region.

- Group training
- Marketing skills
- Quality customer services
- Ethics
- KWFT Products
- Value chain
- Commercialization of Agriculture



- We have managed to mobilize savings amounting to 17million ( \$212,500).the amount disbursed between January to June this year is 28.7 m ( \$ 358,750)
- Year to date report is as follows;
  - ✓ 2008 amount disbursed -45million ( \$562,500)

- ✓ 2009 amount disbursed -38 million (\$475,000)
- ✓ 2010 budget = 80million ( \$ 1million)

- Our repayment has dropped from the initial
- 100% to 97% and this is due to famine in the area

#### **4. The Borehole project:**

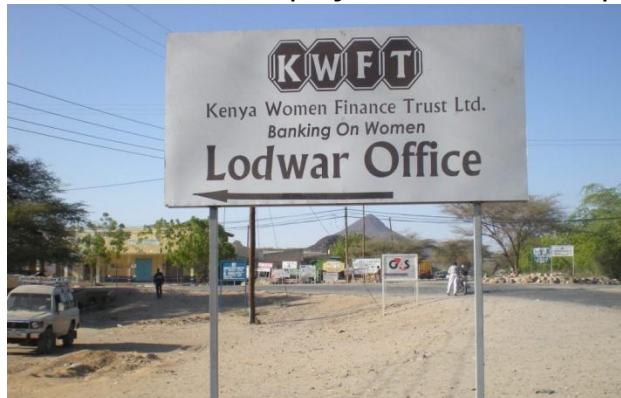
- ☐ Discussions have been carried out with Turkana Relief Project to partner to dig and equip the borehole.
- ☐ The money initially thought of was not enough. It costs around usd 20,000 to dig and equip a bore-hole.

#### **5. Key Milestones:**

- ☐ Offering Access to financial services .
- ☐ Saving culture
- ☐ Employment
- ☐ Other Banks setting up branches in town
- ☐ Trainings
- ☐ Leadership ( one client is a area chief)
- ☐ Children getting education
- ☐ Better nutrition

#### **CONCLUSION.**

- As KWFT we have appreciated the support given to us by the Danish Government on this project in terms of capacity building of our staff



## **2. Micro Bankers Trust (MBT) MCIA PROGRESS REPORT**

### **1. Background**

- The programme is an initiative of AFRACA & INAFI.
- Member organizations of the consortium that was formed are KWFT (Kenya), Pride Tanzania & MBT- Zambia.
- The inception workshop for the project was hosted by MBT in Zambia in 2008.
- The project targets women
- Implementation of the project started in 2008.
- In Zambia, the location for piloting the project is Kabwe district of Central Province.
- It has been replicated in some of the towns such as Chongwe, Chibombo (Keembe), Chipata & Lundazi.

### **2. Objectives for this DANIDA project are: -**

- To enable rural women in target areas make appropriate use of accessed financial services.
- To develop skills of staff for the member organizations.
- To develop innovative approaches to tackle rural poverty and improve the sustainability of rural livelihoods
- 
- To economically empower rural women through increased and improved capacity for micro entrepreneurs

### **3. Types of Businesses**

- The major businesses for the women are agri-businesses such as growing vegetables, maize, and trading in various finished goods for sale.
- They all sale their goods either in the big market in town or sometimes customers follow them to their locations.

### **4. Activities Implemented**

- Provision of Financial services
- Training in entrepreneurship skills, leadership skills, Record keeping, Savings Mobilization, village commercialization and Credit Mgt training.
- Sensitization training with staff in the value chain concept.
- Training needs analysis for the target group.

- Partnership discussions were held with International Development Enterprise (IDE) treadle pump loans

### **A savings Group Discussion Training Needs**



### **5. Activities not Implemented**

- Linking beneficiaries to Min of Agriculture (MACO), Zambia National Farmers Union (ZNFU) is yet to be done.
- Bicycle loans were not disbursed because the women opted for agric input loans e.g. seed & fertilizers.
- Fully fledged value chain training for staff is yet to be undertaken for 8 field manage

### **6. Delivery Methodology**

- MBT delivers its loan products using both group & individual lending.
- The Over 85% of the portfolio is for group lending.
- Group lending product is coined "Towards Women Economic Needs for Development & Empowerment (TWENDE)",
- Women are easily reached through this product

## 7. Progress Status

### 6.0 Progress Status

Details	Target	Actual	Variance
No. of women reached	1,400	1,432	32
No. of women trained	1,400	1,432	32
No. of borrowers	1,400	1,336	(64)
No. of loans disbursed	1,400	1,336	(64)
Total loans disbursed (US\$)	140,000	96,511	43,489)
Outstanding Portfolio (US\$)	112,000	116,000	4,000
Recovery Rate (%)	100	100	0
Portfolio at Risk (%)	0	100	0

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### 6.0 Progress Status (7)

Details	Target	Actual	Variance
Women with Mandatory (US\$)	1,400	1,432	32
Total Mandatory Savings (US\$)	58,240	68,594	10,479
Women with Voluntary Savings	300	300	0
Total Voluntary Savings	6,000	4,900	(1,100)
No. of Savings Groups	6	6	0
Women with loans from Savings	50	33	(17)
Disbursed loan Amt from Savings	4,900	2,020	(2,880)
Recovery Rate (%)	100	100	0
Outstanding Portfolio	2,000	1,120	(880)
No. of staff trained	10	5	(5)

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## 8. Successes for beneficiaries

- There is more cohesion and discipline in the majority of the women groups.

- Some women are serving as leaders in various local institutions i.e. women clubs, church leaders, neighborhood health committees.
- Women are able to manage their own enterprises.
- Women are able to access extra incomes through loans and savings.
- Documentation of records has improved.
- Voluntary & mandatory savings have continued.
- There is more demand for loans from the women.
- One group of 35 members has produced large quantities of maize after accessing loans for inputs from the institution.
- More women are demanding for loans – contributes to more potential clients for increasing the portfolio.
- Potential donors are expressing interest in partnering with MBT because of targeting the vulnerable women e.g. UNDP, Africa Now & Development Bank of Zambia (DBZ).

## **9. Way forward**

- Intensify training in bulk marketing as a means for enhancing the capacity for the women to overcome some of the business related challenges.
- To link the women groups to adult literacy stakeholders such as Community Schools, Welfare Centres, Ministry of Education, etc. This could be a solution for improving literacy levels.
- To continue providing financial services to the women.
- Trained staff to be highly motivated by introducing innovative incentive schemes.

## **10. Future Strategies**

### **a) Beneficiaries**

- Reach out to 2,000 women by Dec 2010.
- Reach the target of \$140,000 as loans to women.
- Capacity Building/Training in project related training activities to be on-going i.e. village commercialization, savings, credit mgt, entrepreneurship skills, etc.

### **b) Institution**

- Value Chain Training for staff to be conducted before the end of the year.
- Specific reports on the project to be prepared on a monthly basis as a tool for monitoring progress regularly.
- To continue sourcing for counterpart funds for empowering the vulnerable rural women.

### 3. FDM Progress Report



#### 1. BACKGROUND

- FDM was started in 2004
- Targets women clients- business
- Methodology : group and individual

#### 2. OBJECTIVES

- To efficiently provide a range of convenient, flexible and appropriate financial and non-financial services to larger number of micro-entrepreneurs, mainly women
- Empowerment of women

#### 3. Activity

##### Client Training

- Book record
- Business skill
- Credit Police
- Leadership
- HIV prevention

##### Staff Training

- Marketing
- Customer service
- Participatory methodologies

#### 4. RESULTS

# of total Active Clients	2.300	2.604
# Of women clients	1.862	2.458
# Of women access credit	1.862	2.458
# Of women trained	1.012	525
# Of staff trained	31	33
# Of women reached by Proj.	358	400
# of women reached and received loan	263	400
# of Women Leadership	15	36
# of women contribute Ideas in house	103	315
# of women have a good record keeping	289	301
Interviewed	450 women	
● Value disbursement new clients in Project	\$43.419	\$33.632
● Portfolio at risk clients in Project	0	0



#### 5. Staff Training

- Significant improvements in performance in FDM
- Capacity for continue training clients
- Can orient and assist clients to improved your business and understand how they can increase your income

## **6. Challenges of Clients training**

- The low level of education
- Poor infrastructure
- Strong dependence of Husband

## **7. Solution**

- Designed symbols for training women in book records, and evolved children and other members of group to support them;
- Work with local government for using the local funds to improve infrastructure
- Evolved her Husbands and children in training and in business

## **8. Plans**

- Continue training all active clients and the 800 new client up December 2010
- Training in house all operation staff
- Started the new branch in Marracuene, in Maputo province.

#### **4. PRIDE TANZANIA-progress Report RURAL FINANCE WINDOW**

##### **DANIDA WOMEN PROJECT: PROJECT PROGRESS REPORT.**

##### **PRIDE TANZANIA—a short history**

- PRIDE (Promotion of Rural Initiatives & Development Enterprises) Ltd started operations in year 1994.
  - Established as an NGO limited by guarantees.
  - Funded by NORAD for a five year period to 1998.
  - Main activity –to extend micro credit facilities to small and medium size entrepreneurs whose businesses,
    - \*are customarily thought as inferior and unbankable in the eyes of traditional financial institutions,
    - \* lack or have 'unworthy'collaterallization / security,
    - \* are regarded to lack proper identification, location an unsettled.
  - Currently , 40 branch network through out the country operating in both Tanzania mainland and Zanzibar, with a target to open 15 new branches.
- \*Serving about 200,000 clients.
- \*Year 2007, PRIDE transformed by creating a subsidiary company, the MFC to engage into financing urban and semi urban small and medium entrepreneurs
- .\*The inclination is to turn into a licensed microfinance bank.
- The mother NGO, another wing of PRIDE to target rural development. Hence creation of the Rural Finance Window in year 2007.

##### **THE WOMEN PROJECT IN THE RFW**

- The RFW– responsible in the implementation of the DANIDA / AFRACA women project within PRIDE Tanzania,
  - \* implemented with Iringa RFW branch since 2008.
- Created in 2007 as a department of PRIDE – NGO.
- Currently operating four branches of Iringa(2007) and Morogoro (Dec. 2008), Babati and Korogwe (2010).

##### **THE RFW**

- Loan products offered by the RFW are,
  - Market farming loans—to increase farmers' capacity to produce enough food staff crops for household use and sell.
  - Irrigation farming loans—to raise the production of market oriented irrigated crops purposely cultivated for business.

- Business loans—to cater for start or increase working capital for farm harvest and village related businesses.
- Agri-business group loan—directed to groups which produce commercial crops for the domestic and export market, characterized with value chain linkages,

Rural housing scheme—to enable rural clients build modern simple good houses for better rural settlements.

### **The RFW (new products)—**

- ❖ Micro energy product—cost saving alternative sources of energy, environmental and health friendly..... Loans for acquisition of solar energy equipments to enable lightening of rural houses,
- ❖ Ware housing receipts to farmers' SACCOS
- ❖ Loans to Dairying farmers

### **PROGRESS IN IMPLEMENTATION OF THE DANIDA WOMEN PROJECT**

- Responsible department---the Rural Finance Window (RFW) of Iringa branch.
  - Number of villages covered-reached--20
  - Number of groups-27.
  - Number of rural women reached/ trained---- 1,100.
  - \* Clients----1,050
  - \* Non clients---50
- \*Number of staff trained --- 7, one left, one transferred to new branch, (remaining--3 field officers and two main branch staffs),

### **Relevance of the project**

\*The facilitated trainings have earned PRIDE-RFW with the following advantages.

\*Raised the interest of more women to register into the credit facility offered by PRIDE-RFW.

\*Trained women clients have been recording good loan repayments as compared to their men and untrained group members.

\*Built confidence in economic management among women, thus, empowered women are able to independently manage own income generating activities, hence reducing total dependence on men.

\*Enhanced savings culture through weekly or monthly 'fixed' contributions from group members. The accumulated funds are rotationally loaned to group members on set principle

### **RELEVANCE OF THE PROJECT TO PTZ**

- Helped imparting adopted adult training skills and techniques to implementing staff.
- Enabled easy delivery of services as the targeted clients become knowledgeable.
- Enhances smooth collection and recovery of loans from trained clients.
- Trained groups have accessed linkages to health, environmental and administrative organs.—e.g the Kidabaga women entrepreneurs' group has been appointed by district administration to manage rural water and environmental projects and village SACCO.
- Additional targeted entrepreneurial trainings in skills and business have been advanced to these groups by SIDO (Small Industries development Organization—a government organ), AMREF—( in HIV/AIDS), TUNAJALI (we care), in how to live and serve in house HIV victims.

## Challenges

- Low literacy level among rural women. This poses difficulties in adopting skills for keeping business records.
  - Dominance of seasonal farm economy makes women undermine the need for record keeping. A diversification to commercialized production will make business skills trained relevant.
  - Building credit culture between lines of semi 'easy' funds from the government.
  - Follow up of poor repayments caused by fellow men and untrained group members reduce officers' time for more training, monitoring and evaluation.
  - Traditional and cultural factors that treat women as inferior in the society. Training of women empowerment in rural areas is perceived by men/ husbands as an attempt of conflicting inherent social values.
  - Poised difficult access to some of the remote groups caused by poor roads,
  - Staff limited training skills, especially the new joiners in place of those who left the organization or transferred to new locations.
  - Trainees failing to attend regularly during farming and harvest seasons. Most of them spend much time in farms, some farms being far from homes.
  - Falling repayment ability caused by poor and short rains, down turn of harvest prices and government's burn on farmers to sell harvests to outer markets in fear of food shortage in the country.
  - Difficulties in creating value chain linkages –
- \* many organizations show little commitment to work in the remote rural.

\* difficult in creating mutual trust to effect contracted farming between farmers and TMSPs.

### **Recommendations**

- DANIDA / AFRACA to advance more funds for capacity building and staff / institutional strengthening,
- Raise the number of staff representation from member institutions for the AFRACA /DANIDA trainings.
- AFRACA has to develop a standardized training module that will help impart uniform skills among women clients across member institutions.

## APPENDIX 3: ENERGIZER

### Microfinance Consortium in Africa (MCIA) "BINGO" Energizer

The following Bingo energizer was used to get the participants to know each other better. Each participant went around asking other participants whether they fit the profiles listed. Those who managed to finish filling all the squares with names had to shout bingo and be declared the winner.

Is a Grandparent	Major Hobby is Athletics	Is a Marriage Counselor	Wants to be a Business Consultant/Administrator	Grew Up on a Farm
Eats Nyama Choma (Roast meat)	Fluent in Three Languages	Divine calling to assist the poor	Is Single	Knows How to blow a vuvuzela
Owens A house	Lives in a City by the beach	FREE	Prefers Compaq Computers	Likes travelling
Would like to be a Managing Director	First Time in Arusha	Has Lived in Europe	Prefers Field Exercises	Currently Plays a Musical Instrument
Likes Footbal	Prefers Indigenous Vegetables	Wears Eye Glasses	Has 3 or more Daughters	Has Visited Table Mountain

## APPENDIX 4: EVALUATION

### END OF COURSE EVALUATION FORM

Kindly complete the form as indicated:

#### *Indicator 1: Objective and content of the course*

#### 1. How satisfactory was the course in terms of achieving the learning objectives:

(please tick in the appropriate box):

<i>Learning Objectives</i>	<i>Very satisfactory 1</i>	<i>Satisfactory 2</i>	<i>Fairly satisfactory 3</i>	<i>Not satisfactory 4</i>
<i>Knowledge level: Understand and explain the context, concepts and approaches used</i>	5	4	1	
<i>Skills level: Use various methods, techniques and tools in designing, planning, implementing development programs</i>	8	2		
<i>Attitude and Influence level: Mobilise, advocate and demand for changes to take place.</i>	7	2	1	

#### *Indicator 2: Quality of facilitation*

#### 1. How did you find the facilitation?

1= Excellent (7)    2= Very good (2)    3= Good (1) 4= Fair    5= Poor

#### 2. Evaluate the participatory methods used during the training (group work, plenary discussion, case studies, etc)

1= Adequate (10)    2= Fairly adequate    3= Not adequate

#### 3. How did you find the quality of the workshop materials?

1= Very good quality (8)      2= Good quality (2)      3= Fair quality      4= Poor quality

***Others comments***

**1. What would you see as the strengths of this course?**

- Value added to what we already know
- Knowledgeable facilitators
- Good team spirit
- Experienced facilitators
- Learning from each others experiences
- I learned knew things on value chain
- Field trip to Tanzania Pride Offices
- Great working energy from everyone

**2. What would you see as the weakness of this course?**

- Not enough time to cover everything
- Commercialization should have broadly covered more than agriculture
- Everything was great
- The language for those who do not speak English

**3. What recommendation would you offer for future improvement of this training?**

- More analysis on value chain and businesses
- Wider coverage of M&E
- More days spent on training
- Continue with great facilitation skills
- More time to cover all aspects of Evaluation and Gender
- Some areas were hurried through due to shortage of time
- The field trip was great, we should continue to do more of those

**--- Thank You ---**

APPENDIX 5: LIST OF PARTICIPANTS (KINDLY Attach List)