Women's Empowerment Program

Mid-term review synthesis report

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CARE Norway

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List of acronyms

AAA – Agro Action Allemande
AMW – Auxiliary Mid Wives
CI – CARE International
CLC – Community Learning Center
CN – CARE Norway
CO – Country Office
CRS – Catholic Relief Service
CSO – Civil Society Organization
EM/ME – Engaging Men
EPP – Emergency Preparedness Planning
FGD – Focus Group Discussions
FGM/C – Female Genital Mutilation/ Cutting
FP – Family Planning
GBV – Gender Based Violence
GBV-IMS – Gender Based Violence Information Management System
GLAI – Great Lakes Advocacy Initiative
HH – Household
IGA – Income Generating Activities
KAP – Knowledge, Attitude and Practice
KII – Key Informants' Interviews
MCH – Maternal and Child Health
M&E – Monitoring and Evaluation
MEN – Men Engage Network
MFI – Micro Finance Institution
MoU – Memorandum of Understanding
MSC – Most Significant Change
MTR – Mid-term Review
NGO – Non Governmental Organization
OM – Outcome Monitoring
PIR – Program Implementation Report
PQL – Program Quality & Learning
RPA – Radio Publique Africaine
SAA – Social Analysis and Action
SRHR – Sexual and Reproductive Health and Rights
UN – United Nations
VDC – Village Development Committee
VSLA – Village Savings and Loans Association
WEP – Women Empowerment Program
WFP – World Food Program
WIN – Women Initiative Network

Acknowledgment

CARE Norway thanks the teams of the seven women empowerment programs (Burundi, Mali, Myanmar, Niger, Rwanda, Tanzania and Uganda) for their genuine commitment to design and carry out the mid-term review, and for being eager to learn from the findings. We also thank the collaborating consultant of the review, Tom Barton; and the senior management teams, gender, and program quality and learning (PQL) advisors in the respective country offices.

Executive summary

In 2009, Norad-funded women empowerment programs (WEPs) started implementation in seven countries: Burundi, Mali, Myanmar, Niger, Rwanda, Tanzania, and Uganda. In 2009 and early 2010, an extensive quantitative baseline study was conducted in these countries around a common set of indicators. The present mid-term review (MTR), which was done using qualitative methodology, analysed in depth the process and nature of changes that the programs are contributing towards. In all the program countries, the country WEP team carried out the review internally with the technical assistance of an external consultant and CARE Norway (CN).

With slight variations, the overall objectives of the country WEPs focused on the economic, social, and political empowerment of women. The village savings and loan association (VSLA) methodology was common for all the programs; and these groups create the platform for working on other aspects of the program besides economic empowerment. The initial changes that the programs produce are seen in terms of increased access to savings and loans, employment opportunities, and asset ownership. The ability of the women to earn income, generate their own savings and make financial contributions in the household (HH) has greatly improved their self-esteem, thereby giving them better leverage to involve in and influence HH decision making processes. Men were highly appreciative of the income women were able to bring in to the family as a result of being involved in VSLAs. Through their improved position in the household, women reported being able to negotiate the use of sexual and reproductive health (SRH) services and the abandonment of different harmful practices. Through the use of couples-based approach and engaging men initiatives, HH relationships are beginning to improve; men in these households are reportedly starting to have a more positive attitude towards women's empowerment and are themselves even taking part in domestic activities in some contexts. The VSLA approach is enabling women to create strong social networks that are becoming an influential force for social change. As a result of increased knowledge on their human rights and increasing leadership skills, women are beginning to understand how they have to position themselves to realize their strategic interests. The VSLA groups and networks also enable women to mobilise support when they are running for elections; this support has increased number of women being elected into different posts. The contribution of women in VSLAs and in community leadership positions is being increasingly recognised and appreciated by local authority figures, which can be seen when they actively seek the advice of women and VSL groups in relation to different community development initiatives.
Through working in partnership with others, the programs are being implemented in a high quality and timely manner. Engagement with strategic partners has occurred effectively in some countries, and been instrumental in enabling the programs to link grassroots evidence to national level advocacy activities which have achieved concrete results.

The review also identified a number of gaps and areas for improvement in the programs, such as the exclusion of some community members from participating in VSLAs, dropouts from groups for various reasons, unsuitability of VSLAs in some situations, and limited diversity of income generating activities (IGAs). In addition, there was some anecdotal evidence in four of the programming countries about different forms of backlash from men towards women's empowerment, which ranged from withdrawal of family support to domestic violence.

The participatory process of this review has empowered and engaged the country WEP teams to reflect deeply on their work, on their theories of change, and on the areas for improvement in the remaining period of this program phase. They have developed strong inter-country linkages, prepared joint learning agendas, and collectively committed to achieving the targets with their impact populations by the end of the phase.

Background

In 2009, CN concluded a five-year framework agreement with Norad in order to implement the Women's Empowerment Program in seven countries: Burundi, Mali, Myanmar, Niger, Rwanda, Tanzania and Uganda[1].

In order to be able to track results, in 2009-2010, CN supported a collective start up process to define common indicators and conduct baseline studies across the above mentioned seven country offices (COs) in which it funds programs of women empowerment.

Since the inception of these programs, their focus and scope have been positively affected by advances in the COs toward a program approach (rather than a project approach), as well as additional funding opportunities. As a result, in most COs the CARE Norway funded programs are the backbone of the COs' WEP portfolio. Innovative initiatives, such as engaging men, have been integrated into these programs to address the elusive relational aspect of women's empowerment. The ingenuity of COs has also contributed toward developing the separate initiatives into a coherent program.

To assess the extent and significance of these developments, CN initiated a large scale mid-term review process to look at the progress of these programs in bringing about changes in the lives of the impact group. All seven of the countries receiving funding for WEP participated in the MTR with close guidance from CN and an external consultant. The primary data for the MTR was collected through a qualitative study which consulted with all the important program stakeholders, from the impact group, to the target groups, program staff and other stakeholders.

The purpose of this mid-term review was:

- To find out to what extent the WEPs have achieved the results that they could reasonably have been expected to achieve in the first half of the agreement period
- To understand how the programs contribute to changes being observed in the lives of the impact group
- To assess the quality of the processes of planning and implementation that have occurred in the programs so far

To capitalize on learning, the mid-term review was carried out internally by team of CARE and partner staff. To maximize exchange of learning across the programs, the MTR involved an inter-country peer review, whereby CARE and partner staff were made to participate in the MTR process of two other countries.

Methodology

Design and preparation

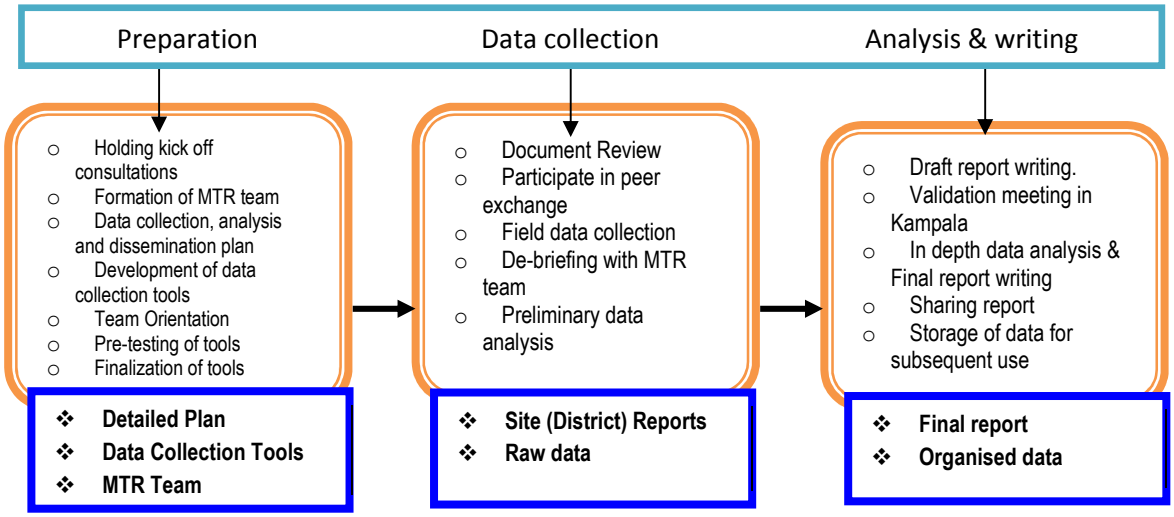
The purpose of the mid-term review of CARE Norway's WEPs has been mainly for gaining an in-depth understanding of programs' progress, and relevance of the strategies. The MTR looked at the changes (positive and negative) among the impact population that seemed to have been influenced by the program and the reasons behind those changes. The MTR assessed also the current status external environment in which the program is being implemented.

The MTR was carried out internally by each country program team in order to increase learning, ownership and technical capabilities especially in evaluation, i.e., design, development of methodology, data collection and management, analysis and report writing. The TOR of the Mid-term evaluation was developed by CARE Norway with the support of an evaluation consultant to ensure that a uniform procedure was followed in the

[1] For a summary of the WEP program in each CO, see ANNEX 1

evaluations of the WEPs across the countries in the current framework agreement. Each country office was given space to contribute to the TOR.

The overall MTR process can be summarized in the figure below[2].



In all countries, the process began with a meeting on sharing and common understanding of the TOR of the evaluation within the country team, which included program staff, staff from the PQL unit, and implementing partners. In order to maximise exchange of experiences and learning across the WEPs, COs were paired-up so that two staff from each program could participate in the MTR of two other COs.

Sampling and data collection

In order to be able to assess extent of progress, the MTR was done in the same geographical area as the baseline. However, considering the qualitative nature of the study, a small sample was selected for the field data collection that represented the key stakeholders (impact and target group members, local authorities, CARE program and program support staff, strategic and implementing partners). Separate tools with appropriate questions were used for each of these categories. .

The primary data collection methods used were focus group discussions, key informants' interviews and "most significant change" interviews (approximately 30 key informant interviews, 10 focus groups and about 10 most significant change interviews were carried out per country). These were supplemented by focused review of existing secondary information, e.g., from baseline, annual reports, program monitoring, and other special studies. In each country, the field data collection took about two weeks in the period between January – March 2012.

Quality and ethics

The MTR team involved a diverse group of individuals (CARE staff – both program and program support, partners' staff, as well as representatives from two other COs). This allowed for some level of objectivity when analysing the findings. Where possible, to avoid bias, front-line staff also collected data, but only in areas other than their day to day working regions. The interviews were carried out after securing the consent of respondents, having informed them the purpose of the study and assurance of confidentiality, and respect for privacy. Summarizing and debriefing were held at the end of each session. Interviews with specific groups or individuals were carried out as follow-up of some aspects of interest. At the end of data collection, the findings were summarized and analysed by the team. The synthesized data were presented back to the community for their feedback and approval.

[2] Full details of the evaluation methodology are available on request from CARE Norway - Selam.Hailemichael@care.no

Data analysis

The data analysis was done following four distinct phases: description, interpretation, implication and information/ knowledge application as summarised in the table below.

Level of analysis	Perspective	Examples of key questions
Description	Present time	What is the current situation? What is there that can be seen, measured, etc.? Who is being affected, and in what ways? Where are we compared to where we planned to be?
Interpretation	Looking backwards	Why are things like this? How did this come about? Why are some people affected and not others? What have been the drivers or causes?
Implication	Looking ahead	How is this information important? What will happen in the future if...? Who will benefit? Who will be harmed? What should be done – the same, or differently?
Info/Knowledge application	Looking outward	Who needs the information/knowledge from this analysis? And for what purposes? (What kinds of decisions/actions)? In what form will it be most useful for them? How do we turn information into credible evidence?

A one week joint analysis workshop took place in Kampala, Uganda from 19-23 March, with the participation of all the country offices part of the Norad framework agreement, gender advisors from East and West Africa, the external evaluation consultant and CN. The workshop involved rigorous analysis of the raw field data for deeper reflecting and discussion among the participants. This workshop built analysis skills, as well as gave country teams a chance to constructively critique each other's' outputs and share promising practices.

Descriptive synthesis

Being (more than) half way through in the implementation of our programs, what does the level of progress tell us about the changes that we have contributed to for our impact groups?

Although the wording may have been different, the program goals for the different countries are very similar and could simply be summarised as:

> *'By 2013, women (girls and men) (members in VSLAs) are economically, socially and politically empowered'.*

The phrases in parenthesis indicate elements that were not clearly articulated in the program goals in all the countries, although with a close reflection it becomes evident that these features are common across the board. In all of the COs that were part of this mid-term review, VSLAs have been the primary strategic platform used to work toward different aspects of women's empowerment, except in Myanmar where the methodology was only introduced in the program within the past one year.

So, to what extent has CARE brought about 'economic', 'social', and 'political' empowerment of women? This section of the analysis for this MTR covers the description of the changes that have been reported by countries, and is followed in subsequent sections of the report by the interpretation and implication analysis for these findings.

Numbers affected

How many people did we set out to impact through our interventions and how many have we actually managed to reach by mid-term of program implementation? The table below gives an overview:

	Burundi	Mali	Myanmar	Niger	Rwanda	Tanzania	Uganda
Target	**Directly -** 103 060 women aged 15 and above **Indirectly -** 618 360 VSLA HHs members	**Impact group members -** 125 000 women & girls **Others -** 125 000 girls and women (age 15- 49)	**Impact group** – 5 000 poor women **Indirectly** – 30 000 people	**Impact group** - 375 000 marginalized women and girls **Others** - 125 000 men and boys	**Impact group** - 100 000 people (80% women) **Indirectly –** 500 000 VSLA HHs members	**Impact group** - 351 000 people (at least 70% women and girls)	**Impact group** – 14 700 people (at least 70% women and girls). **Indirect** - 270 000 individuals
Achievement (through VSLAs)	64 565	80 078	472	28 486	45 049	29 130	28 635

The programs set out with a large target on the number of people to work with as direct impact groups. In absolute terms, only the program in Uganda seems to have surpassed the target for impact group members, while the programs in the other countries are at different levels of progress. However, it is important to note that the achievement in the table refers to the results coming from only one (and probably the most easily measurable) of the strategies that these programs use – the VSLAs. In addition to this, the programs carry out community-wide outreach activities through media, mobilization in awareness raising sessions, trainings, etc., thereby increasing the number of people affected by the program. In total, the programs have worked with more than 226,000 individuals through the VSLA approach so far.

Pre-existing conditions (before program)

As part of the MTR, respondents were asked to describe the situation of women in the impact group prior to the program. The responses obtained were very similar:

- Low self-esteem, low income, dependent on male partners, decisions about the sale of marital property and allocation of revenues were exclusively reserved to men
- A woman "belonged" to a man, and her properties also belonged to the man. A descriptive adage from Niger was quoted: ***"Abun aljihu May riga***" (*'everything that's in the pocket belongs to the owner of the coat'*)
- Violence against women and other forms of abuses, especially domestic violence were not considered as a violation to human rights. Women were subject to harmful traditional practices (FGM / FGC and early marriage, etc.), and were discriminated against in inheritance, succession, access to land
- Rural women are usually enclosed on themselves without access to any information; denied any opportunity in the economic, political and social spheres. Women were also not present in the structures of community decision-making and they had no right to participate in conflict resolution, which was handled only by men.

Economic empowerment

All the WEPs had an economic empowerment objective, as both an end and as a means for pursuing other empowerment objectives. The principal strategy employed has been formation of VSLAs aiming for at least 70% of participants being women.

Key outcomes that have been reported under this objective include:

Participation in VSLA groups and increased saving

As shown in the table below, the programs are at different level of reaching their original targeted number of VSLAs, and most have revised their targets.

Summary of progress on VSLAs

Country	Targeted number of VSLAs	Achievements			New target
		Number of VSLAs by mid-term	Numbers of members	Level of achievement in relation to target	
Burundi	5 153	2 454	64,565 (83.5% women)	48 %	3 000
Mali	4 500	1 010	29 712 (98% women)	23 %	1 160
Myanmar	80	26	472 members (76 % women)	33 %	Same
Niger	6 000	1 369	28 486 (91 % women)	23 %	3 409
Rwanda	5 000	1 531	45 049 (80% women)	31%	4 000
Tanzania	----	878	29 130 (73 % women)	32%	2 000
Uganda	1 800	1 234	28 635 (79 % women)	69%	Same

As can be seen in the table to the right, a very large amount of savings and loans is mobilized among the members of VSLA.

Country	Cumulative savings –USD (2009-11)	Cumulative loan –USD (2009-11)
Burundi	835 375	829 566
Mali	434 154	353 436
Myanmar	4 005	1 519
Niger	188 241	257 478
Rwanda	472 176	838 535
Tanzania	1 082 607	862 157
Uganda	364 105	207 790
Total	**3 380 663**	**3 350 481**

Where accumulated amount of loans is higher than the amount of savings it indicates high turnover and activity levels. Where savings amount is higher than loans amount, it indicates a more risk-averse attitude and lower activity level, which seems to characterize the overall VSLA portfolio. Among the countries, the programs in Rwanda and Niger seem to show relatively higher levels of utilization of savings within the VSLAs.

Participation in IGAs

Almost all countries (except Myanmar where VSLAs have just begun) reported a significant rise in the operation of different IGAs by either the individual VSLA members or their groups collectively.

Women in VSLAs have learned about selection, planning and management techniques of income-generating activities both individually and collectively (e.g., income statement, business plan, negotiating with the microfinance / MFI, diversifying partners, preparation of files and looking for partners without the support of the program). Across the countries, participants mentioned that they are using the dividends and micro-loans to invest in different IGAs. Types of IGAs found throughout the intervention area include: bake sales, petty trade, fattening animals, collection and resale of leaves and wild fruits, vegetables, rearing livestock, local brewery, storage and resale of cereal, soap making, sale of cosmetics, extraction of groundnut oil, sewing, weaving mats of stems and fibers, etc. This is increasing VSLA women's personal income, and they reported that they are becoming less financially dependent on their husbands. This is enabling them to meet HH needs and even supporting other women with financial needs.

Some of the programs (e.g., Mali, Uganda) work to build the skills of adolescent girls in various social and professional areas (dyeing, cutting, sewing, hairdressing, making of beads, sanitary pads, etc.). According to the girls, the social and professional training has enabled them to fit into the social network (the practice of male-dominated professions or castes, creating links with girls of the same age group), and to build their self-confidence.

Linkages with MFIs

Female VSLA participants are increasingly starting to request access to larger loans. The programs in Mali, Niger, Tanzania and Rwanda have facilitated linkage to formal financial institutions, either to individual VSLAs or a group of VSLAs organized as a network. Women are investing these loans in different IGAs.

Meeting personal and family needs

VSLA Members appear to use the payout of each savings cycle to fill a variety of household needs, which may suggest a positive program impact on consumption smoothing within the household. In addition, as a

result of involvement in IGAs, all countries reported positive increases in income, resulting in raising women's contribution to household expenses. For example, in Mali, 65% of the women reported using the income generated from IGAs in education spending, 82% reported health expenditure for self and family members, 87% of women report having made clothing expenditures, and 15% of women reinvested the income in their IGAs. VSL group members also confirmed that nutrition and hygienic conditions in their families have improved.

Obtaining goods formerly owned only by men

Most of the countries reported that women were now using their funds beyond the practical needs like clothing, and food; they were now starting to purchase/control productive assets that were formerly only owned or controlled by men such as livestock, houses, and even land. Specifically regarding ownership of land, Niger reports that women's land acquisition through shared inheritance is increasingly being recognized, and respected; while in Mali women VSLA members who control land has increased from 4% in 2009 to 24% in 2011. Similar trends were also reported in Burundi.

Property rights

Most of the countries reported increasing enjoyment of/control over property rights for women, arising from their contributions to the household income and changes in male spouse attitudes.
For example, in Niger, the percentage of women who control their resources has increased from 47.6 % to 51.9%. The programs also reported that as VSLA members become knowledgeable about their human rights, they are claiming their rights to family properties, to quality basic services, and to equitable division of labour in their households. According to women in Uganda, because of the presence of woman in the local clan structures, the clan has now started to advocate for widows to take over their late husband's property. This is unlike previous times when the deceased family would take away property from the widow. Evidence from the other countries show that in most cases women could independently decide on how to use the shares/savings generated from their VSLA group.

Coping with economic shocks

Several countries specifically noted improved capacity of women to cope with economic shocks, either because of their increased incomes, group savings, or intentional coping strategies like establishment and operation of grain banks. Particularly in Mali and Niger, the grain banks, which mostly are managed and run by women, have become important instruments to cope with the current drought situation. In Niger alone, the female VSLA members and their networks run 283 grain banks in their communities. Women's strong leadership in managing these grain banks is reported to earn them a great deal of respect and a higher status in the communities, and is reported to have "raised a great veil" on the role of women in the community space. Again in Niger, drought related crises that occurred in 2005, 2010 and 2012 have revealed the important contributions of women's networks and VSLAs in mitigating the crisis (through access to credit, cereal banks, intra-group loan of animals, vegetables). In fact, this avenue of women support is influencing the humanitarian response in the country in general.

VSLAs also have internal regulations that help individuals to better cope with shocks, e.g., exemption from paying interest on outstanding loan, extending time of repayment, availability of social funds, mobilization of labour to support each other (such as cultivating the farms of the sick, elderly or the disabled), all of which are serving as a safety net mechanisms.

Description of the challenges

Discrimination and disagreement in VSLAs

Some countries reported that there is some discrimination among VSLA members, where some women are prevented from accessing loans (see more about this in the challenges for social empowerment below). The loss/theft of savings were also reported to be cause of conflict in some VSLAs.

Who owns the savings and loan?

Despite the fact that men strongly related the benefit of their wives/women's empowerment to economic gain, it is difficult to conclude the extent to which women actually are able to autonomously decide on the use of their benefits from savings and loan activities. This cannot be assumed as there have been examples (within CN WEP countries and other programs) of women being used as vehicles for men to access financial benefits.

Limited choice for IGAs and some harmful practices

The variety of activities that VSLA members could engage in was found to be very limited and the market gets very easily saturated when a number of them invested in the same activities. There are also very limited off-farm employment opportunities.

In some of the programs (e.g. Rwanda, Uganda, and Burundi), some women are investing in selling locally brewed alcoholic drinks, as these are seen to help women get higher level of incomes compared to most other IGAs. Alcohol being one of the causes of Gender Based Violence (GBV), it puts the programs in a dilemma on how to discourage this practice.

Some of the chosen IGAs did not have long-term potential for self-development (e.g., hairdressing as a career for young girls) especially as these were not linked to literacy training or community development or participation that may offer a better prospect to this group.

Opportunities for girls

Programs in Mali, Niger, Tanzania and Burundi discovered that the intervention strategies they use are not well adapted to the needs and circumstances of adolescent girls, hence reducing their level of involvement and benefit from the programs.

Negative male (and some female) spouse reactions

Despite a number of promising developments with regards to supportive attitude of men towards women's empowerment and gender equality, some level of male resistance is still seen in all of the program countries. In at least four of the programming countries, cases of male backlash or negative reactions to VSLAs were identified. Although it was not easy to say anything from the available data about the magnitude of the problem, it was concerning to learn that the regular program monitoring was not capturing this issue; indeed, some of the countries expressed surprise over the finding.

When some men see that their women are getting an independent income source, they withheld their financial contribution to the HH budget, shifting the burden of meeting HH expenses to the women. In these households, it could also mean that whatever benefits the women are able to get from the VSLAs or IGAs are solely being used in the consumption chain of the HHs rather than being reinvested towards further expansion of productive activities.

Some men also felt that their spouses were using more of their time in VSLA and community development activities while ignoring their HH responsibilities. In response to this, some men forcefully prevented women from going to group meetings or, as was reported in Myanmar, they have started to force their wives to work longer hours in HH activities.

> *'My friend's husband told her to stay late in the field, work harder and longer as she has given too much time for the village development committee (VDC) works' - Female VSL member, Myanmar*

In some cases, this male reaction was also blamed on women becoming not just assertive but 'arrogant' or over-confident because of their changing economic status. Some men also said that they felt inferior before their "empowered" wives and that WE programs were overlooking the need of poor men in the community.

Economic and property rights

Despite some promising trends, the protection of women's economic and property rights are not seen to be satisfactorily enforced at local level, particularly by male authority figures. There also are men leaders within VSLAs and other community groups that try to use their position to misappropriate the groups' resources.

In almost all the program countries, both men and women reported that women were able to enjoy different privileges, e.g., involving in the decision making processes at HH level, primarily because of their financial contributions. While this could be an important entry point to create further change, it indicates an easily reversible change that does not show progress on the fundamental causes of gender inequality.

Workload

Most of the community level activities are dependent on community volunteers for their success and implementation. While this may have merits in ensuring participation, ownership and to some extent sustainability, the opportunity costs of the increased workload were repeatedly identified as a challenge for the volunteers. Workload is also mentioned as one of the top three reasons for leaving different community positions and membership in groups.

Coping with economic shocks

In this area, some countries noted difficulties in helping all individual households to cope. The programs reported that when a crisis happens in a community, VSLA households are able to cope with it for a short duration, but their coping ability deteriorates as the crisis lingers on. For example, in the program area in Burundi, it was reported that following the cyclical drought each year, the population in one of the intervention districts in Burundi crosses over to Rwanda in search of food or paid labour. While VSLA members also flee, it seems that they are not among the first to leave compared to non-members.

Social empowerment

VSLAs are used as an entry point to work on social empowerment through strengthening the members' internal capacity and joint action with others. The relationships and networks that VSLA members are able to form at different levels also determine how they can navigate through a given social setup to positively influence their livelihood outcomes.

Key positive outcomes that have been reported under this objective include:

Self-recognition and confidence

VSLAs offer women a safe route that opened myriads of opportunities to them. The access to financial resources and increased income improves their self-image, enables them to have an increased sense of pride, to break taboos and develop an open communication. VSLAs also help women to improve awareness on different aspects of women's human rights, and develop organizational and leadership capacities. This allowed them to participate in community life, be able to negotiate and communicate open mindedly with their peers in the community. The favourable response that these women also receive from their HHs and the community as they are able to make different forms of contributions helps to build their confidence further.

Improved household relations

Most countries saw a link between enhanced economic status of women, their contribution to meet household expenses, and improving spousal relations. As men see the economic contribution of women in HHs, they involve them more in decision making processes. In addition, the book keeping and financial management skills women learned in VSLAs have also become handy in managing HH finances. Seeing this has also been another reason for men to open up toward sharing of HH financial management responsibilities with women.

Some of the countries report that as women become financially independent and are less of a 'burden' to men, they are seeing a reduced incidence of domestic violence. Some spouses are reported to enthusiastically support their wives involvement in VSLAs and IGAs by going to the extent of sharing in the domestic work to give their wives time to involve in these activities. The following quotations from the field support this finding:

> *"For example, now I'm supposed to return to my house at 3 PM, but I'm not worried about my children, I'm confident that my husband is now preparing food for them" - female peer educator, Rwanda*

> *"Some activities which could not be performed by men are no longer a taboo for them. I could mention planting seeds, removing kid's stool etc. And all this is happening thanks to trainings provided by CARE. But most important, this prevents violence whereby we share tasks and in the end we ensure development of our household. The projects support has enabled us to promote gender equity in our households" - FGD, Mixed VSL members, Rwanda*

Women's financial empowerment has enabled them to be in a better negotiating position regarding other aspects of their well-being such as SRHR issues. Women also report enjoying improved mobility. Participants mentioned that the financial benefits VSLA women are getting greatly motivated their husbands to join or form their own VSLAs.

VSLA members are also playing a key role in the peaceful resolution of conflicts in relation to land, domestic violence and other disputes within the community. Some programs also reported that VSLA networks have contributed to reducing the levels of divorce because of their mediation in cases of couples' conflicts.

There are increasing numbers of women who seek redress after experiencing GBV, and they are becoming more successful in resolving their cases. This is being seen even in those countries where the very existence of GBV was not openly acknowledged before. For example, in Niger, only in 2011, 361 female members of VSLAs reported cases of GBV to traditional leaders, mayor's office, or the police and got redress. In the same program there also was the case of a woman that filed a complaint against her husband because he was not sharing responsibility for HH expenses, the local court decided that the man has to give some of his monthly salary back to the woman to meet household needs. Such cases are serving as a model for other women in the communities to start defending their rights.

Mobilizing the involvement of men to support women's rights

All of the program countries had adopted various approaches to deliberately engage with men to bring about gender equitable attitudes.

In Burundi this takes the form of a social movement- the Abatangamuco movement, where men that have abandoned their abusive behaviour toward their spouses give public testimonies and encourage other men to follow in their footsteps. In Mali, among other things, the program strategically engages with male religious leaders. Following an international forum on FGM organized by CARE and other partners, these religious leaders are uniting against FGM whereby they released a joint statement that clarifies the position of Islam on the practice of female circumcision condemning the worst forms of the practice. This was circulated in the whole country.

In Myanmar, male village development committee members reported how they are becoming more aware of gender rights and accepting of women's participation in development; they say that women are good mobilizers, trustworthy, good in disseminating information and expert in bargaining processes. In Rwanda, the program uses community debates, mass campaigns, sportive events to attract men to come together to discuss masculinity and gender equality topics.

In most countries, men are said to be escorting their pregnant wives to the Maternal and Child Health (MCH) clinics. In Tanzania, husbands are paying full attention to family planning issues, and encouraging their daughters to stay in school rather than be married early. Male and female advocacy network members in Uganda are following up cases of girls who dropped out of school because of pregnancy so that they could enrol back in schools. Husbands are now more willing to allow their wives to participate in activities outside their homes.

Stronger social networks

VSLA members manage to establish a strong trusting relationship within their groups as they use the meetings to discuss intimate issues about their family and consult with each other. Some members said that this aspect was the most important contribution of VSLAs, even more than financial empowerment. More than the access VSLs give their members to financial services, the members appreciated the network that it allows them to build, a safe place where these women felt free to discuss different issues and consult each other. The social cohesion was stronger and more influential where the VSLs organized themselves into networks, as in Mali and Niger. The VSLAs have also been instrumental in rebuilding social relations that were destroyed as a result of the conflicts that program countries such as Rwanda, Uganda and Burundi have experienced. A quote from Rwanda below captures this very well:

> *"……as a genocide widow left with 3 small children, I had no hope to live again and take care of my children. I never want to be in group of people thinking that they were all bad and sometimes, when looking at people, I used to think that they were killers. However, when I started working with Isaro[3], I regained hope to ensure good life for my children and my own respect as a widow who is proud of her life. I have changed so much that my neighbours even come to seek my assistance and when there is a problem somewhere between the spouses, they would say " let's go to seek advice from that CARE woman**!** Isaro is my husband, my parents and my sibling**"-** (MSC- Female impact group member, Rwanda)*

Improved participation skills

One of the side benefits of VSLA membership noted in several countries is an improvement in the attitudes and skills essential for public participation, such as confidence, speaking out in front of others, etc. VSLA women are becoming knowledgeable on different aspects of human rights, gender equality, as well as community development issues, which helps them to be confident to speak in public meetings and to train others. In some countries, VSLA members were the first contact group for local authorities regarding different community development issues. This acknowledgment has opened broader participation possibilities to group members in different community affairs and to be more active politically.

Contributing to community development

The respondents in many countries noted the positive contributions of women in their communities that were made possible by their increased income and their increased time for community engagement. In Burundi, women used income from IGAs to pay for hired labour for farm activities so that they could participate more fully in community life (in activities such as construction of schools, health centres, etc.).

In Mali, some VSLA groups have begun to contribute to community development, such as rehabilitation of a community well, contribution to a mutual health fund, contributing to the construction of a school. In both Mali and Niger, female VSLA members' management of grain banks has been one of the key coping strategies in the climate related food crises that are becoming increasingly recurrent.

In Rwanda, a number of VSLA members have contributed to government's community development initiatives, for example, donating cows to the "one family, one cow" program, donating mattresses and constructing shelters for the most vulnerable women in their communities. In Myanmar, participants in the

[3] Name of the WEP in Rwanda

WEP contributed for the construction of water systems that have considerably reduced the workload of women. The same program also facilitated the construction of girl-friendly latrines in HHs, schools, and community facilities in all the targeted villages.

Community awareness and family dialogue

The programs are creating safe spaces where men and women can start discussing and challenging beliefs and attitudes that perpetuate gender inequalities. The program in Niger reported that this has led to improved intra-household dialogue on reproductive health, childbirth, discussions on sexuality between parents and young people. Economic empowerment is also giving women the opportunity to negotiate with husbands on issues of sexuality and sexual reproductive health and right as heard in the quote below.

> "*After getting loan, I bought clothes for my husband and children. My husband was very happy for that. I used this opportunity to talk him about FP (family planning) and he allowed me to join that program of FP. In fact, I realized that he has never been against FP but as I didn't have knowledge and confidence, I used to consider that he will never accept."*- Female village agent, Rwanda

The programs also have a deliberate strategy to engage with opinion makers in the community as religious leaders to challenge negative social and cultural norms; the leaders have, in turn, started to integrate teachings supporting the different SRH objectives (e.g., family planning) into sermons with their congregations.

Use of SRH services

Some of the countries reported an increase in the level of SRH service use. For example, in the program area in Niger, in 2011 the rate of births attended by skilled personnel was 42% while at the national level it was 29%; and the utilization rate of modern contraceptive methods was 37% in the intervention area while it was 16% nationally. Other countries, such as Mali, Rwanda, Tanzania, and Burundi have reported an increase in the number of people seeking SRH services as a couple.

Description of the challenges

Negative group dynamics leading to weakening social relations

Many countries have reported that the VSLAs have been instrumental in promoting peace in the community. However, some instances were reported of conflicts arising when members were unable to repay a loan, e.g., instances of members selling off HH items to meet the demand, leading to intra-household conflict. There were also a few examples reported of VSLA members forcefully taking assets from an individual member to make up for an unpaid debt. These examples were also linked to risks of domestic violence or even separation of couples in extreme cases.

Exclusion of some community members

Most countries acknowledged that the VSLAs were not reaching the poorest in the community. In addition, the WEPs still lacked a systematic analysis of who is being excluded from joining the groups and why. Within the same community, people have diverse ethnic and religious backgrounds that may prevent them from readily joining VSLA groups, as seen in Myanmar. Issues of group and individual dropouts were also not adequately followed up in the routine monitoring systems currently in place.

The VSLAs in some of the WEPs (e.g. in Niger and Rwanda) have developed their own internal mechanisms to support the poorest and most marginalized people in their communities. While these are good initiatives there were reports that the some women leaders in some VSLAs have actually been replicating the unequal social structure that the programs are trying to change, i.e., using favouritism and discrimination to skew who in the community will be getting support from the group.

Lack of linkages from VSLA groups up/out

The program in Mali reported a problem (which is also applicable in the other WEPs) that despite a lot of partnership efforts, there is a lack of strategic alliances between formal VSLA groups and other community based organizations. These other organisations tend to consider the VSLA as beneficiaries and non-strategic as partners to achieve long-term objectives.

Volunteerism and compensation

In some of the program countries (such as Uganda), men who were identified as voluntary community role models seem to have misunderstood their responsibility and are requesting to be paid for their 'work'. Although there is a long debate within CARE on the issue of compensation to the community volunteers that our programs tend to heavily depend on, it also raises about the genuineness of the change among these role model men.

Gender Based Violence

There is still a gap in responding to GBV needs, where many cases are still being settled outside of formal mechanisms, risking recurrence of the cases. In the countries that have implemented community based GBV case management, the case managers expressed a number of concerns related to their role of taking care of GBV victims. Some of these workers host victims in their homes and make expenses related to feeding, transportation, clothes, etc. for the victims. Others were concerned about their own security while intervening in cases of violence.

Political empowerment

All the countries had one or more objectives related to the theme of political empowerment of women in the impact population. The principal strategies to address this objective included:

- participation in VSLAs (providing public skills and a safe environment to practice them);
- networking of VSLAs (creating collective voice for advocacy, providing access to more services and more influence over the quality and nature of services);
- training in specific participation skills (e.g., conflict resolution, leadership, public speaking);
- engaging men (as partners, collaborators); and
- promoting participation in community decision making bodies (local management committees, running for public office in elections).

Key positive outcomes that have been reported under this objective include:

Entering the public arena

The programs report that self-confidence is a cornerstone in the empowerment of women. Becoming involved in VSLAs has greatly helped women – first, individually to improve their position within the household, and then collectively, for developing a position at the community level. The VSLAs have been a platform for women to nurture their capacities, to talk about rights related issues, and to express themselves in public. This has stimulated their understanding of the need to participate in the public arena beyond their mutual support groups. A quote from Burundi expresses this nicely:

> *'Nawe Nuze yatumye tuja ahabona!", meaning "Before we were locked up on ourselves, but participation in VSLA gave us an opening to the outside!'*

Many participants mentioned that female VSLA members are a recognizable political constituency in their local communities. They are confident and able to articulate issues. They are contesting in elections for leadership positions with the support of their fellow VSLA members. Gender equitable attitudes are also emerging in the communities, which can be seen in the election of more women for different positions in the community.

Participation in community management structures

Beyond VSLA structures, in almost all the WEPs, women are increasingly present in many other community structures that affect women's rights and lives apart from the formal structures. These include, for example, structures such as parent and teachers associations, water management committees, hygiene and health committees, safety committees, community crisis management committees, and committees for protecting the rights of orphans and other vulnerable children. Female impact group members have also been holding their leaders accountable for provision of community needs; especially for roads, boreholes, health centres, etc.

Women are beginning to occupy leadership positions within traditional structures. When asked if elders see the traditional clan system now being more supportive of women's concerns, one of the male participants in FGDs from Uganda responded,

> *"Yes, what I have seen is that women are beginning to actively be involved in the clan leadership structures. Most of our clan leadership structures now as a requirement have women sitting in as members within these structures and meaningfully participating in leadership influencing decisions and discussions of these structures."*

Forming networks

Most of the countries (with the exception of Myanmar where the political climate has not previously allowed advocacy) are now seeing women becoming very actively engaged in advocacy for women's rights.

Countries, especially in Mali, Niger, and Tanzania, reported on the development of networks of VSLAs, which are helping women to become more organized and influential. The VSLA networks are strongest in Niger where individual groups have evolved to networks and further to federations that are becoming very vocal and influential advocates of women's human rights at national level. These women are strongly advocating for the compliance with the quota law that requires at least 30 % of women's representation in all elective offices.

Women in VSLAs also join together to protect each other from experiences of GBV, particularly domestic violence. They try to either mediate the conflict between the couple or demand justice from local authorities with/on behalf of the GBV survivor. In Uganda, there are a number of examples that show that the VSLAs are joining with other networks existing in the communities successfully demanding for justice to specific cases of GBV.

> *"For example, in 2010 following the murder of a woman by her husband, women accompanied by one of the program's local partner marched to the police to demand that the perpetrator be arrested and justice takes its course. The man was arrested by Police who incidentally were also being trained that particular week by CARE on their role in GBV prevention and response" – 2010 PIR, Uganda.*

In Burundi 20 networks have been set up to actively advocate for GBV case, particularly in the fight against the practice of polygamy.

In Mali, women's VSLA networks play a role in advocating for women's access to land; for the participation of women in decision-making bodies; for a role in food security by developing cereal banks; for access to basic social services (access to health services, sanitation, education, water, marketing stores); and in supporting girls to start socio-professional activities (funding, negotiating with local and followed by the management authorities).

In Tanzania, VSLA members are mobilizing themselves and others to participate in policy and law making processes, such as the constitution preparation process. In Rwanda and Tanzania, members of VSLAs are playing a very active citizenry role by using community score cards to audit the quality of service delivery and

sending their feedback to local duty bearers. Local leaders have started to appreciate this feedback, claiming that it is helping them in improving their performance. In Tanzania, for example, village governments are becoming more transparent towards the community in that they have started to share income and expenditure reports in every quarter. Women and men are participating in village planning, budgeting and monitoring processes. Their efforts with the local government authorities are making village, and district development plans and budgets more reflective of the priorities of marginalized and women and girls.

Election to public office

In almost all countries (again, with the exception of Myanmar – see above), women's movement into the public space has progressively included competing for elections and getting elected to public positions at various levels of local government. For example, in Burundi in the 2010 elections, 518 women including 265 VSLA members were elected into the village council structures in the program intervention area. In Rwanda, 80% of elected women at the village level are reported to be members of VSLAs. In Tanzania, women from VSLAs are now members of the financial, administration and planning committees of their village councils. The program in Niger also has concrete examples in building the capacity of VSLA members to participate actively in politics through raising awareness on the political participation of women; and supporting campaign plans of women candidates to benefit from airtime on radio room for their campaigns. These actions have helped to increase the number of female VSLA member candidates in elections by 96% in seven years - from 112 candidates in 2004 to 279 in 2011. The actual number of female VSLA members elected as municipal councillors has increased three times in the same period - from 45 in 2004 to 140 in 2011.

Strong and focused advocacy

While most of the countries implement advocacy initiatives to varying degrees, three countries in particular (Burundi, Rwanda and Uganda) have developed very strong advocacy approaches focusing on addressing GBV. Their efforts seem to be developing into an example of a 'promising practice'. The programs in these countries use the structures of peer educators, case managers, and local activists to play different roles in handling GBV incidents. These programs also have initiated a GBV-IMS system to track GBV cases for evidence based advocacy. According to the MTR respondents, GBV cases among VSL members are now easily known, people report its occurrence and the referral system plays key role in the follow up and handling of the cases. The referral system brings together different grassroots structures (case managers, activists, peer educators, community health workers, community conciliators) the police, health centres, and consortium of NGOs. "GBV activists" play a role of advocating on issues raised by case managers with the duty bearers. The program uses a community score card as a tool to assess and improve GBV services.

In all three countries, the program has established strong advocacy networks comprised of cultural and religious leaders coalitions of like-minded CSOs, and women parliamentarians to specifically advocate against GBV and to influence related policies, procedures, and laws. These networks have also been instrumental in linking grassroots activism and evidence to national and regional forums influencing the decisions taken at a high level.

Leaders consulting women

Several of the countries reported that local leaders have started to strongly recognize the knowledge and capacities of VSLAs in that they are now actively consulting the women to inform their decisions or help them in solving problems in the community. In Burundi, local leaders have begun to refer cases of domestic violence to VSLA women for mediation. In most of the countries, local authorities are getting in touch with VSLAs to mobilize community members, e.g., for the vaccination of children and pregnant women in Burundi and Myanmar; to identify vulnerable community members to benefit from different safety net programs in Rwanda, and to follow up on the registration of children's birth in Tanzania.

Government commitment to extend services

In most countries, the programs complemented government initiatives to make community health workers, and mid-wives accessible in remote areas by financing their capacity development trainings. The programs also recruit a large network of volunteers (as peer educators) who help to link up health workers with those in need of their services. Women are beginning to advocate for the protection of their rights and to demand for better service delivery. For example, in Uganda following the death of two women in birth-related complications, women advocated for the re-opening of a health centre in the community that had been closed because it lacked toilets. This led to the immediate construction of pit latrines and reopening of the facility by the district local government.

Description of the challenges

Fragmented evidence

The MTR has helped to clearly see that, unlike the readily quantified economic elements of the WEPs, only anecdotal evidence was available about the emerging fundamental changes in gender relations and structural aspects. Similarly, governance, political participation, and advocacy aspects of the programs generally lacked systematic and uniform strategies or were being implemented at a relatively smaller scale than the economic efforts.

Strategic positioning of women

Not all countries are advancing evenly or swiftly toward gender equality. Not surprisingly, the forces of culture, tradition and power are strong and more work is still needed. Some programs were also bold enough to acknowledge that even though women's representation in local decision making structures has increased, their positions in most cases are not strategic. The interviews indicate that women generally continue to occupy the less influential positions of secretary, treasurer, or administrative assistant.

Political animosity

Women's active participation in politics and elections has been seen by some as a threat, as the case in Tanzania has illustrated. Some long-term politicians lost their positions in the 2009 during local government elections seemingly as a result of the political activism of the VSLA members to mobilise support for female candidates, led by the animators. This created antagonism between the losing politicians and animators leading to some hostilities between these groups.

Party politics

In Niger, where the VSLA structure has evolved into a mature entity, the members are beginning to use their networks for stronger participation in politics. However, the VSLA network members are frustrated in trying to raise funds to pursue their political involvement and candidacy further. CARE does not have a clear stand on this issue, which makes the boundary/extent of expected involvement unclear to the impact group.

Partnering and its effects on program achievement

Nature of partnership

In their working relationship with other, the WEPs' level of formalization with strategic partners varies from program to program, while engagement with implementation partners follows a more consistent pattern and is mostly contractual. Implementing partners are reported to be closely involved in all phases of the program from design to evaluation; only some of the COs (e.g., Burundi) involve their strategic partners as thoroughly. Where it is done, this involvement has provided an opportunity for mutual learning and action.

The WEPs report that engaging with implementing partners using clear mandates and focused capacity building plans have helped in the achievement of set targets and improved program quality. For example, in Rwanda, the capacity building of partners in the VSLA methodology helped to reduce the dropout rate among groups from 8.5% (in 2010) to 0.7% currently.

Those programs that have MoUs with strategic partners report that their partnership is more efficient and more beneficial for the impact group. The strategic partners are mostly composed of local and international women's organisations, UN, government gender other line ministries, knowledge based institutions, and organisations with specialized technical expertise. The programs strategically focus on building the capacity of these partners in specific areas in order to contribute to the realization of the program's goals. For example, in Uganda and Rwanda, the training of the police in GBV and women's human rights is contributing to improvements in the promptness of the police response to GBV incidents. Moreover, strategic partners have been instrumental in taking forward advocacy objectives. In Mali, Uganda, Burundi, Rwanda, and Niger, the programs have allied with other like-minded organisations that have enabled them to achieve several significant policy related breakthroughs related to women's empowerment.

Close coaching of partners

The working relationship with partners is built on strong capacity building element that supports the partners to gain new knowledge and skills. This has enabled high quality program implementation as well as the achievement of results. The WEPs in Burundi and Uganda are coordinating with other development organisations in their operational area allowing them to address multifaceted issues of the impact group communities.

Program shift and related processes

The COs implementing WEP are redefining their partnership approach as a result of the CI-wide program shift processes. There is a good understanding and acceptance among the COs that CARE's contribution to broad movements for social change can only be brought about through working in partnerships, networks and alliances. CARE Norway has also facilitated in-depth reflection and discussion on the current partnership approaches of CARE through joint workshop with COs in 2010. Since then, some of the COs (e.g., Uganda) have developed model partnership approaches that are serving as guideline for other COs and organisations.

In addition, there is currently an organisation wide re-structuring of CARE's COs that will substantially alter CARE's mode of presence and operations. This shift requires that COs closely review how and with whom they partner with, and systematically build the capacity of current and prospective partners so that most of the direct implementation responsibility for program activities can be transferred to local partners without compromising program quality.

As part of the MTR, a self-assessment of the strategic and implementing partnerships has been done by the WEPs and a summary presentation of this assessment is enclosed in annex 5.

Description of the challenges

Lack of clarity with partners

When engaging with strategic partners, it is not always easy to agree on how to implement a shared vision. Particularly for actors who claim long held expertise in certain areas, it is difficult to go away from the usual way of doing things in order to accommodate the changes the partnership requires. This was evident both for CARE as well as prospective and actual partners.

Power hierarchy

Some of the implementing partners perceive CARE as a donor, since the program budget is managed by CARE and partners do financial reporting to CARE. Even though the programs are interested in pursuing mutual and equitable working relationships, in reality, it is difficult to change prevailing perceptions and practice to bring this about. In the case where the implementation partners are heavily dependent on the program budget for their sustenance, this limits their negotiation ability and to be overly compliant to CARE's approaches without raising critical questions. Some partners are also seen to compete with each other for resources which may negatively affect their innovativeness and weakens their ability to collaborate.

Working relationships

Besides to the contractual relationship with implementation partners, the working relationship with other actors is very variable across the COs. There is a lack of clarity on what type of partnership/relationship model to pursue in different scenarios. Particularly in regards to 'strategic partners', there are different methods being used to identify and work with these. Most of the working relationships with strategic partners are seen to be ad hoc in nature. This makes the continuation, long-term planning, and joint commitment towards a shared vision difficult.

Learning

While all of the participating countries reported significant learning and capacity building over the course of the program to date, only two countries (Myanmar and Tanzania) have specific program objectives that aim for learning outcomes. In these countries, the staff have been specifically reflecting and re-assessing their program design to ensure relevance to the community's needs and emerging situations. In Myanmar, this led to shifting the program focus from harm reduction to SRHR, while in Tanzania, the lessons from the WEP have influenced identification of the impact group for CARE Tanzania's current Long-Range Strategic Plan and the CO-level program strategy.

Most of the programs have organized cross visits between countries and programs. These exchanges have helped CARE and partner staff to get inspired by different promising practices and achievements.

Most of the programs have also been involved with capacity building of their partners; in this case, the majority of the supported partners have been 'implementing partners', and most of the capacity building has focussed on M&E, thematic capacity building, and organisational development, especially financial management systems and skills.

Learning was one of the goals of the current MTR. In relation to this starting from design phase, the MTR process involved extensive exchanges, learning and capacity building between the programs being reviewed. This included close follow up and support during the design phase, personnel exchange during the implementation of the review, capacity building in a collective analysis of qualitative data and exchange; and peer review between different countries during the write-up. Refer annex 4 for more information.

Interpretation synthesis

In retrospect, how have our WEPs contributed to the changes being observed in the field? How did the less positive and/or negative aspects come about? This section addresses these questions by making an analysis of the drivers/causes of these changes. While it is not always easy to clearly mark out how one change has led to another because of their dynamic nature, some consistent features were evident.

Overall:

The simplest and most common narrative in the seven MTR reports is that advancing the economic power of women has been a platform that has helped to accomplish other aspects of their empowerment. Women who increase their income are able to contribute visibly to the welfare of the household, thereby reducing the economic burdens that generally fall on the husband. This gradually improves the relationship between spouses, creates mutual trust and opens up space in the decision-making at household level for the women. It also gives women a sense of pride and self-esteem.

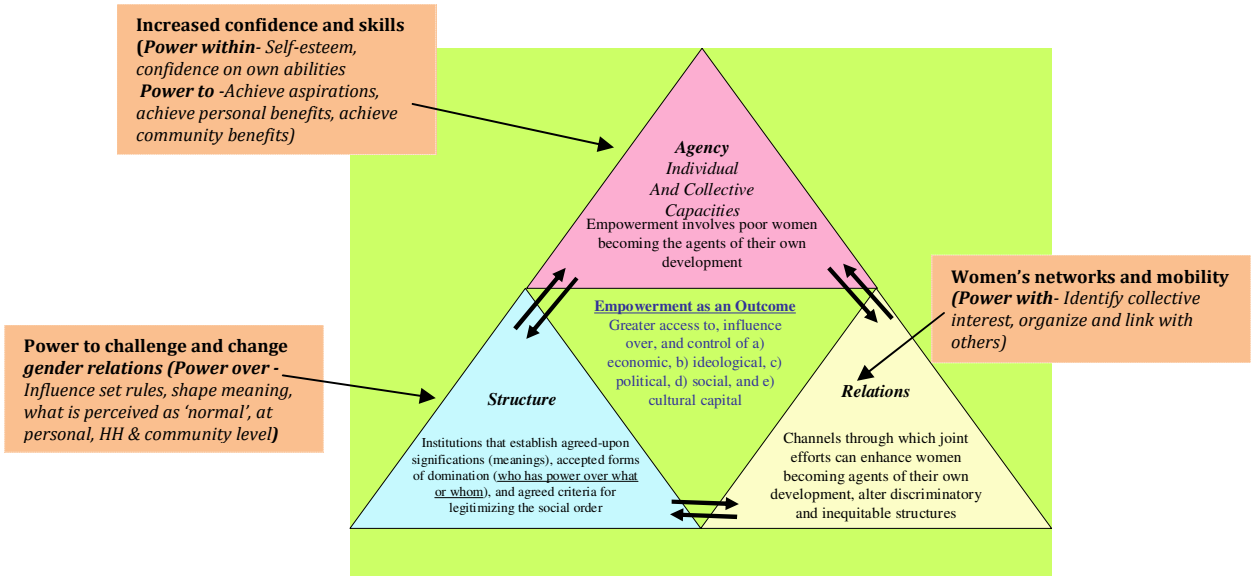
Women are acquiring knowledge from trainings or simple exchanges within the groups and communities, which makes them conscious about the opportunities and entitlements that are 'out there'. As the women

increase their knowledge and strengthen their networks, they start to identify issues of common interest and begin to organize around these. They also begin to participate in different community level processes and become more visible. This facilitates women to start claiming their rights, to assume different roles within the community, to become role models, and to start to motivate and mobilize other women in the community to follow in their footsteps. The community, looking at the potential of participating women, also starts to open up even more, creating a bigger opportunity for further engagement of women.

But is it as simple and straightforward as this summary in reality? And are the changes the automatic consequence of economic empowerment of women? Are the changes sustainable? Below these aspects are discussed.

Women's empowerment is the goal of each of the programs under the current review. Women empowerment is about addressing unequal power relations and achieving social change beyond the individual level. Lasting empowerment for any given woman relies on a combination of changes in her aspirations and achievements (agency), in the societal rules and customs that shape her possibilities in life (structure) and in the nature of relationships through which she navigates her life (relations)[4]. Equal levels of investments and returns should therefore be evident at all of the three distinctive levels.

The graphic (below) helps to visualize the way that agency, structure, and relational dynamics interact to create an empowerment process, and what type of power is at play at each level.



The different types of power: power within, to, with, and over are dependent on the actors involved and the envisaged goal. These are not linear but rather closely interlinked and mutually reinforcing. When individuals start to change their self-esteem and begin to develop confidence in their own abilities, they get the power to act to achieve their aspirations. As benefits emerge, it creates greater determination to act, which, coupled with support from and action with others, further helps to create stronger influence at personal, HH, and larger community levels.

The findings from the MTR demonstrate that there are many agency level changes and there is concrete progress at the level of relations and structures.

[4] SII women's empowerment discussion brief 2009, CARE USA; see also Multiyear Plan for Women's Empowerment 2009

Power within

Important catalysts of 'power within'

Catalyst – inherent capability

Women are not staying as passive victims, but are becoming active participants using whatever available opportunities they have to the best of their ability. Many apparent positive impacts are due to the determination and ingenuity of women. VSL groups have provided an initial avenue for women to become organised in a more structured way, and to be aware of different opportunities. The groups offer women a safe place to nurture their leadership skills, first by acting as VSL group leaders and then by providing a constituency of support for women's election in different village governance structures. Given the opportunity, women are seen to be enthusiastic, innovative, and even competitive to make the most out of the avenues opened up to them.

Catalyst – the right type of knowledge

The MTR confirmed that VSLA has become an important channel for open information sharing on issues that are often considered culturally taboo for women to discuss in these program countries, such as family planning/SRHR, domestic violence/GBV, and gender roles. In the human rights area, actions for capacity building for VSLA members have led women to understand how their rights are often violated. Beyond organizational management, capacity building of VSLA members on various topics relating to human rights, interpersonal communication, citizenship and governance has raised the awareness of women to be interested in the management of community affairs.

Even among men and other community members, the creation of correct knowledge has helped to promote some of the program components. For example, in Rwanda, the demystification of wrong information on FP methods has helped to increase the use of modern FP methods.

Catalyst - family support

In order for women to express the potential within them, the support of those nearest to them has been critical. The MTR found that the women who engage effectively in empowerment programs are those who have the support of their family, particularly that of their spouse. For example, in Myanmar, having supportive family members and spouse was a key factor enabling women's membership in the VSLA groups.

As men saw what they stood to gain from women's involvement in these opportunities, they were more willing and supportive to their wives participation in VSLAs and other initiatives. This was seen for men that have experienced benefits personally (particularly financial benefits) or have observed others getting these benefits. Where present, the support of men has contributed greatly to improving the mobility of women. In other instances, the support of men came at a high cost. In Tanzania, it was reported that some men only changed their attitudes after experiencing the negative effects of not supporting women's empowerment, e.g., after the death of a wife due to SRH-related complications because of not accessing needed SRH services in time. Beyond individual men, the larger community is also becoming more open to women's participation as people start to see the practical benefits of empowering women; examples of these benefits include women's contribution in the development and management of different community assets, such as the grain banks in Mali and Niger, water systems in Myanmar, support to the most vulnerable in Rwanda, mutual support in agricultural season and social event, etc.).

Catalyst - appropriateness of thematic focus areas and strategies

The strategies being used by the WEPs are different depending on the thematic focus areas of the programs. At the same time, all the WEPS are using VSLA and engaging men strategies. Selection of the WEP activities is done in each country with the participation of the priority impact groups and on the basis of an analysis of the underlying causes of poverty in that country. As a result, the feedback from the program's impact group during the MTR mostly indicates that the strategies used in the different context are relevant and that they

are offering practical solutions to the needs of the impact group. Some of the programs also create the possibility for the impact group to make assessment on the quality of the results of the program and give recommendations.

Catalyst - systematic capacity building of staff

Personal values and convictions are central for the success of the programs. The programs have systematically worked to build gender programming capacity of CARE and partners' staff at different levels. Some of the programs are also deliberately creating platforms for staff to openly discuss personal outlooks on contested issues such as why and how to work with men, working on women's human rights, etc. The effect is starting to be reflected in improved quality of program implementation, understanding and willingness to engage in innovative approaches, and stronger analytical skills. Program reports are beginning to communicate important results, CARE is beginning to identify the right partners and follow the right partnership modalities. The programs are also becoming more effective on carrying out effective evidence based advocacy. The programs are serving as a model in many innovative approaches to other programs and partners; e.g., engaging of men, GBV advocacy, women's empowerment, gender programming, etc.

Causes for the challenges

Challenge - male resistance

It does seem that when women are actively pressing for change, there are important risks of male resistance, conflict, and even violence. It appears that the WEPs have not always been adequately prepared to identify and mitigate such risks when they occur, rather they have frequently assumed that these are only 'isolated' cases. Working on women's empowerment and gender equality will only achieve its highest results when the current power relations are able to actually change. This is not an easy or quick task and neither is it uncontested. Each of the program components will influence power relations at different level and to a different extent. For example, women's ability to seek health services does require social change, but it may not be as contested as their economic/political empowerment.

In the instances where the men reported that women were beginning to be 'arrogant' and 'out of control', closer analysis is needed to see if the men are also being sensitized in creating the space necessary for these women to practice the knowledge and skill they have acquired. On the other hand, it is also not entirely clear that the program has adequately mobilized women to correctly understand what it means to be 'empowered' or 'independent'.

Men's resistance was sometimes associated with the feeling that some men had of being excluded from the programs; meanwhile, they felt that they also have practical needs that are not being met.

Therefore, very close and regular monitoring of trends in the community is needed with appropriate readiness to address identified conflicts. When an improved power sharing is reported at HH level, it needs close scrutiny to understand if the power being shared represents meaningful change in the position of women. For example, some women reported a stronger voice on the use of smaller HH items, but they are still not involved in deciding the use of bigger assets as land. To date, monitoring of the emerging impact of the WEP strategies has not been very conscious of these distinctions.

All the WEPs have adopted various ways of engaging men for women's empowerment. Early signs from these initiatives show very encouraging trends in the community. However, these initiatives are still too 'young' to be able to show an impact at a fundamental level and at a large scale. Meanwhile, some interesting observations are emerging from these initiatives about what actually does or does not work well at engaging the interest and support of men. Niger, for example, reports that developing men-only VSLAs was not appropriate as men have difficulty meeting weekly to save and are in need of larger size loans very quickly, thus the slow nature of the VSLAs does not appeal to them. That said, it is also important that we do not end up making women shoulder the full responsibility for saving within the household leaving men's responsibilities and contributions unquestioned.

Challenge - workload

As the opportunity to engage in productive activities presents itself to the women, they most often take this up as an additional task to their already heavy workload in the domestic sphere. When there is no equal sharing of the domestic workload between the adults in the HH, it may be transferred to the shoulders of the female children, or it may lead to household conflicts, as mentioned above. It is important to be aware of this potential outcome as we do not want to unconsciously replicate the gender inequality that we are working to address.

Challenge - low involvement of girls

The WEPs in Burundi, Mali, Tanzania, are aiming to work with both women and girls. However, the needs of the girls have not always been analysed well enough to develop appropriate strategies. In Burundi and Mali, most of the girls that are out of school are either highly mobile or still dependent on their parents. Those that had joined VSLAs were finding that their interests did not quite fit with those of the other older women in the groups. In this area, it seems that program aspirations have overreached knowledge and designs.

Challenge - who is being excluded?

The principle of self-selection is positive in its link to strength of commitment and personal motivation, but it was seen in the MTR to simultaneously exclude some segments of the society. The standard VSLA approach also may not be appropriate in the case of the poorest, disabled or the elderly (or men or girls). Therefore, the use of alternative strategies or different types of solidarity groups as production/ mutual assistance groups need to be systematically tested and integrated within the programs in order to effectively work with the identified impact population.

Power to

Important catalysts of 'power to'

Catalyst – improving economic situation

The savings and loans activities in VSLAs have led to the accumulation of personal financial resources for women. The women are accumulating savings and also investing their savings in order to generate additional funds. VSL members are receiving trainings to initiate IGAs and/or manage and strengthen IGAs they are already engaged in. Whenever possible, they are provided with market avenues such as trade exhibitions. The programs in Mali, Niger, Tanzania and Rwanda have started to connect stronger women groups/ networks or individual women to MFIs in order to access larger loans and expand their income-generating activities.

Some women are using their income to acquire productive assets: fields, plots, animal traction units, which is a strategy for improving their ownership and control of assets. Meanwhile, a considerable amount of the loans being taken up by women are being used in the general HH consumption chain, smoothing economic crises and leading to perceived improvements in the wellbeing of women, men and children. Their increased economic role is also leading to changes in gender roles and increased status within HHs and communities. These changes are mutually reinforcing in that both improved well-being and change in women's position may further increase their ability to increase incomes and negotiate for more autonomy and so on.

Women's improved economic situation has strengthened their bargaining power and collaborative decision-making within households. The women in VSLs reported that they used the improved communication within their HHs to take up discussions on the use of FP, selling of different HH assets, and abandoning different harmful practices (e.g., FGM and early marriage of girls), etc. Some of the WEPs report that women's financial contribution has led to decreased dependence on men and decreased incidence of GBV. Some of the programs also used a couples approach enabling men to participate and know more about the programs. Such transparency also contributed to reducing conflict between spouses.

Catalyst - men engage

The deliberate engagement with men is reported to create favourable conditions for women. In Mali, for example, the improvement in women's control of land is reported to largely be due to the men engage approach, which has facilitated negotiations between VSLA women and landowners. The men engage initiative reduces the socio-cultural barriers that impede access of women to land ownership and their representation in decision-making bodies.

Also the use of peer-to-peer sensitization and awareness creation among men is seen as productive in most settings. In Uganda, male role model campaigns on joint resource management are beginning to help other men appreciate the importance of participatory decision-making and resource management within the home. In Burundi, male role models talk specifically about the negative effect of domestic violence on the performance and contribution of women. In Rwanda and Uganda, engaged men are said to have increased their sharing in domestic work with their wives, easing some of the burden on the women and enabling them to participate in other productive activities. In Mali, intergenerational dialogues are being facilitated between men and women, boys and girls to raise awareness on gender inequalities and to initiate appropriate actions for equitable relations.

The programs deliberately identify and use topics and methods that are of interest to men (sports, drama, discussion groups, etc.) to reach large numbers of men with messages on gender equality, human rights, SRH, and GBV. These messages are leading to concrete changes; in Myanmar there is an increased awareness on SRHR through men forums. Male VDC members have expressed their willingness to help auxiliary midwives (AMWs) by accompanying pregnant women and AMWs going to the hospitals at night, collecting money for the referred patients and creating space for an AMW clinic.

In Uganda, persistent engagement with cultural leaders has helped them to accurately and correctly internalize the concepts of gender equality and women's rights. As a result, the fears regarding gender equality and women's empowerment and their possible effects on culture are being allayed and the leaders are becoming more proactive in facilitating change. When men are actively involved and deliberately targeted by women empowerment programs such that they understand their aim, they are seen to become more supportive and less threatened by the empowerment they are supporting. In Rwanda, male religious leaders are being targeted specifically to promote use of FP techniques.

Catalyst – focused capacity building for women to engage in politics

In order to improve the participation of women in political elections, some of the programs carried out a deliberate and focused capacity building of VSL members. In Burundi, in the 2010 elections, CARE together with a local partner carried out a massive capacity building of female VSLA members on women's leadership, the peaceful resolution of conflicts, and new legal provisions (Penal Code and Election Code). In Mali, the program is carrying out specific campaigns to enable more women to compete in municipal and legislative elections, and to support women candidates for public offices. These trainings cause some of the women to be interested in community and public affairs and start to be active in this arena. In Niger, CARE has been flexible to support all women who want to pay attention to politics and even the inclusion of political parties after much hesitation at the program level.

Catalyst – making the most of opportunities

CARE is strategically using the available opportunities to maximize the positive impact on women. For example, in the 2010 elections in Burundi, the government developed an electoral code to provide for a 30% quota for women's participation in senior levels of decision making. CARE Burundi used this opportunity to advocate for similar quota to be applied for women's participation at the grassroots level. In Myanmar, CARE is contributing to the development of a national strategy on the advancement of women as part of the on-going political reforms in the country.

Causes for the challenges

Challenge - weakness in resilience/capacity to cope with economic shocks

Savings from VSLAs are seen to make a difference to cope with different livelihood shocks and stress. However, where the crises and conflicts have a high magnitude (e.g., conflict in northern Mali, drought in the Sahel of Niger and other countries), the resilience of members becomes reduced. So far, the WEPs have not widely been linked into national emergency or crisis planning strategies, networks and activities (e.g., EPP, forming crisis management committees, food security stocks, seed banks, etc.), although it is becoming evident that is could be appropriate in the different contexts. Particularly with the recurrence of climate change associated effects, the programs should start to seriously think and prepare along these lines.

Challenge - entrepreneurship of limited value so far

An inherent assumption of the WEPs is that once a woman is supported to start an IGA, it would be profitable. However, the IGAs that the VSL members are able to start are often low scale, in an oversupplied market, and having limited prospects for expansion to help households and communities break out of poverty. Moreover, not all women are equally innovative and entrepreneurial. In Tanzania, for example, the "Making Markets Work for Women" initiative funded by REMA showed that not every woman participating in a VSLA can run a profitable IGA and not every woman in a VSLA can readily or successfully become an entrepreneur. CARE's organisational myths may not be encouraging sufficient fresh thinking on how to help women better diversify their sources of employment and income.

Challenge - unconsciously reinforcing gender stereotypes

It is important to look at the types of IGAs that women engage in to see if these actually indicate any significant breakthroughs away from activities that are commonly regarded as 'female' work, and hence of low income and/or low social value. The selection of such IGAs is a combination of 'felt' ambitions of the women and the choices made by staff and partners about which kinds of IGAs to promote for women. Where there is an over-representation of the 'female' type of IGAs, it is possible that the program has not been sufficiently strong in opening up and supporting women's choices beyond such activities to pursue other options with better prospects, e.g., IGAs that the local society has traditionally reserved for men.

Challenge - HH wellbeing does not mean women's empowerment and gender equality

While HH wellbeing is an important contributor to address poverty, this achievement should not obscure or substitute for the achievement of women's human rights. There is the possibility that intra-HH inequality may make women lose out even in the midst of increased HH income/wellbeing. In addition, how VSLA members prefer to invest on female and male children's wellbeing may unconsciously be contributing to maintaining gender inequality. Already, evidence has emerged that a considerable proportion of women's income and savings is being invested on children's education – but the data are not sufficient to show whether both female and male children are getting equal attention.

Power with

Important catalysts of 'power with'

Catalyst – unity and stronger networks

VSLAs have helped strengthen relationships within the groups beyond mere friendship to mutually support each other in happy and hard times. To have support from peers reinforces the mutual confidence between VSLA members and their integration into a social network. The organisation of VSLAs into networks is enabling the women to become strong forces and their networks are evolving into a social movement.

Dialogue within the VSLA approach has opened women up to mutually exchange ideas and experiences that are inspiring and encouraging for each other, and this has been allowing women to go beyond suspicion linked to ethnicity and traditional politics. Women discuss issues from challenges they face in their day to day lives, for example, from resolving disputes in the private sphere to other larger community level issues and on how to resolve these. In Niger, the mutual support strategy of the networking groups has been

instrumental in strengthening their collective ability to cope with shocks. The networks conduct participative diagnosis of identified issues, develop an action plan to implement a potential solution, and conduct self-evaluation at the end to learn from their initiative. This has helped the networks to evolve into a more organized entity.

In Uganda, Burundi and Rwanda, the VSLAs are playing important roles in peace building. These women carry out collective action (in the form of mediation, or advocacy) to peacefully resolve community conflicts, thereby contributing towards the creation of a peaceful society. Being organized into groups and networks makes it easy for the VSLA members to demand that justice is done fairly and transparently.

Women in organized VSLAs and networks are also learning to identify and link with other allies in the community to pursue their interest even further. In most countries, the VSLA links individuals to wider movements for social change by enabling women to raise important messages on different organised community events. In Niger, for example, women in networks communicate their issues during the annual national congress of women leaders, so that women in regional and national decision making positions can do even more to advance gender equality at a larger scale.

Women leaders within the communities are directly building relationships with decision-making structures by initiating advocacy and counselling actions for women victims of social injustice, thus helping them to get justice and support. Where the elected women show vigorous commitment to defend women's positions and gender equality, their constituencies have developed confidence in them, and lobbied support for their re-election.

Catalyst – choosing the right partners

Particularly in Uganda, the WEP has been very selective in trying to identify the right coalitions and networks that will enable the program goals to be reached. This has strengthened CARE's ability to work with partners who can enable linking grassroots evidence to national level processes. Concrete changes in policy and legal framework in favour of women have occurred because of this engagement, as indicated under the description section.

Catalyst – collaborative effort

Some of the CO program teams were candid in their MTR reporting that the positive changes cannot be attributed to CARE alone. Burundi, for example, spoke of how various other stakeholders in the program area have provided supports in a collaborative way that have benefited the impact group – "cash for work" (Bugesera project), agricultural training and inputs (Catholic Relief Service (CRS), Agro Action Allemande (AAA), Bugesera project), and local radio broadcasting on savings and credit and SRH issues (Radio Publique Africaine (RPA)). Cash for work helped women get more money for their basic needs while continuing to invest in IGAs. The extra cash and the drought-resistant agricultural inputs helped reduce the temporary emigration of some VSLA members who used to leave their villages to go to Rwanda because of the drought situation. Radio broadcasts helped reach the public more and to increase knowledge of community about, women's rights, VSLAs and IGAs.

Causes for the challenges

Challenge – some social networks have not balanced individual and group needs

Outcomes related to disagreement within groups and forceful repayment of loans erodes the social capital and networks that these women have managed to build up, intensifying their risks of exclusion and vulnerability. Difficulties in loan repayment were said to be higher when members have taken loans only to meet HH expenses (school fees, clothing, medical bills, etc.) rather than for investments. To date, the programs have not always developed their internal and participatory monitoring systems to the extent that they are able to monitor the purpose of the loans, linked with any collective strategies to follow up and support the women that may be struggling to reduce indebtedness.

Challenge - little/no linkage between VSLAs at different levels

Not all the WEPs have an expressed goal to move beyond setting up individual VSLAs into the formation of networks. However, in those countries (as in Niger, Mali, and Tanzania) that have seen advances in network formations tangible benefits are seen to evolve in terms of jointly influencing the larger social good. Therefore, appropriate documentation of these processes is necessary in order for the promising experiences to be replicated in all the WEP countries.

In some other cases, the external environment has been very challenging due to severe food insecurity or conflict limiting the creation of strong linkages between VSLAs across regions and at national level.

Challenge - men engage as a new concept

In some of the WEPs, the integration of a men engagement component with the existing women empowerment strategy has been a challenge. This was attributed to the 'newness' of the approach and associated capacity limitations (skills, knowledge, and, to some extent, sensitivity). While some of the programs have developed a routine of regular internal reflections that are supporting the work toward integration, this strategy has not yet been shared and promoted sufficiently or systematically with all the programs.

Power over

Important catalysts of 'power over'

Catalyst - focused and systematic advocacy

Advocacy skills have been developed, particularly through the GLAI initiative (Uganda, Burundi, Rwanda) that have allowed better linkages between grassroots and national levels. At national level, networks with like-minded CSOs were established for a stronger voice on the core GLAI theme of GBV. Specific advocacy messages were conveyed through national and international events and campaigns to influence the adoption of certain legislation, e.g., inheritance laws, SGBV laws, family laws, etc. A real strength of this initiative was linking grassroots activists to appear at national and regional forums and communicating evidence from the field.

Catalyst – synergistic program components

Women's empowerment is a complex issue that requires a well-rounded approach to make it a reality. Most of the WEPs heard from their stakeholders that the different program components were indispensable and complementary. Some of the WEPs have managed to create strong linkages between the different program components; and when implemented properly, each component works synergistically to achieve more than a single program objective (e.g., economic opportunity works to improve HH relations allowing the couple to agree on using FP methods giving the woman more time to participate in community affairs, and so on). The program design that has identified the specific impact group with whom CARE will work and be committed to for bringing about long-term foundational change, has enabled the programs to concentrate CARE's efforts and join with the right partners to achieve maximum effect.

Catalyst – improved accountability/ political will

A spirit of accountability is developing progressively among some local officials and community leaders, being influenced in part by women who became knowledgeable about their rights and got elected into leadership positions. In Tanzania, large numbers of VSLA women are now involved in village planning, budgeting and monitoring, and women priorities have been incorporated in village council plans in five out of the six program districts.

VSL members are involved in following up the implementation of local government's commitments and communicating their feedback to the decision makers. This also was seen to lead to tangible changes at community level. Local authorities, particularly in Rwanda, were said to appreciate and welcome such feedback from the grassroots communities.

Catalyst - enabling environment

In some countries (e.g., Rwanda), the policy environment is highly favourable for pursuing the women's empowerment agenda. In such situations, it has been relatively easy to solicit the support of government officials and work toward scaling up some of the promising models. In particular, CARE's collaboration with the Association of Women in Parliament has helped to widely disseminate the GBV law and lobby for its implementation. In Burundi, the penal code has been revised regarding penalties against domestic violence and rape against women. The new code severely condemns gender-based violence, and has helped establish a protective climate of women's rights against domestic violence offenses. In Uganda, domestic violence and FGM bills were endorsed into law offering women better protection on their rights. In Niger, the specific commitment to respect the law on quotas for elected positions and the adoption of the policy on gender have contributed to increasing women's participation in decision making.

Causes for the challenges

Challenge - weak legal environment

Gaps in the legal and policy environment continue to be a challenge in most of the countries, e.g., where some laws critical for the protection of women's rights are either still lacking or are badly in need of wide enforcement. Governmental commitment is also seen to dwindle as one moves away from the highly scrutinized national level closer to the grassroots, where appropriate resources are not being allocated to match the commitment. In many places, there are also problems arising from legal pluralism with conflicts between the provisions in national laws and customary ones that are more likely to be enforced at local level. In their focus on the VSLAs and economic empowerment, the programs have not yet given as much attention to developing and promoting conscious and distinct strategies for engaging effectively with these situations at both levels. The informal nature of customary laws also requires strategies that are less structured and more dependent on the capacities of the persons and local leaders involved. Slow bureaucracy was also identified as a practical challenge when engaging with the higher levels of authorities.

Challenge - political engagement

The descriptive section of this analysis has pointed out the antagonistic relationship in some locations between female VSLA members running for elections and local male politicians. This is, at least in part, due to the strong support base that VSLA members are able to mobilise as they join hands to lobby and support the candidate of their choice. VSLA members are also reported to have considerable influence on mobilizing other women outside the VSLA structures. While on the one hand, it is positive to see that women actually are posing a competition in politics, the overall programs have not yet invested strongly in identifying and sharing emerging good practices on the protection of the rights and safety of the women candidates when they enter into such highly contested arenas.

The high number women participating in different decision making positions should neither be mistaken as signifying their ability or commitment to actually make contributions that are meaningful toward women's rights. Closer analysis of the actual nature of women's participation in these structures is important to identify concrete ways to support their reflections and choices around issues affecting the rights of women and girls.

Implication synthesis

Having looked at the promising results and areas of improvement of the WEPs, this section presents the implication of both types of findings, and recommended action points on which areas of the programs need to be maintained, scaled up or improved. Below is a table referring to the common aspects of the programs, whereas country specific action points are included in the annex.

Implication synthesis

Findings	Implications	Action points *(maintain, scale-up, improve, stop)*
Economic empowerment		
High targets of VSL groups to be established	The immediate implication of this has been that the WEPs had to adjust (and in most cases reduce) their targets. The programs report that this has enabled them to focus more on strengthening the quality of the groups which also improves the sustainability of the groups On the other hands, in all the WEP countries there is replication of the VSLA model by other actors as well as community members. In Burundi & Rwanda, there are already commitments to scale-up VSLAs to the national level	Maintain the targets for number of groups to be formed and focus on promoting the quality of these groups. Collaborate with other partners in order to be able to reach targets.
VSLAs have proven to be attractive methodology to reach remote and poor communities underserved by formal bank services	Those that are in groups attribute most of their economic, social & political gains to the VSLAs. Therefore it is important to maintain the quality of the groups. The spontaneous emergence of some groups implies the sustainability & replicability of the model. However some issues as discrimination within groups, forceful repayment of loans, exclusion from groups, dropouts, may compromise the relevance, quality & sustainability of the groups while directly creating harm on some members.	Many reasons have been identified for exclusions form groups: principle of self-selection, self-exclusion, unsuitability of groups set up & operations to men, girls, elderly, etc. in some contexts. There is a need to monitor closely who is dropping out (individuals & groups) and being excluded in order to identify the reasons and adapt the methodology or design alternative strategies as is necessary (e.g., the WEPs in Myanmar, Niger and Mali are already considering integrating education & SRHR components specifically targeting girls/youth to increase the suitability of the program to this group). There is also a need to continue exploring and sharing promising practices of working with the most marginalised women in the communities through other approaches (the WEP in Uganda, e.g., forms production groups where the poorest are supported with production materials in order to have income before they joined VSLs). Strategic partnership with other actors should also be explored in order to collaborate in reaching out to the most marginalised segment of the community
Mobilisation of high amount of savings	The savings open up different opportunities to the group members. However it was also seen that for most WEPs there is limited level of activity (in terms of investing loans in different activities) shifting the focus to savings rather than on accessing loans. Again despite the increasing the level of savings & loan, some studies have shown that the women themselves may not be the owners of these in some cases, rather other family members and particularly spouses being the owners of these resources.	Continue to train members in responsible management of loans, techniques for income generating activities Monitor the use of loans in the HH, what they are being used for and what changes these are making for the women themselves besides improving family wellbeing
Participation in IGAs	The loan accessed by the members is mostly being invested in different IGAs and the women attest for the increase in personal income. However it is important to monitor these activities to ensure that they are actually profitable as most activities that the women are seen to be engaged in are mostly of low return, with little prospect for helping the women break free from poverty. There is also the report that most of the members engage in similar types of activities which easily leads to the saturation of the market and hence low return to the women.	Carry out value-chain analysis to identify activities with better prospects for high income, diversification, & expansion; continue to train members in selection, planning and management of IGAs; strengthen the linkages with different marketing outlets; strengthen linkages with MFIs for members to access larger loans; explore off-farm employment opportunities; continue to invest in functional adult-literacy
Contributing to HH wellbeing	The ability to contribute HH wellbeing expenses was one area where members felt most proud about. They also associated this to their own sense of self-worth & feeling valued by their family, especially their spouses. But the improvement in HH wellbeing should not obscure the objective of influencing and changing unequal and discriminatory power relations in HHs. In some instances men are said to be withholding their share of contribution to the HH shifting the full responsibility to the women.	Continue to capitalise on the opportunity increased income creates for women in the HH to equip them with increased awareness of their human rights, better understanding of gender inequality & unequal power relations negotiation skills. Continue to use couples approach to work with both the husbands and wives of VSLA members. Continue to engage with duty bearers for the protection of women's human rights. Undertake regular analysis of the changes in the power dynamics in HHs of individuals involved in the WEPs.
Increased asset ownership, improved property rights	This has led to women increasing their ownership of assets of productive value. In other cases women testified that they have stronger entitlements on the savings and loans generated from VSLAs. Women's property rights are also being recognised and respected in some contexts. However particularly male authority figures were sometimes seen resisting the property rights of women creating a real bottleneck in the advancement of women's rights. There were also reports	Systematically work with male traditional and religious leaders who in most cases are the gate keepers in local communities

	that there were cases where most of the assets that women owned were of less productive value.	
Coping with shocks	As a result of increased savings, income and access to loan & social funds VSLA members were seen to be able to cope with economic shocks to some extent. The internal policies of the groups are also flexible to enable members better cope with such shocks. However with increased magnitude of shocks, the members ability to cope was seen to diminish	Maintain groups' flexible internal regulations (exemption from paying interest on outstanding loan, extending time of repayment, availability of social funds, mobilization of labour to support each other, etc.). Continue to monitor the use of loans to avoid indebtedness Link the WEPs to emergency or crisis planning strategies.
Social empowerment		
Improved self-esteem	The independence that the members experienced as a result of being able to access savings and loans is seen to have a direct implication on their sense of self-worth, inspiring them to do more, be bolder and more participatory in different groups.	Capitalise on the opportunity created by increased income to systematically work with women's human rights issues as a means as well as an end. Continue to sensitise women and men about human rights to avoid their self-worth being narrowly seen from the angle of economic empowerment
Increased knowledge and awareness	As the WEP participants become more aware of their rights and get better information, they are seen to act on the basis of these, claiming their rights, and being more articulate in communicating and defending their interests.	There is a need to create comparable level of knowledge/awareness among men, and both formal and informal duty bearers in order to create an enabling/ responsive environment to the claims women are making. When women are being oriented about their rights, it is important to ensure that they have the right perception of what it means to be 'empowered' or 'independent' as some of the backlashes from men were attributed to women becoming disrespectful.
Change in HH relations, improved family dialogue, and ability to influence decision making processes	Economic empowerment has given women a better leverage to involve in & influence HH decision making processes. The effect of this was seen to be in relation to openly discussing topics that are considered 'taboo', increase in the use of services (particularly related to SRH), the abandonment of different harmful practices (FGC, early marriage, etc.). Spouses as a result are seen to make decisions jointly and seek services as a couple. Additional positive changes are also reported in HH division of roles. However, in at least four of the programming countries cases of domestic violence was reported because men felt threatened by the economic independence of their wives, or felt that they were using most of their time outside the home engaged in different activities	Continue to build the capacity of VSLA members in negotiation and communication skills Continue to monitor the barriers for using services and work with service providers (particularly health services) to encourage the use of services as a couple Continue to engage couples to expand the positive altitudinal changes being seen in gender relations Be aware of the risks of backlash while working to change power relations, and build mechanisms whereby groups are able to monitor the trends of domestic violence in the homes of their members, and develop strategies that will help the WEPs respond to these in a timely manner
Men involving in and supporting women's empowerment	Particularly in those programs where couples are being targeted and through the engaging men initiatives, men are being targeted and involved and this has led to positive attitudinal changes among men towards women's involvement in different empowerment activities. In addition to the couples approach, the use of male role models and peer-to-peer sensitization was also seen to be fruitful in challenging and positively changing attitudes of men. And the women reported that the support of their spouses was a very important motivational factor for them to pursue their practical and strategic interest further. All these findings confirm the need to continue the work that has been started with men. Moreover, the points mentioned in the row above also continue to be a reality in some cases which again point to the need for intensifying the work with men over a long period of time to bring about foundational changes in gender inequality	Continue to explore and use locally adapted strategies that are attractive to engaging and maintaining the support of men in WEP activities Increasingly work on gender as relational that in some cases may require addressing the practical needs of the men that are in the lives of the women we work with, as the sense of disempowerment and feeling side lined was identified to be one of the reasons for the backlash from men Continue to work with staff, creating a space for personal reflection and capacity development in engaging men approaches, gender equality, rights based approaches etc.
VSLAs helping to promote cohesion and harmony	The groups were seen to play active mediatory roles starting from the individual HHs (between spouses) to defending the rights of group members and others within the community. The groups also were said to allow diversity beyond ethnic divides building trust and strong sense of unity. These features will be instrumental in maintaining cohesion within the society and open avenues for women to play a more active role in peace building activities. On the other hand conflicts within groups, discrimination, and exclusion were seen to have severe consequences on people's	Recognise the role that groups are playing in peace building in communities and strengthen this aspect through building their skills in conflict resolution, negotiation, etc. Monitor cases of indebtedness and the mechanisms used by groups to appropriate outstanding loans to ensure undue harm is not being done to members Monitor distribution of loans in groups to ascertain that all members are being given equal access

	social networks and relationships.	
Stronger social networks	The VSLA members reported that the groups gave them a sense of belongingness and to build stronger social capital. This aspect was reported as being the most important value of the groups by some women. The groups also offered them a 'safe' space to discuss and share on different issues. This is a valuable contribution of the groups particularly in societies that have seen the social fabrics being destroyed by conflicts and wars.	Same as above
Participation in community processes	Concrete evidences in all the program countries show that women's responsible management of community resources is earning them recognition and appreciation by their communities opening up more opportunity for their further engagement. Local leaders are also using the structured platform the VSLAs offer to reach out to the larger community with different development initiatives. But as some cases indicate, women take these responsibilities in addition to domestic obligation resulting in increasing their work load. The implication of this is that women may eventually feel overwhelmed with the different responsibilities and may leave their groups and community activities or delegate some of the work in particular to their female children	Beyond VSLAs, deliberately link the groups to different community development initiatives in order to increase women's participation possibilities and strengthen their strategic positioning As part of the work for engaging men, give specific focus to getting men to share in domestic chores to lighten the burden on women
Addressing GBV	Those WEPs that have GBV as a thematic focus area have developed different forms of prevention and response mechanisms to GBV cases. Some have a structured referral system in place while others depend on informal community structures (mostly composed of volunteers). This has proved to be effective in that it brings the services closer to the communities enabling them to get support. This has led to increased reporting of GBV incidents, simplified the follow up and support of cases, and the use of actual evidence in advocacy activities. Particularly in the cases where the referral systems are based on community volunteers, the safety of the GBV case handlers were seen to be jeopardised in some cases, as well as being forced to use own financial resources to meet costs related to case handling	Continue to build the capacity of duty bearers in order to deliver improved services Strengthen the link between GBV case handlers and other service providers such as the police, and health centres, so that the case handlers feel recognised and empowered. This will also enable the handling of cases in a timely fashion. Recognise and encourage the engagement of community volunteers through awards, provision of certificates of recognition, compensation for expenses incurred, etc.
Improved SRHR service provision	All of the WEPs (except in Uganda) focus on providing improved SRHR services to the impact group. The programs raise the awareness of the couple in the availability and use of these services which implies that the demand towards these services is gradually increasing. However, it is not always the case that the supply side is well equipped to meet the increased demand. In order to bridge this gap, the WEPs are seen to implement different strategies – in Myanmar the program built centres for service provided by auxiliary midwives, in Rwanda – the program rehabilitates/ builds secondary health posts that increase the coverage of the community with family planning services, etc. But realising that CARE alone cannot cover all the demands, the programs are allying with other actors that are best positioned to provide these services.	Improving the SRHR of the impact group is an area that definitely requires strong strategic partnerships to be established in order to facilitate the provision of the services. This will also enable the continuation of the related activities and achievements beyond program periods.
Political empowerment		
Forming networks	Particularly in those countries that individual VSLA groups form networks (Tanzania, Niger, and Mali), this has enabled them to be more organised and influential in their advocacy for women's issues.	Explore the possibility of linking groups to form networks with other VSLAs and other community groups in order to have stronger voice There is also a need for a focused capacity building in advocacy for the networks
Entering the political arena	The VSLAs have been a springing board to many women to enter into public political arenas after they build their leadership capacities within groups and communities. Their increased awareness on their rights also has been another driving force pushing women to be active in local politics. On the other hand it also shows a shift in the communities' perception about women's leadership ability. Women are also seen to be active in different community management structures beyond the VSLA structures. However, some of the programs claimed that even though women's representation in local decision making structures has increased, their position in most cases are not strategic and limited to the positions of secretary, treasurer, or administrative assistant.	Continue to systematically build the leadership skills of women, particularly those that have been elected into different decision making structures and follow up their involvement to ascertain that they actually are making meaningful contributions. Use elections to raise the awareness of women on their rights as voters and candidates
Election into public office	As their knowledge & capacity increase, women are seen running for different public offices. Particularly in the countries where the WEPs have invested deliberately in using election	Same as above

	processes to increase women's participation in politics saw an increase in the number of women being elected into leadership positions (e.g. Tanzania, Niger, Rwanda, and Burundi).The VSLAs offer women a mass of support in some cases making them becoming a real completion to other politicians. This is an encouraging trend, but is also seen to backfire in some cases where there is no mechanism in place to protect the safety of women candidates running for elections.	In addition, realising that politics is a contested area, with facilitating for women to be more active in this arena, a mechanism also has to be put in place for their protection & safety. E.g., linking them to local authorities, the police, so that they are recognised and have a fall-back strategy
Advocacy with concrete results	The WEPs that particularly drove a focused and evidence-based advocacy agenda have been successful in achieving concrete results in influencing policies and laws.	Grounded and evidence based advocacy was seen to be effective even in situations where the political environment is not very open. Therefore, the using of grassroots evidence & voices in advocacy has to be continued and further strengthened. A clear advocacy plan with stronger partnership and alliance formation elements are also important in order to bring about ground-breaking results.
Local leaders engaging and involving women in decision making processes	Recognising their ability to mobilise the mass and influence decisions made in communities, local authorities are seen to increasingly consult with VSLAs and use the groups as a platform to get the buy in of communities in different government-led development initiatives. This means that the VSLAs are becoming the voice for the community and the inlet for the decision makers into the communities. This offers a strategic opportunity for the groups to be a more recognised and influential entity and needs to be capitalised on.	Continue to build the groups capacity in advocacy, negotiation and communication skills. Facilitate for the strengthening of the linkages between the groups and local authorities
Making the most of external factors & (enabling) environment	The WEPs were seen to make the most of the opportunities created for advancing the empowerment of women more systematically (e.g. Niger & Burundi – enforcement of the minimum quota for women's political participation, Uganda – the passing of different laws on the protection of women, etc.). On the other hand, in Mali some laws are showing a reversed development (e.g., putting the women under the authority of the husband). Moreover, in countries such as in Myanmar & Mali, some of the program areas are being affected by political unrest. Recurrent drought situations also are a setback on the achievement of the program objectives	Continue to advocate for the rights of women and engage with decision making bodies at the higher level to influence policy making processes. For additional action points refer to the row entitled 'coping with shocks' above
Partnerships		
	The working relationship with implementing partners is built on a strong learning culture which allows partners to gain new knowledge & skills. This has led to improved quality and delivery of results. Coordinating with other actors has also enabled multi-sectoral development opportunities to be created for the communities. However a number of challenges remain. The working relationship especially with implementing partners continue to be hierarchal, strict compliance requirements prevent CARE from being flexible, in some cases capacity of partners continue to be limited and institutional capacity building of partners is seldom prioritised As the experiences from the programs in Mali, Niger, and the Great Lakes region showed, CARE needs to link up with other like-minded organisations in order to carry out meaningfully advocacy. This was seen to have advantages at different levels: it is impactful, it is cost effective, it will have wider effect, and it reduces the risk for repercussions to any one organisation when carried out in consortia with others. However, advocacy work particularly with strategic partners has to move away from its current ad hoc nature. A clear long-term advocacy plan with clear budget implications is needed in order to take this crucial task forward building on what has been achieved so far.	Although some of the WEPs have this, an evolving partnership strategy is a must in all cases to guide the working relationship with different sets of actors. The strategy should also be linked to an operational plan and should have detailed guideline on exit/ hand-over strategies. Partnership processes and experience need follow up and documentation so that this could be widely shared and used to further develop working relations CARE has to review its internal policies in order to be able to establish genuine and equitable partnerships that are accommodative of the different organizational cultures and realities of its partner. Continue to more actively involve the impact/ target group in the partnership processes Continue to build the financial management, fund raising and institutional structure of particularly implementing partners Develop (strengthen existing) long-term advocacy plans with clear budget implications as part of the WEPs Set clear plans to strengthening the civil society as an end in itself Strengthen partnership with decentralized entities (mostly at community level)

Conclusion

After a bit more than two and a half years of program implementation, the CN-supported WEPs that are being implemented in seven countries have seen the achievement of concrete positive results for the impact group and wider communities. Although the extent varies, unlike previous experiences, these programs have managed to move beyond agency-level changes to show considerable advancements at structural and relational levels. Particularly in the relational domain, promising trends are being seen as the strategies used are evolving and strengthening through the engaging men initiatives. At the same time, a number of areas for improvement have also been identified through the MTR. The fact that the review was done internally by the program team in a participatory manner has created a high level of ownership of the findings and genuine commitment to addressing the gaps while taking the promising practices forward. Therefore, the lessons that have emerged through the MTR process will be informing implementation of the WEPs in the remaining programming period, as well as the planning of new women's empowerment initiatives by these COs. [See annex 3 for country specific action points/plans]

ANNEX 1 - Summary table for WEP programs, by CO

	Program goal	Expected results	Target group	Partners	Specific locations
BURUNDI: Umwizero – A Positive future for women in Burundi	By 2013, women members of Solidarity Groups in Ngozi, Kirundo, Kayanza and Muyinga Provinces are economically, socially and politically empowered.	1. Women and girls have increased economic security and life skills 2. Women and girls have built organisational capacity and reinforced social networks 3. Women and girls' rights are being promoted and defended by men, women and local leaders	The primary impact group include 103 060 women from the age 15 and above in Ngozi, Kirundo, Kayanza and Muyinga provinces. These are women who are or will be members of 5 153 Nawe Nuze Solidarity Groups. The indirect beneficiaries are the members of their households, thus a total of about 620 000 on the basis of the average household of 6 persons.	ABUBEF, APDH, Radio Publiquw African, ANSS, Dushirehamwe, Tubiyage	Ngozi, Kiirundo, Kayanza, Muyinga provinces
MALI: Empowering women and girls Program	By 2015, vulnerable and marginalized women and girls of the Mopti, Segou and Timbuktu regions will have improved their social status and increased their economic and political powers required for them to move out of poverty.	1. Vulnerable and marginalized women of the regions of Mopti, Segou and Timbuktu are engaged in viable economic activities and have secured their means of production. 2. Girls (15 to 19 years old) of the regions of Timbuktu, Mopti and Segou have acquired socio-professional skills allowing them to take advantage of viable options for their future economic development. 3. Women organizations have increased their power of influence on decisions at regional and national levels. 4. Local development actors of the region of Timbuktu, Mopti and Segou ensure the protection of the most vulnerable and marginalized.	The priority impact group comprises households led by women, seasonal female farm workers, and unmarried mothers. The total number of persons who will be reached by the program over the seven years is estimated to be 250 000 girls and women (age 15- 49), and of these at least 50% (125 000) will belong to the priority impact group.	Action Research for the Development of Local Initiatives – (ARDIL) Malian Association for the Promotion of the Sahel – AMAPROS Association for Assistance to Women and Youth – ASSAFE Unit of Support to Development Initiatives -- CAID Association for the Support to Integrated Development -- AADI Malian Association of Development Initiatives and Actions – AID Mali YAGTU	Mopti, Timbuktu, Segou regions
Myanmar: Women's Initiative Network (WIN) Program	By 2013, women's support group members in Muse and Namkham township are able to directly affect positive social and economic change in their communities	1. Increased economic security for Women's Support Group members 2. Reduced impact of drug use in target communities 3. Barriers to women's social development and participation addressed. 4. Effective and efficient internal and external program learning	The primary impact group for the program is 5,000 poor women living in 20 rural villages across the townships of Muse and Namkham in Muse District who are experiencing vulnerabilities related to economic insecurity, water access and reproductive health issues, particularly those resulting from the presence of drug use in their households.	DoH	Muse and Namkham districts
NIGER: Women's and Girls' leadership	By 2015, marginalised women, girls and men (75% women, girls), organised in VSL groups and	1. Marginalised women and men have improved economic security	The primary impact group of the program is 375 000 marginalized women and girls in six out of eight regions of the		Zinder, Maradi, Tahoua, Dosso,

	Program goal	Expected results	Target group	Partners	Specific locations
Program	networks have greater and more equitable access to and control over economic resources and participate in local decision making at all levels, experiencing greater fulfilment of their rights	2. Women and girls have increased knowledge and capacity for influencing decisions in favour of their rights and of greater gender equality. 3. Women's and girls' rights are being defended by a social movement of men, women and local leaders and institutions.	country; Zinder, Maradi, Tahoua, Dosso, Tillabéry and Niamey. In addition 125 000 men and boys in the same communities will be directly targeted.		Tillabéry and Niamey regions
RWANDA: ISARO Program – Promoting Gender Equality in Rwanda	By 2013, members of voluntary savings and loan groups are economically, socially and politically empowered and are more gender equal.	1. Members of the voluntary savings (particularly women) and loan groups have an improved economic security 2. Saving and loan group members benefit from community-based gender based violence prevention and support mechanisms at the local level 3. Female group members are influencing decision making at various levels	The primary impact group of the program will be 60 000 people in 6 districts in the Southern Province, of whom 80% are women.	AEE, ARTCF, National Women Council, Vision Finance, Rwamrec, Promundo	Nyanza, Nyamagabe, Huye, Nyaruguru, Gisagara, Ruhango
TANZANIA: Women's and Girls Empowerment Program (WAGE)	Poor and marginalized women and girls in six districts of Tanzania experience improved Social, Economic and Political status by 2013.	1. Poor and marginalized women and girls are organized, acting and advocating for enhanced gender equality 2. Informal social community network systems are supporting gender equality at household and community level 3. Local decision makers and institutions are using participatory gender sensitive approaches to development planning and budgeting 4. WAGE contributes to learning and action on women and girls' empowerment and gender equality at local and national levels	The impact group of the program will be poor and marginalized rural women and girls. The program estimates reaching approximately 351 000 poor and marginalized rural population, of which over 70% (270 000) will be poor and marginalized women and girls over the period of five years.	Ngezi Vumawimbi Natural Resources Conservation Organization (NGENARECO) Development and Life Relief Association (DELIRA) Human Advancement and Creativity House (HACH) Shirika la Ushauri na Uthibiti UKIMWI Kahama (SHUUKA) Baraza la Kuratibu na Kukuza Maendeleo na mahusiano ya jamii Kijinsia (WEGCC)	Wete, Kindoni, Magu, Missungwi, Kahama, Kigoma districts
UGANDA: ROCO KWO – Socio-economic transformation of communities affected by conflict in ACHOLI sub-region	By 2013 communities affected by conflict in Acholi sub-region will have transformed their lives through economic empowerment, increased participation of women in decision making at all levels and protection of the most vulnerable in the community.	1. People recovering from conflict, especially women, will have improved and sustained their economic livelihoods 2. Enhanced peaceful coexistence and participation of women in decision making at all levels 3. Women in Acholi sub-region, especially the very poor, are able to access justice and advocate for the protection of their rights	The primary impact group of the program include 45 000 people affected by conflict, of which at least 70% will be women and girls. As the average household size in Northern Uganda is 6 the ultimate beneficiaries of the program will include about 270 000 individuals (15% of the total population that was displaced at the height of the conflict)	GADFA, VISA, DNU, FOKAPWA, ARLPI, WORUDET, KIWEPI	Kitgum, Pader, Agago, Lamwo, Gulu, Nwoya, Amuru,

ANNEX 2 – Core MTR team

Core MTR team in COs	
Burundi	Ida Ntawundora Jean Bosco Kanyamuneza
Mali	Mamadou Keita Fadimata Mahamane
Myanmar	Dr. Si Thu Dr. Win Mar Han
Niger	Abdoulahi Harouna Halima Idi
Rwanda	Charles Gilbert Karake Prudence Ndolimana
Tanzania	Casimir J. Mabina Edson Nyingi
Uganda	Janani Luwum Rose Amulen

Note that this list is only for the very 'core' team, and does not include all of the other staff in each country who have participated, from supervisors to field facilitators, or those from partner organisations who have so capably contributed.

ANNEX 3 – Country-specific action points

The following table summarises the recommendations by each WEP country for maintaining or changing strategies and the implications of any such recommended changes for that country office. Objectives of the individual COs have been re-clustered to represent existing commonalities/patterns across the whole program. Prioritization at this point has been limited to sequencing the entries per objective by frequency of citation.

Objectives/Outcomes	Strategies to continue	Amendments to strategies or new strategies & implications	Mentioned by
Economic empowerment			
Economic strengthening – as seen in improved income, increased role in HH financial decision making	Continue VSLA approach for savings & credit, also for training & information sharing Increase access to / control of / ownership of productive assets by women	Partnering - Modification to improve links to microfinance & opportunities to manage larger amounts of credit	Burundi, Mali, Rwanda, Niger
		Training – enhance training for better financial literacy / entrepreneurship / business management & bookkeeping Also more training on clarifying VSLA model	Burundi, Mali, Myanmar, Tanzania
		Marketing – promotion of women products & access to markets	Mali
		Diversify livelihoods/income sources – mentor VSLA groups into other productive ventures, not just borrowing for consumption	Uganda
Engaging effectively with girls	Strengthening life skills (rights, citizenship, negotiation, management, literacy, SRH, etc.) Vocational training for relevant trades	Systematize training for girls; borrow from ISOFI, experience of other countries	Mali, Niger, Myanmar,
		Adapt VSLA & enterprise approach to meet needs of girls	Mali
		Strengthen & promote literacy training for girls (adult literacy training)	Niger
Ensure protection of most vulnerable / marginalized through lasting mechanisms of prevention & management of crisis & conflicts at local, regional, national scale; improved capacity to cope with economic shocks	Preparation of EPP plans to mitigate crises; & training to crisis management committees Promote development of food security stocks (cereal banks, seed banks)	Enhance knowledge & skills of staff & partners to help scale up disaster risk reduction & climate change adaptation	Uganda, Niger
		Consider the needs of communities hosting populations of displaced persons	Mali
		Facilitate development of a community resilience guide	Niger
Social empowerment			
Engaging men & institutions - Girls' & women's rights are promoted & defended by men, women & decision- making structures	Continue using VSLA as channel for communication about rights, roles, responsibilities Continue engaging with men through male specific fora on gender issues as well as joint activities Continue strategic partnerships with relevant stakeholders	Modify model for reaching community stakeholders, mobilizing their involvement with GBV	Burundi, Myanmar, Rwanda
		Provide more locally sensitive gender awareness sessions in various fora within the community, both gender separate & joined, include spouses	Myanmar
		Modify workload/expectations of volunteer community groups to improve participation	Myanmar
		Develop advocacy guideline & learn how to use evidence based advocacy	Rwanda
		Refine / improve / develop new men engage model	Tanzania
		Engage district official in gender sensitive budgeting	Tanzania
Women making decisions & informed choices about their sexual & reproductive health; being satisfied with availability & quality of RH services	Continue using VSLA as channel for communication about SRH issues, e.g., family planning, Continue SAA	Promote couple dialogues	Mali, Myanmar, Tanzania
		Reinforce the psychosocial community support to ensure improved access to SGBV services in community (community mobilization, referral network)	Burundi, Rwanda
		Promote interactive action research – school of my husband,	Mali

	approach with community to influence socio-cultural barriers Continue community change agent / peer educator approach	school of my age, etc.	
		Training some VSLA members to be peer educators / community change agents / support persons for SRHR service providers	Myanmar
		Develop facilitation guidelines jointly with service providers, gender & health advisors, & community	Myanmar
		Technical support to VDCs & local leaders seeking ways to develop sustainable support for community providers (and 'volunteers')	Myanmar
		Integrate male engage in all FP/SRH interventions (scale up)	Rwanda
Political empowerment			
Collectivizing - Women & girls have strengthened their organizational capacity, social networks, & participation in leadership	Continue using VSLA as platform for learning & practicing organizational skills Continue creating / working with networks of women (in VSLAs) for advocacy & mutual support Promote greater representation of women in decision-making bodies at all levels	Improve linkages between local & network level with national level; Build strategic alliances between networks & other women organisations; more frequent exchange meetings; promote / contribute to a social movement	Burundi, Mali, Rwanda, Niger
		Advocacy on women succession (inheritance of land); & advocacy for women representation on land management institutions	Burundi, Mali, Uganda
		Consider different advocacy strategies & audiences, e.g., advocacy to ethnic & religious leaders, not just government; & work with them about their own organisations	Myanmar, Uganda
		Skills building in advocacy for partners (and networks) – on analysing, packaging & using information to effectively bring about lasting change; develop/adapt advocacy guide	Uganda, Niger
		Promote expansion of using communication for social change at higher levels	Mali
		Advocacy for following gender quota at level of elective posts	Mali
		Training for VSLA leaders in leadership & conflict resolution	Tanzania
		Capacity building for networks (conflict resolution, negotiation, fund raising, proposal development, etc.)	Tanzania
		Identify an advocacy agenda that can be applied from grassroots to national level	Tanzania
		Develop good governance guide to use in strengthening political parties & women engaged in politics	Niger
Program learning and application			
The program contributes to learning & action on women & girls empowerment	Continue partnering with relevant implementing & strategic partners Continue refining M&E system of the program	Training - Building capacity of staff & partners on emerging needs & issues	Burundi, Mali, Myanmar, Uganda
		Research – operational research to review & improve VSLA programming	Burundi, Myanmar, Uganda
		Monitoring – develop & implement tools to monitor groups & communities continuously for negative outcomes (HH conflicts, dropouts), document & reflect on way forward (e.g., using OM approach)	Myanmar, Niger
		Monitoring - Develop tools to monitor & evaluate strategic level partnering; include using MSC	Mali, Tanzania
		Partnering - Develop strategic partnerships with new, additional stakeholders to achieve outcomes	Mali, Tanzania
		Research - operational study on socio-cultural barriers, gender norms & harmful practices	Myanmar
		Monitoring – scale up use of community score card to track services (GBV, SRH, FP, etc.); may require developing new tools/adaptations	Rwanda
		Reflection & application - Use knowledge/ lessons received from cross-learning, internal reflections & learning system for program improvement	Myanmar
		Reflection – increase reflection sessions on the program integration	Rwanda
		Reflection – to reflect back on issues & needs of any categories of vulnerable & marginalized that seem to be excluded (e.g., elderly, child mothers, men) & rethink strategies & interventions in light of the challenges that these groups face	Uganda
		Guidelines – develop CO partnership strategy for guidance in partnership	Rwanda

ANNEX 4 – Learning summary

Background

The MTR gave the opportunity to initiate a learning exchange/peer review mechanism between COs to facilitate cross-fertilization through peer- and experiential learning. Fifteen participants were exchanged between the seven involved COs: Myanmar, Tanzania, Uganda, Mali, Niger, Rwanda, and Burundi. This learning summary is concerned with the rationale for the learning approach, including the *underlying learning theory, learning approaches* in the exchange, *learning methods* that were adopted, possible *ripple-effects* from individual learning to organizational learning, and some recommendations for improving the learning potential in future peer exchanges.

The underlying learning theory in the exchange

A review of the learning contracts submitted by participants prior to the exchange gives indications of the *'what'* - the expectations, activities to be carried out and the final product upon completion of the exchange; the *'why'* - the reasons and motivations for embarking on the learning exchange; the *'how'* **-** the learning methods that will be used to generate knowledge and build/improve skills, the evaluation and sharing of the learning experience and the means by which the learning outcomes can be fed back to own organization to add value. As for the underlying learning theory, there is a common thread across the country offices, namely that learning can be achieved from *one's own process of action and reflection* (action learning) and learning *consists of a continuous process of concrete experience, reflective observation, abstract conceptualization and active experimentation* (the learning cycle or experiential learning). The following examples confirm the two key ideas:

Country Offices	**WHAT**(activities)	**WHY** (motivations)	**HOW**(action- and experiential learning)
Rwanda / Niger	"To take part in the whole process of data collection and in the initial data analysis"	To learn how best to conduct the MTR process in order to apply lessons learnt to the Isaro MTR.	Learning by doing Observation Review of the used documentation Asking questions
Myanmar / Tanzania	Want to discuss with project team (plan and implementation, achievements, difficulties, lessons learned…)	Because WIN/MEN projects from CARE Myanmar is now starting WE and ME. I want to learn the Tanzania model	Cross visit to the project sites, Discussions with the members from micro finance group and target population
Mali	Participate in the debriefing sessions on the collection tools, planning of activities and qualitative data analysis	I would like to share my experiences and benefit from the experiences of the participants and the project staff on the collection process of qualitative data	Organize exchange meeting and planning meeting for data analysis with the staff, the ME coordinator and other actors met in community meeting
Uganda / Tanzania	Participate in MTR in Tanzania and share good practices	To learn and compare notes on what the sister program in Tanzania is doing and possibly replicate the good practices in our program in Uganda	Asking questions, share good practices, participate in the MTR, conduct interviews.
Tanzania / Uganda	Go to the field along with the MTR team in CARE Gulu Office for field data collection. Learn through the process	To get lessons on MTR to share with the CARE Tanzania MTR team. To polish the CARE Tanzania MTR data collection tools. Share experience with the PQ&L Unit for use in future MTR for the CO	Actual field data collection with the team; participate in the data analysis if possible; have reflection sessions with the MTR team to understand further the reasons behind certain actions taken

Drawing from the underlying learning theory – which may be called adult learning theory – that permeated the exchange project, the following guiding observations can be outlined:

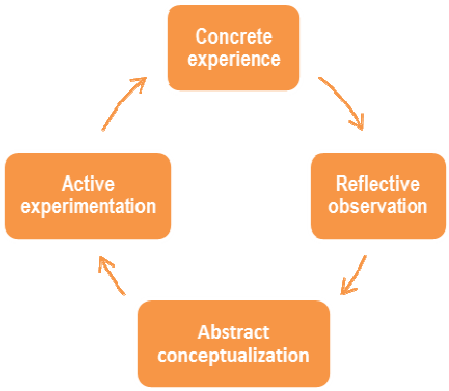
- The learner is self-directed but has a conditioned expectation to be dependant and to be taught: although the participants have their own experiences of some of the activities to be carried out, they nonetheless have a "learner attitude embarking into unknown".
- The learner comes with experience, which means that in these kinds of learning, participants from COs and their receiving peers are themselves the richest resources for one another, and there is a wide range of experience in most groups of learners. In this respect, the learning exchange between COs can be described as *cross-fertilization.*

- The participants are ready to learn because they have a need to perform more effectively in some aspects of their works and thereby add value to their COs.
- For the most part, the participants in the exchange project do not learn for the sake of learning (*knowledge stored*); they learn in order to be able to perform a task or solve a problem (*knowledge in use*).

Learning processes

Two main forms for learning can be identified in the exchange project: *experiential learning* and *action learning*. Experiential learning is a broad concept of utilizing real-life experiences for learning purposes. Action learning comprises a set of logically interconnected activities which are structured specifically for achieving personal learning and organizational change.

Diagram: experiential learning - case of **Tanzania**



Comments by Tanzanian participants who exchanged to Uganda illustrate very well this learning cycle or experiential learning approach.

Concrete experience: Drawing from needs in their COs *to polish the MTR data collection tools*, they selected questions likely to touch upon their learning needs, raising questions on sampling choices, methodology for data collection and data analysis. In so doing they learned 'on the job'.

Reflective observation: They took a detached view of what has happened, analysed actions that led up to the experience and the contextual factors at play. This was reflected in their lessons learnt and recommendations. For example: "*some questions were repetitive and therefore we got the same responses from being interviewed for up-to 5 questions in one questionnaire. The lesson is that pre-test would have made such repetitions visible"*.

Abstract conceptualization: They used appropriate skills to develop a general picture of the issue, which could be of help for solving similar concerns in the future. In other words, they have established their own concept of reality for future use. E.g., "*The tools and the sample size are sufficient to document best practices. Looking at the proposed WAGE sample size for the MTR was a total of 684 participants with approximately 100 people per district. Our learning confirms that a smaller sample size could still serve the purpose"*.

Active experimentation: Upon return to their home country, the participants used the opportunity of the MTR to experiment with their newly acquired knowledge and skills. E.g., "*The MTR participants for WAGE were reduced to 36 participants following the discussion around the lesson learnt from Uganda".*

Approaches to experiential learning used in the exchange

The two main approaches to experiential learning observed in the exchange project were: *retrospective approach* and *prospective approach.*

The *retrospective approach* involves learning from experience by looking back over what happened and reaching conclusions about it in a more structured way. The retrospective approach reviews mishaps and mistakes, but in addition lessons are drawn from routine events and successes. The example of the **Tanzania** team who were on exchange in **Uganda** is a good example. They reviewed the MTR process that was carried out in Uganda and came up with concrete recommendations for improvement in a number of areas: questionnaires to partners and community should be shorten,

avoid repetitious questions, and take into account power relations in the MTR process. These observations have informed the design of the MTR methodologies in Tanzania upon return. This is a good example of retrospective learning. The sequence looks like this:

Something has happened → It is reviewed → Conclusions are reached

The same is the case for the participant from Mali who exchanged to Rwanda. He identified certain aspects that can be improved in the exchange project to facilitate peer learning: communication challenges due to language barriers should be prevented prior to start of the exchange. This will facilitate mutual learning between sending COs and receiving COs; Another recommendation was pertaining to making sure that enough time is devoted to data collection so that in-depth interview can be carried to complement the data.

The prospective approach involves all the retrospective elements, but includes an additional dimension. Whereas retrospection concentrates on reviewing what happened after an experience, the prospective approach includes planning to learn before an experience. Future activities/events are seen not merely as things to be done, which is important in their own right, but also as opportunities to learn. The sequence in prospective learning is:

Plan to learn → Implement the plan → It is reviewed → Conclusions are reached

The participant exchanged from **Burundi** to **Niger** give a good example of the prospective learning approach: She plan to learn about the process of developing the social movement in Niger and how it operates; she exchanged with the information and communication officer on the social movement and learned some tools that help Burundi team in the process of building social movement; She reviewed the experiences gained and some draft conclusions: “program participants in Niger are in majority Muslims while in Burundi, project participants are more Christian. That has an implication on GBV forms, its manifestation and perception”.

The possible ripple effects of individual learning to organizational learning

Assuming that organizations learn by discovering and correcting deficiencies in their actions and by having critical stance on their practices, the question is how do they benefit from the learning from their individual members? Most of the MTR participants express in their learning contract a strong willingness and motivation to be resource persons for their organizations upon return. However, it is important to note that the process from individual learning to *institutional capacity development* is not linear. To generate ripple effects on institutional capacity development, a certain number of factors should be in place:

- Learning must be relevant for to the needs and goals of the COs involved and trainees must have the resources and incentives to apply what they have learned in the peer exchange.
- An organizational needs assessment should be carried out prior to the exchange.
- The learning cycle in the experiential learning should be continuous to sustain learning in the organizational.
- To have a routine-based conceptions of learning which presumes that the lessons of experience are maintained and accumulated within routines despite the turnover of personnel and the passage of time. This will contribute to a system of organizational memory.

Conclusion: Despite some challenges mentioned in the summary, it seems that the participants have had positive experiences through the exchange. Learning has taken place at an individual level. It remains to ensure institutional learning through systematic policies.

ANNEX 5 – Partnership self-assessment tool

Section A: Foundations				
	A1 Does the partnership have SMART objectives shared by all its partners?	**A2** Is the partnership accountable to anyone?	**A3** Does the partnership make decisions?	**A4** Are the costs of the partnership known and weighed up against the benefits?
Strategic partners	The partnership has focused objectives related to projects/ programs or activities (and in some cases these partners are sought out after the objectives have already been set by CARE, where CARE lobbies for getting buy in from the partners). However in some of the WEPs, the objectives were not linked up to M&E system in order to follow up the implementation of objectives over time. The fact that the relationship with strategic partners is based on projects/ activities also makes it difficult to have a long term partnership plan with a long term partnership objectives.	Accountability was found to vary according to the working relationship established with strategic partners. Partners in Mali, Burundi & Uganda are reported to be accountable to board of CSOs at regional & national levels. When the working relationship is mainly informal, accountability on the partnership was weak (as in the case of Myanmar). Stronger accountability towards the community and government was reported in the case of Rwanda.	The partnership has certain level of decision making mandate, and both parts have comparable level of influence in the negotiation processes particularly when funding is jointly raised and more diverse partners are involved. In some of the WEPs (Niger & Uganda), coordinating committees were found to be important in terms of guiding the partnership.	As these partnerships are mostly activity/ project related, costs are not known in advance. But at the same time where there is joint resource contribution, the costs are shared between the different partners. Linking the relationship to long term partnership strategy would help make the planning and management of costs more effective.
Implementing partners	The partnership has focused objectives related to projects/ programs or activities. Partners and CARE discuss and agree on the objectives and contracts are signed committing to joint implantation of the objectives. This is followed by the development of action plans. There is a regular joint reflection meetings and reporting to follow up on the implementation of the objectives. The WEP in Mali reports experience with joint design and fund raising for programs together with partners. The WEPs report that financial management and institutional development are two areas that need strengthening in the work with implementing partners	As the working relationship was contractual, there is stronger accountability in the case of implementing partners towards, eh community, government, and board of trustees. The period meetings and reporting are also part of the accountability mechanism. There is also a wider sharing between these partners and other actors in communities for higher coordination. However internal governance systems of partners was identified as an area for improvement as this has a bearing on accountability	Partnership with the implementing partners is mostly defined by CARE (as the budget holder) and guided by agreements that spell out the roles for each of the parties. While the parties can negotiate within certain parameters, the program outcomes/impacts negotiated are paramount in defining the direction Through building capacity for the partners especially in fund raising and linking them to other players, CARE will need to support the partners develop mechanisms for self-reliance. This will ensure growth and their ability to make independent decisions	The cost of working with implementing partners relatively speaking is known. These partners are selected based on their expertise in specific thematic and/or geographic area allowing for mutual learning and complementarity. In the case of Mali, some of the partners were also said to make financial contributions to the WEPs, making the working relations effective. In the case of Uganda, a challenge was identified in that the administration costs are more than the activity costs because of the organizational structure of partners
Section B: The Partners				
	B1 Does the partnership take into account the different cultures of partners?	**B2** Is there commitment to the partnership at an appropriate senior level?	**B3** Does the partnership have the necessary skills to fulfill its objectives?	**B4** Is there an appropriate balance of power in the partnership?
Strategic partners	There is clear understanding of each organizations mandate & tasks are allocated accordingly in a way that is responsive to the policies and procedures of both parts. However, strong compliance requirements on the side of CARE sometimes makes flexibility difficult to accommodate for the realities of the	Staff at the appropriate senior level are involved in the partnership process to ensure effectiveness in operations. This also enables that the representatives from the respective organizations would not be able to actively & effectively participate in the activities	Each partner brings specific skills into the partnership. However, some areas for improvement were identified: sharing regular feedback between the partners, joint planning, and linking grassroots voices to national levels processes.	Negotiations are carried out in order to achieve consensus before decisions are made. The partnership is based on respect of differences and emphasis on complementarity, although rigid compliance requirements on the side of CARE (as mentioned under B1) sometimes become a challenge.

	partnership			
Implementing partners	Capacity assessment is carried out prior to partnership agreement. The partners understand the rich diversity that each partner brings and their strengths. The WEPs also take into consideration differences in language, traditions, level of education, etc. between partners	Contracts are signed at senior level and the senior management attends induction meetings, and approve work plan. However in the cases of some countries (specifically Burundi & Uganda) it was discovered that the partners have weak governance boards, which hampers further strengthening of the partnership. The senior level needs to improve their engagement in the follow up of the implementation of the Actions Plans related to the partnership.	The partnership bring the necessary skills as this is they are selected based on the expertise needed to fulfill program objectives. In addition there is ongoing learning, sharing of experiences and lessons at the different stages and between partners that helps in improving the capacity of partners.	Partners and CARE shared responsibilities based on the jointly agreed action plans. Each part is given autonomy in following and implementing their plans. However, the fact that CARE is overseeing the financial management and implementation of action plans sometimes causes the relationship to be hierarchal. In other cases, some WEPs have a different experience where they have managed to build equitable working relationships with implementing partners (e.g. Mali, Niger). Risk sharing is also identified as an area of improvement with regards to implementing partners
Section C: Communication and Involvement				
	C1 Are the partnership meetings effective?	**C2** Is there good communication within the partnership?	**C3** Is information about the work and achievements of the partnership communicated to people outside it?	**C4** Is there effective user/impact group or public involvement?
Strategic partners	The meetings with strategic partners are said to be good forum for exchange and decision-making, although in some cases (e.g. Niger) the meetings are occasional. In the case of Rwanda & Uganda, the meetings seem to have good structure, with good representation and open participation. Informal meetings and communications were also said to be instrumental in regular information exchange.	The WEP in Uganda reports that communication through both formal and informal channels has been clear. However these are related to specific activities such as major advocacy events, and the lack of strategy for a more regular and structured information exchange was identified to be a gap in most WEPs including in Uganda.	In the case of WEPs in Mali, Rwanda, Uganda and Tanzania different public events and meetings are used as a platform to share information about the partnership. However, this is not done regularly and not very widely.	In consultation, planning implementation and evaluation of activities the impact/target groups are represented, but not the partnership processes per se except in the case of Rwanda where it is reported that the impact groups are represented. But a need to involve the impact/ target group more actively is indicated as an area of improvement
Implementing partners	The WEPs follow different calendar in having meetings with implementation partners, but this are more often compared to with strategic partners. The meetings are mostly reported to be effective and highly participatory forums. However the WEP in Burundi identified that field level staff do not adequately participate in joint field visits, planning & evaluation meetings	Communication with implementing partners are said to be generally good and well documented although in some cases internet was an issue in accessing timely information. The WEPs also make an effort to communicate equal level of information to partners. The WEP in Rwanda reports that the communication channels are not well defined.	The main communication channel for most WEP partners is through periodic reporting. Those that use newsletters and websites to share information (as in the case of Burundi) wider communication was possible. Public events are also used to share information with communities although these are not very structured.	The impact/target groups are involved in the planning, implementation and evaluation of activities by the partnership. Otherwise, the partnership agreement is more contractual to CARE and the implementing organization. There could still be improvement for the partnership to involve the impact groups as well and document these processes better.
Section D: Measuring and reviewing Success				
	D1 Has the partnership set clear performance targets?	**D2** Is progress towards targets actively monitored and reported?	**D3** Is there an end point when the partnership's work is likely to be complete?	**D4** Are the partnership arrangements regularly reviewed?
Strategic partners	The goals (which are related to specific projects or activities) are well defined in the contract of partnership. These objectives are evaluated periodical. As stated under A1, these are not linked to an M&E plan to follow up on their level of achievement	Activity reports show the results achieved after implementation, but it lacks a continuous monitoring to periodically record and measure changes.	As the working relationships are mostly related to programs/ activities, the contracts get renewed periodically as long as the program is going on. The timeline is most of the times clearly indicated in MOUs and action plans. In some of the WEPs (Myanmar, Uganda & Burundi), depending on the theme/ focus area of the partnership, the strategic partner will carry on the work further after the project	Occasional review meetings are held in order to review the accomplishments of the partnership related to specific project/ activity. Most of the WEPs reported the need to have regular meetings and capacity building in M&E for monitoring the achievement levels of activities but also the partnership

			ends. The partners however sometimes need to be supported in order to able to mobilize funds.	
Implementing partners	In collaboration with CARE, partners fixe their own performance objectives (related to projects) as specified in their contracts. Performance indicators are defined and target to be reached identified. And there is also a regular capacity development of partners in M&E	The monitoring of the performance indicators is done in collaboration with partners through baseline, annual review, MTR evaluations and final evaluation. There is also regular reporting of activities (monthly, quarterly, semi-annual and annual), financial accounts and balance sheets.	Implementing Partnership is established for a specific task and partners are identified based on their expertise in the area. Periodically, the WEPs make assessments to establish whether the partnership is still relevant to the changes in programming. At the end of the running contracts, all partners undergo a review and depending on new proposed initiatives, CARE decides to continue/ stop the partnership. In some cases, partners' still need capacity building in order to be able to be self-sufficient and continue with their activities after the contract with CARE ends.	The partnership contracts are reviewed annually and the senior management team makes decisions regarding any adjustments that are necessary

ANNEX 6 – Self - Evaluation of the WEPs' mid-term review process

I- The process:

1. Carrying out the MTR as an internal participatory process by the WEP team was appropriate

Country	Comment	Explanations
Burundi	Strongly agree	Opportunity for capacity building of staff & partners in the design & conduct of qualitative review assessments. Gave an opportunity to know what change are coming out of the project implementation, what needed to be improved & how. Also, the lack in data monitoring system has been observed. Lesson learnt will be integrated in program
Mali	Strongly agree	Participatory process, involved program staff, implementation & strategic partners
Myanmar	Strongly agree	Findings & recommendations led to taking actions because of ownership of findings by staff
Niger	agree	It strengthens the capacity of staff
Rwanda	Agree	It helped in staff capacity building to conduct field data collection, a deep analysis of the data, but it also conflicted with other program implementation plans, it was time consuming
Tanzania	Agree	Participatory process, program staff acquired skills in conducting participatory interviews, enabled self-evaluation. It has helped us to know what is working, what is not working & needs to be improved.
Uganda	Strongly agree	The teams were able to reflect on the work that is on the ground, learn a lot about the program in terms of where we have gaps & what needs to be done in the remaining period for the program to achieve its desired goals. Enabled self-criticism

2. The approach to collect only qualitative primary data & use available secondary quantitative data was correct

Country	Comment	Explanations
Burundi	Agree	But some data was not available due to the weak data monitoring mechanisms of the project, & it would be more interesting if the progress by the level of indicators was evaluated
Mali	Strongly agree	Able to document program evidence & support already available quantitative data.
Myanmar	Agree	Social changes we are seeking through this program are more qualitative in nature
Niger	Agree	The objectives of the MTR were achieved with this approach. Future assessments should be preceded by survey to generate quantitative data to support the always useful qualitative
Rwanda	Agree	It was a wise approach for not spending unnecessary time & financial resources
Tanzania	Agree	The Monitoring & evaluation of the program activities was not well documented, therefore it was not easy to compare the quantitative & qualitative data from the MTR
Uganda	Disagree	Quantitative data should have been collected to fill already existing gaps within our monitoring systems. The multi country baseline data/country baseline data did not provide adequate information on the outcome indicators & the outcome statement within the program.

3. What can you say about the adequacy of the preparation time that was allocated to the MTR

Comments on strengths of the preparation time	Comments on weaknesses of the preparation time
Sufficient time, participatory process, learning opportunity, self-critical reflection, peer review, Well-articulated ToR, adequate remote support, suggested tools were already provided ,Prep time was well spread-out, Sharing of the TOR with staff, Clear process plan to avoid unrealistic planning	Inadequate time for tool prep, language was an issue, Inappropriate overlap with end of financial year, Training on joint analysis should have been part of the prep phase, too many tools that created confusion staff turnover, capacity building on data management, need for some steps (analysis plan) not clear

4. The sample size & selection used for the review was adequate for the purposes of the review

Country	Comment	Explanations
Burundi	Strongly agree	There were a lot of data to be collected because of the complexity of the interesting aspects. The sample size allowed deep & strategic thinking
Mali	Mali	Sample involved all program stakeholders. However, the study was not done in two of the program regions, but the results will be validated in these regions
Myanmar	Agree	Sample involved all key stakeholders, but with small sample information gets saturated quickly.
Niger	Agree	But sample did not include non-beneficiaries of program
Rwanda	Strongly agree	Because all categories of target & impact groups were represented & focused on the baseline area
Tanzania	Disagree	Small sample size made the data analysis quit difficult in absence of adequate secondary (monitoring data) in the program document
Uganda	Disagree	Data was not overwhelming to synthesize. But the sample size & selection criteria were limited, compared to the multicounty baseline sample done. Nota able to capture some information unique to particular places that wasn't represented by the limited size of sample

5. What can you say about the adequacy of the time used to collect & manage the data up to the point of analysis

Comments on strengths of data collection & management time	Comments on weaknesses of the data collection & management time
Sufficient, participatory, learning, deeper analysis, self-criticism, identification of areas of strength & weaknesses, peer review, good orientation of team, good team collaboration	Short time to for familiarization to tools, data analysis & report writing was time consuming, data not adequate to conclude on intermediate goals, overlap with peak agricultural season, overlap with other priorities in CO, staff turnover, some key stakeholders not included, tools too long, FGDs more than 45 minutes, poor data management

6. Would you recommend similar MTR approaches for use by CN or your CO in the future?

Yes	No
Niger, Burundi, Uganda, Rwanda, Tanzania, Myanmar, Mali	
Qualitative is the best way to capture process of change & get opinion of IGs Not expensive, staff know program better than a consultant so recommendation will be appropriate, builds capacity on M&E, good ownership so can integrate lessons learnt, promotes adaptive programming, allows self-criticism	Better coordination b/n CIMs needed, need to balance with other program implementation obligations

II- The review content/focus:

1. Information generated by MTR was adequate to give an understanding of the nature & level of progress of the program

Country	Comment	Explanations
Burundi	Strongly agree	Able to evaluate level of the progress. However, quantitative progress has not been established to know if targets may be maintained, increased or reduced depending on the situation
Mali	Strongly agree	Able to demonstrate the level of achievement of the program objectives. It helped to make a critical reflection on the relevance of the targeted objectives. Thus, some targets have been revised based on the results of the study
Myanmar	Agree	It is adequate but there is area for improvement. The main reason is because of lack of capacity & skill of CO team
Niger	Agree	Because it helped understand the various changes as seen / experienced by the group of program impact
Rwanda	Agree	Able to measure progress on all intended outcomes. Meantime teams have been challenged by the lacking of the midterm targets
Tanzania	Agree	Able to see where we are doing well where improvement is needed. Some findings were a 'wake up' call of what type of data is needed to be collected & for what purpose, continuous analysis & reflection as well as storage of data in one central point
Uganda	Agree	Able to understand the progress trends better. However, it would have been nice to know the progress from the quantitative benchmarks (baseline) on how far we have gone towards achieving the required results

2. What were at least 3 surprises emerging from the MTR - positive &/or negative information about program or its achievements that were surprising to CO management, staff or partners? & what will you do with the information?

	Emerging surprise – what was the surprise, & for whom?	Implications of the surprise – what will the program do with the information
Uganda	Increasing demand by men & elderly to be involved in the program	Review programs to involve them
	The strong role that traditional leaders, religious leaders play in influencing trends in the community, their increasing participation in politics, in the region	seek ways to ensure that women's participation in these structures goes beyond tokenism to more strategic & meaningful participation
	Livelihoods intervention needs to explore ways to diversify interventions beyond VSLAs & how to strengthen marketing linkages & agricultural diversification	Explore working with the private sector, the government & other players in diversifying livelihood interventions. review the indicators & tools for data collection to ensure that the data collected in relevant for the program
Tanzania	No set targets for different outcomes/outputs for 5 years & annual targets	Set realistic targets for the remaining program period
	At agency level very positive changes achieved through the VSLA	Develop an exit strategy by using animators to continue supporting the VSLA groups
	Animators in Kahama have formed & registered a local NGO which will continue after the program ends	Build the capacity of the NGO in the areas of fund raising, networking & other areas as deemed appropriate
Rwanda	Due to an increase of income some women became disrespectful to their husbands	Intensify sensitization on gender equality so that it is well understood by men & women targeted by the Program
	Due to an increase of income by women some men became irresponsible towards the household expenses	Same + Scale up Male engage approach
	VSL members contribute to government initiatives: e.g. "One cow one family "in Ruhango district	Use this success stories as evidence of change
Myanmar	Community learning centres benefit youths, who spent time in CLC playing games, & who stay away from drugs	Primary objective of CLC was for AMW to provide MCH services. But village communities, after seeing benefits to youth, were not willing to allow AMW to use the centers. Project team planned to build additional structures for AMW for service provision.
	Men in VDC began acknowledged women's capacity when doing VDC activities. In communities with no rigid norms against women participation at community levels, these experiences can be the early signs of more widespread social change.	It shows the effectiveness & relevance of projects' strategy. Project team has to share these incidents to other communities through cross learning visits, forums or other methods.
	Though it is early for the project with its new focus on SRH, output level achievement & some outcomes could be seen.	
Mali	Exploitation of the financial resources of women beyond their own needs & the household needs for community changes: increase in the weight of the responsibility of women; implications for the level of credit & savings of the VSLA groups & members; disengagement of the men at the community level (same trend observed at the household level)	The program will many focus on engaging men strategies: couple's dialogue, school for husbands to establish equitable social relations
	Change in the traditional role of women at the level of the household & the community: women commitment in IGAs ; women have a greater sense of responsibility for their financial contribution to the household; women feel more valued in the household & the community because their financial contributions; women enable households to cope with shocks & emergencies because of their income & their membership in the VSLA (social fund); groups contribute financially to the needs of the Community (rehabilitation of wells; funding of seed bank)	Action research of the program at Community level will allow the program to better understand the barriers & practices & to develop & implement Community action plans from this research action
	Women have acquired greater power of negotiation at the level of the	The program will strengthen its monitoring system to

	household: better self-esteem, recognition by men; Women have more power & influence, harmony in the household	properly document evidence of positive & negative changes
Burundi	Risk of compromising the RBA Principles in the project	Increase sensitization for changing the language & the training on Human Right Improve the monitoring & evaluation mechanism
	More advocacy initiatives oriented on Polygamy issue	Continue to support technically the existing VSLA network members for improved advocacy initiative. A strong measures need to be undertaken in collaboration with the administration as it has an implication on overpopulation
	VSLA approach has improved relations the community which will motivate the gender ministry to promote the approach at national level	Conduct a study which can prove that lesson. The findings will be shared with gender ministry as an additional factor for promoting that approach at national level.
Niger	No surprises	

3. The findings are reassuring that the program is doing enough on gender transformative approaches

Country	Comment	Explanations
Burundi	Agree	By integrating Men & boys engaged strategy in Umwizero project, the project is addressing socio culture barriers which is one of the underlining causes of poverty & vulnerability. The strategy allows positively transforming practices, attitudes & behaviours against GBV & in that way transforming the society. The project analyses also the power dynamics in the community. However there is a need for improvement.
Mali	Agree	The gender transformative strategies are being implemented on the ground through approaches: school for husbands (including the husbands of the VSLA women & men members VSLA), school of my age with the young boys & girls, couple dialog (partnership between husband & wife in marriage).
Myanmar	Disagree	Findings showed some social-cultural barriers against women participation at community level in some ethnic groups. & project was not intentionally addressing these barriers. After receiving training on SRHR on Jan 2012, & after MTR, project team reconsidered their approaches & messages they delivered, & made plans to move the project towards more gender transformative approach
Niger	Agree	Perceptions of men & women are more conducive to respect & enjoyment of women's rights
Rwanda	Agree	Findings indicate that we are on the way towards gender transformation
Tanzania	Agree	To a large extent, all the program activities have been considering gender equality & are aware of gender issues pertaining to our context. However, efforts still need to be put in the area of working effectively with men & boys to achieve this
Uganda	Agree	Currently, gender analysis informs the program interventions, taking into consideration the different needs, both strategic & practical needs of men & women. The program is also engaging & challenging key structural issues that affect men & women especially through advocacy initiatives that target different political, economic & social structures within the community

4. Based on findings, program team believes it is sufficiently capable of identifying & dealing with risk factors in timely way

Country	Comment	Explanations
Burundi	Agree	Program Team has been capable of identifying the risks factors & it has recommended the strategy to deal with them. This strategy will be implemented for project improvement
Mali	Agree	The study allow to the team to know the positive & negative effects products on the impact group. The factors that have contributed to the changes have been identified. This capacity has been facilitated through the MTR process: analysis data, better explanation of trends, etc. Staff received training on social tools (SASA, SAA, etc.), that will improve their ability to analyse changes & risk factors
Myanmar	Agree	Risk: The townships where WIN/MEN (WEP) project implements are prone to arms conflicts. Though current conflict is in nearby villages, if it occurs in projects target villages, there is potential for the residents to move away from their villages. This might affects the social structures & there is possibility to roll back achievement in social changes. Possible solution: Project team could start discussion with the communities about different needs of different gender groups during conflict situation. They could also help the community developing preparedness plan in case of conflict & involve women in the planning process. CARE MM is also working with WFP (World Food Program) in helping people who escaped from the conflict areas & live in the camps nearby Muse & Nampkham Townships. While helping out the refugees, the social dynamic in the camps could also be studied in order to make the assistance more gender sensitive
Niger	Agree	Because, if there are risk factors, they can be identified & dealt with in time
Rwanda	Strongly agree	The program team has demonstrated ability to identify & deal with risk factors in effective way. Example: The emergency of SACCOs which were a risk for VSL groups have been manage properly & now became an allies of VSL groups
Tanzania	Disagree	Most of the risk factors which have been identified during the MTR were not initially foreseen hence it was not easy to identify them, & find solutions on how to deal with them, e.g. Conflict resolution related to political empowerment as well as dealing with arrogant behaviours of some women who are in a way economically empowered
Uganda	Agree	The team thinks that the existing structures & operation mechanisms have shown openness to learning & feedback & so the team has been able take on suggestions & recommendations from the participants, different stakeholders. This directly informs the program. There are a number of avenues created within the program including but not limited to monitoring visits, review meetings, working groups & dialogues that have created healthy space for criticism & feedback from different avenues that continue to inform interventions. The findings are therefore considered in the same light & the program considers these as timely in helping shape the program direction

5. Based on findings of the MTR, program team is confident we will achieve all WEP objectives by end of program period

Country	Comment	Explanations
Burundi	Agree	In general, project will achieve the objectives but some indicators will be low. For example, the outcome related to economic empowerment, the project will not achieve significant change on women economic right because of the lack in the legal environment because result of advocacy take time. Also related to coping with economic chocks the change is not visible
Mali	Disagree	Significant advances have been detected on the targeted objectives of the program. However, some targets will be reviewed & reduced in view of the situation on the ground. Currently, the regions of northern Mali are occupied by insurgents that limit the program in its interventions. The program staff is confident to achieve these objectives as long as the security situation in the

		country remains stable.
Myanmar	Agree	SRH services & health seeking behaviour related objectives will be achieved Addressing socio-cultural barriers against women's social inclusion will need time
Niger	Disagree	Qualitatively we can achieve but quantitatively it can be difficult especially in view of the first targets sought.
Rwanda	Strongly agree	Because we are on track. The program has clear plans to reach there. Examples: VSL scale up strategy
Tanzania	Agree	We have identified the weaknesses & we are going to work strategically to overcome the weak areas
Uganda	Agree	The findings & its interpretations shows a positive trend towards the set objectives. The program will be seeking to strengthen areas where there are still gaps & challenges as recommended by the MTR findings

III- Capacity development:

1. The country exchange visits were very useful in building capacity to conduct MTR in my/our own country

Country	Comment	Explanations
Burundi	Strongly agree	Learned more about the data collection process, field experience & program approaches, challenges that others are facing, etc. Upon their return, the learning helped to refine the organization & methodology of data collection, allowed the team to be more critical on changes that really are happening, approaches & program strategies
Mali	Strongly agree	Opportunity for mutual learning, harmonize the understanding on the terms of reference of the study, collection tools, the method of analysis & the results of the study
Myanmar	Agree	When the exchange visit started, we already did data collection, so the learning form exchange visit did not benefit to our data collection process. But it helped a lot during analysis process.
Niger	Agree	It allows sharing experiences & having a perspective as an outsider.
Rwanda	Strongly agree	Helped participants to be exposed to get familiar on how to use the tools in the field & participated in preliminary data analysis in the host countries
Tanzania	Strongly agree	Provided inputs in development of data collection tools, & how to conduct the field data collection. The participants from Myanmar & Uganda participated in conducting the interviews for the CARE senior staff, which was a useful approach
Uganda	Agree & disagree	The dates were changed for data collection in Tanzania & the peer from Uganda went during the same time that Uganda team was collecting its own data. The knowledge & feedback from the country visited therefore did not inform/influence the process of data collection directly in Uganda though the feedback was informative for the analysis processes. Similarly, peers from Tanzania participated in the data collection processes in Uganda & provided input into the data collection processes- (missed out on the planning) but then it helped us deal with the staff gaps we were faced with at the time.

2. The logistical arrangements around the exchange visits were adequate

Country	Comment	Explanations
Burundi	Agree	Comfortable stay, hosting countries were supportive in everything that has enabled the learning conditions.
Mali	Agree	The preparation time was limited. The participation of the members of the team was interrupted & this is the coordination.
Myanmar	Agree	No problems at all during the visit
Niger	Agree	Peers were able to stay under favourable conditions
Rwanda	Agree	All needed facilities have been provided.
Tanzania	Strongly agree	Enough logistical support was provided in term of timely transport, accommodation & working space
Uganda	Strongly agree	No complaints from the peers

3. What can you say about adequacy of guidance from CN & consultant during MTR phases (preparation, data collection, analysis, & writing)?

	Comments on strengths of the guidance/support from CN & consultant during the MTR	Comments on weaknesses of the guidance/support from CN & consultant during the MTR
Burundi	available to respond to any question, been flexible by accepting French version, share useful guidance & comments on tools, report in good time; been also patient some time when deadline was not respected, wonderful facilitation during the data analysis workshop, workshop was practical & improved analysis capacity.	The team missed guidance on data management in general & that have affected preliminary analysis. The analysis guidance was confusing. There were a lot of questions, the guideline with three domains was not clear
Mali	Very participatory, a great opportunity of learning: design of tools, guidance on participatory tools, peer exchange, Kampala workshop improved the ability to do scientific research	Lack of time for the familiarization with tools, difficulty of understandings of some expectations of CN on the finalization of collection tools on the framework of preliminary report, lack of time for the data analysis workshop (Kampala)
Myanmar	every step was clear & it helped the team in designing questions, data collection, & analysis	Defining evaluation areas in the guidelines are not very useful & make analysis confusing
Niger	constant support from CN & the consultant always been available when seeking their support	
Rwanda	provided enough resourceful documentation (TORs, Data collection tools, guidance on the analysis, reporting format…), quick feedbacks (emails & phone calls)	Tools frequently changing, feedbacks & comments were leading to a product that can be easily used by someone who is familiar with the program, didn't consider external readers. (E.g. avoiding information that are in the annual reports).
Tanzania	offered the required support through email, Skype talk & face to face conversation during the joint analysis workshop, the comments provided in the reports were thorough hence provoked deeper thinking, further analysis & reflection to the team while responding	The Joint qualitative data analysis workshop would have been more useful if it was conducted prior to the data collection exercise. It would have set common ground for everyone
Uganda	Very supportive from inception through to analysis to report writing	There has been a lot of changes & request for more additional data that cut across qualitative & quantitative drift, at inception, it was considered that the WEP MTR for Uganda be jointly done with ADA. However, along the way there were concerns of ADA interest being left out (No body

		joined us from ADA for the analysis workshop, there have been no comments on the report so far)

4. The analysis workshop in Uganda was useful in analysing the data collected

Country	Comment	How did you use the skills & knowledge you acquired
Burundi	Strongly agree	Participants have organized a sharing meeting with program staff & partners to share what we learnt. It was an opportunity to share with them what are the key steps of analysis & key interesting questions guiding clear term. The confusion we had before the workshop was resolved. As some data were missing, additional focus group & interviews have been organized & the team has reanalysed & made a second draft report. The Women Empowerment Program coordinator had integrated the learning in another women's project funded by Norad.
Mali	Strongly agree	The analysis of the data of Kampala workshop was very useful & has a very great opportunity of learning. Better organize the data collected & to understand the process of qualitative data analysis: better categorize data, to identify the gaps of information; better understand the trends & the programmatic implications. With this workshop, the results of the study have been better explained. Also, exchanges have produced an appropriate format of the report of the study.
Myanmar	Strongly agree	The most useful thing is different angle of analysis, description, interpretation, implication & application. It helps us in analysis & report writing.
Niger	Agree	Because it helped refine the analysis & results. The knowledge gained will be used in everyday work. The documents from this workshop were shared with the staff of the program for their learning
Rwanda	Strongly agree	The workshop helped us to finalize our analysis & reporting using respondents'' voices. Our report has now enough voices demonstrating who have provided information/opinions.
Tanzania	Strongly agree	We used real data during the training & so the training was more practical. The team acquired new skills in analysing qualitative data – coding of data & grouping them in a way they respond to descriptive, interpretative & implication was useful as it helps in guarding against speculations. Tearing into pieces the data after coding helped us see the data speaking for itself rather than seeing it in blocks of big questions. The process helped us to 'hear' the voices backing up our secondary data. The team shared the knowledge at the CO to 7 WAGE staff & 1 from another Program Initiative; during a data analysis & report writing workshop held in Dar Es Salaam after the training.
Uganda	Strongly agree	Initially, it was not easy to analysed qualitative information; however, the workshop was very resourceful for us because it was able to give us an insight of how to attach whose voices & structuring them into the report. We were provided guidance in doing thorough interpretation & interpreting findings.

5. I/we feel that I/we now have the know-how on how to collect, analyse, & disseminate qualitative data

Country	Comment	Explanations
Burundi	Agree	We have capacity, but data management capacity is still needed & that has an implication on the quality of analysis.
Mali	Disagree	We have other knowledge on strategies of projects (approaches initiative Men committed for example) The capacity that has been developed as result of the MTR process has led to specific personal and/or organizational changes
Myanmar	Agree	We know how to collect & analyse qualitative data. But we are not very sure about dissemination.
Niger	Agree	Because we feel capable of conducting a similar exercise.
Rwanda	Agree	The process led us to know how to design tools to collect qualitative data, to analyse them beyond descriptive level & go to interpretation, implication & how to use the knowledge gathered.
Tanzania	Agree	Through the process of writing the report, some of the information which were not clear especially the interpretative & implication part have become clearer now after working on the draft report & the final report.
Uganda	Agree	We still feel that while we know how to collect, analyse & interpret the data, our report writing skills will still need some perfection. Sorting out what information is relevant & being able to draw on which information is relevant was still messy- therefore drawing & linking information from our indicators into the report writing seemed to be still lacking.

6. Capacity that was developed as result of the MTR process has led to specific personal and/or organizational changes

Country	Comment	Explain what kind of personal & organizational changes
Burundi	Strongly agree	At personal level, the full involvement of staff in the MTR has increased their self-confidence (those who participated in the whole process of MTR) particularly with regards to analysis capacity. At organizational level, the team may influence the adoption of the same process of MTR focused on quality evaluation in other programs
Mali	Strongly agree	To better structure the system of program impact measurement. It is a process that will be used now to demonstrate the evidence relating to the objectives of the program. At organizational level, field officers will be strengthened & more involved in the process.
Myanmar	Agree	Personal changes: Skill, different point of looking at incidents/events/changes; Organization changes: social research skill; adaptive programming
Niger	Agree	The motive for the team now is: what is the evidence? For statements / observations, the reflex is to ask / look for evidence that support it. It remains to disseminate the acquired skills
Rwanda	Agree	At personal level, each individual staff involved in the process has at least acquired knowledge on how to collect qualitative data, make data compilation & make data analysis. Everyone is confident about these practices. At organizational level, it is still early to confirm change at this level
Tanzania	Agree	Personal: coding, & aggregating notes in order to cluster them into categories has changed my way of handling field notes. Every piece of information from the respondents is useful even if it does not respond directly to a specific question. Organizational: MTR has showed us our weak area in data management which we need to be strengthened
Uganda	Agree	It has not been very common dealing with qualitative data analysis. However, the capacity that has been developed during the MTR has given the team an opportunity to learn & practice analysis of qualitative information within the program. We were able to apply the skill in analysis of qualitative information for the KAP survey done a month ago. This will help the program to further analyse any qualitative data across the program. The results of the MTR has also given us the enthusiasm to clean up & strengthen the internal monitoring mechanism that keeps track of the qualitative data within the program