

Gender Responsive Agriculture Systems Policy (GRASP) Fellowship

Fellow Profile

**Position**

Director, Gender and Inclusive Finance

Institution

Palladium

Country

Malawi

Education

MSc, Strategic Management,
University of Derby (UK), 2015

Mentor

Dr. Lonester Sibande, Director
of Monitoring, Palladium

Area of Interest

Maximizing the use of
credit guarantee facilities in
agricultural value chains

Chikumbutso Mtemwa 2022 AWARD Policy Fellow

"We cannot talk of gender finance without considering the agriculture sector, where more than 60% of labor is done by women."

Chikumbutso Mtemwa's career in the agricultural space has been driven by passion: she obtained an undergraduate degree in Forestry from Mzuzu University in 2008, followed by a Master's degree in Strategic Management from the University of Derby in the UK.

Chikumbutso's current role is Director of Gender and Inclusive Finance at the NGO Palladium. "My work involves making decisions regarding the implementation of activities that impact the lives of almost 60,000 women and their dependents," she reveals. "All these women live in rural areas of 19 districts across Malawi, which are our zones of influence."

Using her financial expertise to help women farmers access finances has ignited her passion for gender equality in the agriculture sector. "We cannot talk of gender finance without considering the agriculture sector, where more than 60% of labor is done by

women," she states. "I would like to see women not only being involved at the agriculture production level but also taking an active role in value addition and market access."

Alongside this work, Chikumbutso participates in policymaking forums covering agri-finance issues. She currently sits in the financial technical working group, which comprises the Reserve Bank, commercial banks, non-governmental organizations (NGOs), and donors, among others. She also participates in the Donor Committee on Agriculture and Food Security (DCAFS) and, in 2018, provided input for the National Adaptation Plans of Actions – a project on agriculture policies that looked at key issues affecting the agriculture sector.

During her two-decades-long career, Chikumbutso says that a highlight has been making presentations to international delegates on enhancing access to finance for women in agriculture. "In 2004, I was a

speaker at a side event during the Commonwealth Summit in Malta. And, in 2019, I participated at the South African Development Community's gender finance conference in Johannesburg, South Africa. Later in the year, I was a panelist at the World Youth Economic Empowerment Summit in Maryland, USA," she recalls.

Yet, Chikumbutso reveals she has had to overcome hurdles on her road to success – the main challenge being that she is a woman. For example, she explains, "you may be very confident about your decision on a work-related issue, yet someone will downplay it because the decision is coming from a woman – and this is frustrating." Societal demands and expectations also prove restrictive. "I can't frequently visit the districts we work in because, as a wife and a mother, I am expected to travel less," she notes.

Chikumbutso first learned about the GRASP Fellowship through social media, but it was not until she discussed the opportunity with an AWARD alumni that she decided to apply. "I was so excited when my application succeeded. I hope the program will broaden my knowledge base and increase my confidence," she says.

She looks forward to developing on both a personal and professional level, initiating ideas, and taking more of an active role in policymaking for gender within the agriculture space. "If my suggestions and contributions are supported and valued by other mentors, it will increase my confidence when I participate in policy formulation forums."

Chikumbutso's research will focus on maximizing the use of credit guarantee facilities in agricultural value chains. These facilities, she reveals, are given to financial institutions and act as a risk mitigant for those who have a shortfall in loan collateral.

"If well managed, instruments such as credit guarantees can unlock financing in the agriculture sector, particularly benefitting women in rural areas who usually have no tangible collateral to help them access loans," Chikumbutso explains. "However, a current challenge is the information gap between those who have the credit guarantee facility and the clients – particularly farmers who are supposed to benefit, which leads to low utilization."

Through interactions with her fellow mentees and mentors from different countries, "I hope I will learn how best to advance this agenda at a policy level," she shares. "This is for the betterment of farmers – particularly women – who provide the high percentage of labor in primary production, but face financial challenges which hinder them from increasing their productivity." Ultimately, enthuses Chikumbutso, "it is great to be part of such an exciting program which will build me into a better person professionally."

Chikumbutso Mtemwa is among a growing number of women selected for the Gender Responsive Agriculture Systems Policy (GRASP) Fellowship. GRASP Fellowship is a career development program growing a pool of confident, capable, African women to lead the design and implementation of gender-responsive policies in Africa. The Fellowship is an initiative of African Women in Agricultural Research and Development (AWARD), funded by the United States Agency for International Development (USAID).