

CARE INTERNATIONAL IN MALI

Women and Girls Empowerment Program



Mid Term Report

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Elaborated par :
Mamadou Keita, Coordinateur suivi évaluation PEF
Avec l'appui de l'Equipe PEF CARE Mali

ACRONYMS

MFI : Microfinance institution
AGR : Income generating activities
DGD : Panel Discussion Led
CSOs : Organization of civil society
OCB : Community Based Organization
MIS: Management Information System
APE : School Management Committees
SSR : Sexual and reproductive health
ATR : Traditional Midwife Recycled
FGM : Female Genital Mutilation
SAFI : Sustainable access to financial services for investment

Executive Summary

The objective of this study was to assess the changes carried out by the PEF program on the impact group. Individual and guided group discussions were carried out with target groups, the impact group and the program strategic partners. The methodology used was purely qualitative and the analysis method used primary data which were collected and data from other sources like program reports, the monitoring-evaluation data and other documents.

The study main results are based on the above definition of women on the empowerment of the study during the December 2009 basic study. The women's discussions on their attainment of autonomy brought out the following definition:

“A woman who works and earns money, a woman who supports her husband in the household expenses, a woman who is capable of mobilizing the other women around an objective, a competent woman who is committed and having a sense of leadership, a woman who is self-sufficient financially and materially”.

In relation to this vision of women:

We note an increase in the proportion of women who had access to credit during the past years. In addition to these internal loans, women declare that they benefit from IMF loans. According to them, this opportunity to access loans enabled them to carry out profit-making activities and develop micro-businesses. During discussions, they say that they contribute to the household expenses and this strengthened communication between them and their husbands regarding areas like among others health, education, food, girls' marriage. However this contribution resulted in some men freeing themselves from in the contribution to some expenses and this leading to the increase in their financial burdens.

The increase the women's income combined to their negotiation skills with the land owners facilitated their access and control over production means including land.

The study shows that some VSLA associations are beginning to set up prevention and crises management mechanisms based on social funds and cereal banks.

Improvement in the awareness of women of their rights and duties, citizenship, interpersonal communication and negotiating favored their participation in decision-making. They declare that during discussions, they are consulted and listened by men within the household and in the community mainly in new areas like girls' marriage and the management of household goods. However, the commitment of women to most of the family decisions is backed by their financial contribution which does not secure the sustainability of this enjoyment. As for girls, they say that they put up with all decisions taken by their parents in compliance with tradition and for their family honor.

Women's participation to decision taking bodies is increasing but in practice, most of the strategic positions are still reserved for men and this negatively affects their capacity to impact decisions that are taken. In 2011, 38% of the VSLA women declared that they that they participated at least to one community-decision taking organization compared to 28% in 2009(WEP half-way quantitative evaluation report, September 2011).

After the knowledge acquired by women, we note positive changes in the use of modern contraception based in two aspects (the woman decides on her own or she decides with her husband) which moved from 17% in 2009 to 37% in 2011(WEP half-way quantitative evaluation report, September 2011).

Exchanges on sexuality between young people and adults are beginning. Women declare that they discuss sexuality with their daughters and through monthly trainings and meetings in their VSLA associations. We note an increase in the concealed use of modern contraception methods by women and girls. For instance the RA on sexual and reproduction health conducted by the Initiative Men Engaged in 2011 showed that the husband is the main decision-taking person for the woman and her children health. No decision is taken without the permission of the family leader who is regarded as the patriarch. During a discussion with Dè young people in the commune of Diamnati, Bandiagara cercle (Mopti region), they said that the husbands allow their wives to use contraception

methods. They are the ones who disagree if initiative is taken by the woman thinking that contraception methods are harmful to women's health. Similarly x% of women who take individual decisions on the use of modern contraception, hide to do it (WEP half way quantitative evaluation report, September 2011).

The study showed that women and girls face several types of violence: insults, grievous bodily harm, harmful traditional practices (forced or early marriages and the MGT/ excision), discrimination regarding inheritance and succession, discrimination in the access to administration and political responsibility positions, non-access to land. The only recourses when they are faced with this violence remain parents and the couple's friends. The government has laws and texts available for the fight against violence but women seldom have recourse to them. According to some criminal investigation officers, many violence acts are settled through amicable agreement so as not to overload courts and to preserve family cohesion. When an agreement is found, the complaint is not recorded in the minutes and cannot therefore be included in statistics. This fact combined to the attitude of the populations which consists in avoiding the authorities, contribute to minimize the scope of violence (Study on violence to women in Mali, 2002). In spite of the reforms and the laws passed by the Malian government, women still face difficulties in owning the lands they farm. The percentage of women who own lands is thus estimated at less than 20% (summary of study related to gender and economic growth).

With the support of CARE Norway, the staff of CARE and implementation partner NGOs diversified their expertise areas for the acquisition of new skills in terms of M&E capacity building, Capacity building in engaging men for ,women empowerment& gender equality , Working relationships/partners with others, How to improve SRHR programming.

The program works with strategic partners like the PTF (UNICEF, ONU Femme, etc.) on issues related to gender, excision and early marriage, the Network of Nutrition intervening parties in the Bandiagara cercle(Region of Mopti).

Introduction and context

- Links with objectives and agreement with Norad(under way)

After implementing the WEP programs for two years and a half, CN initiated a mid-term evaluation process of the changes carried out on the impact group life. This operation is in line with the achievements of the objectives taken on with CN. Hence, it supported the seven(07) countries receiving their funding for the WEP in the conduct of this half-way review of their respective programs through a detailed qualitative study including all the parties involved in the program, mainly the impact group, the target group and the other actors The aim of this half-way review was to: i) measure the results achieved during the two months and a half in relation to the objectives set by the agreement with CN; ii) evaluate the planning process and implementation quality that was carried out in the program so far; iii) bridge the lack of information persisting in the explanation of some trends observed and how these changes were brought about; iv) document the lessons learned and the best practices which improved the program implementation.

The empowerment of women and girls program is in line with this framework. It is financed by the Norwegian government through CARE Norway and is implemented by Care International in Mali in 74 communes in the regions of Ségou, Mopti and Timbuktu in partnership with seven national (07) NGOs for a period of 5 years (January 2009- December 2013). The program is aimed at: "By 2015, women and girls who are vulnerable and/or marginalized (aged 15 to 49) in the regions of Mopti, Ségou and Timbuktu would have



improved their social status and improved their economic and political power required to get out of poverty”.

This aim is reached through the following specific objectives:

Objective 1: By 2015, 100 000 vulnerable and/or marginalized women in the regions of Timbuktu, Mopti and Ségou would have been involved in economic al viable activities and would have secured their production means.

Objective 2: In 2015, 22 000 girls (aged 15-19 years) from the regions of Timbuktu, Mopti and Ségou would have acquired socio-professional skills enabling them to choose profitable options for their future economic development.

Objective 3: In 2015, women’s organizations would have increased their power to influence decisions at regional and local levels.

Objective 4: In 2015, the local development actors of the regions of Timbuktu, Mopti and Ségou ensure the protection of the most vulnerable/ marginalized populations at the local, regional and national level through sustainable mechanisms for the prevention and joint management of risks and conflicts.

Objective 5: In 2015, an alliance of civil society organizations would have brought efficient and reliable support to women and girls’ grassroots community organizations to enable them to access quality services through an institutional, cultural and social environment favorable to social protection and economic growth.

Based on these objectives, the program organized a series of qualitative data collection and the present report relates the process and results of this review.

Methodology (in brief)

The methodology used for data collection was purely qualitative with the use of participatory methods like DGD (Guided group discussion), advanced individual discussions and stories collection. Secondary data integrated the analysis to bring in more details. The study was conducted by in the Ségou region (Kokry and Kebozo villages) and will be validated in the other regions to take account of particularities and was about the VSLA associations/ networks having at least two years of existence.

In each village, the team got in touch with officials to explain them the study objectives and methodology for data collection to obtain their total support, which is a guarantee for the proper running of the present study. Here are the different steps followed throughout the study:

Key results

1. Description of changes and the effects observed: achievements so far, including unexpected changes/ effects, with attention given to the Most Significant Changes; also take into account unexpected effects(positive and negative ones)

Outcome	Baseline value (date)	Target by mid-term	Achieved as of mid-term (date) and source of information	Interprétation (brief comment about trends, déviation, etc.)
Objectif 1: D'ici 2015, 100 000 femmes de 15-49 ans vulnérables et marginalisées des régions de Tombouctou, Mopti et Ségou sont engagées dans des activités économiquement viables et ont sécurisé leurs moyens de production	47 917 femmes	80 000 femmes	80 078 femmes (rapport annuel PEF 2011; rapports finaux ROCAM2, PAICOL, PACOB 2008, base des données sur les groupements 2009 de CARE Mali, rapport annuel de l'initiative espoir des femmes, rapport final de l'initiative wellspring)	Le programme PEF travaille avec les nouveaux groupements VSLA qu'il a créés et aussi avec les anciens groupements mis en place par les projets ROCAM, PACOB et PAICOL. Le taux de réalisation par rapport à l'objectif ciblé est de 80%.
Objectif 2 : En 2015, 25 000 filles (15 à 19 ans) des régions de Tombouctou, Mopti et Ségou auront acquis des capacités socioprofessionnelles leur permettant de choisir des options avantageuses pour leur futur développement économique.	NA	12 500	3 387 (rapport annuel PEF 2010, 2011)	Le taux de réalisation est très faible (3%). Cette faiblesse est due à la difficile mobilisation des filles et cela pour plusieurs raisons : exode des filles, mariage précoce entre autres. Le programme suggère de réviser ce target à la baisse compte tenu des raisons citées ci-dessus. Pour cela, le programme visera 10000 filles soit 40% du target initial.
Objectif 3 : Les organisations des femmes de 15-49 ans ont augmenté leur pouvoir d'influence sur les instances de prise de décision aux niveaux communautaire, régional, national d'ici 2015.	43% soit 20 604 femmes membres des organisations communautaires de base ayant déclaré influencées au moins une décision.	50 000 femmes	57% soit 45 645 femmes membres des organisations communautaires de base ayant déclaré influencées au moins une décision.	Les femmes membres des VSLA sont membres des comités de gestion des APE, des ASACO, des comités de gestion scolaires, des comités de gestion des crises et du conseil communal. Les femmes participent aux débats publics organisés par les conseils communaux et réclament des postes dans les instances communautaires de prise de décision. Elles s'informent sur les périodes de renouvellement des instances de gestion des structures communautaires et se positionnent pour y prendre part. Malgré l'évolution de la proportion des femmes qui influence les décisions dans les instances de prise de décision, mais leur nombre reste toujours faible par rapport à celui des hommes.

<p>Objectif 4 : En 2015, Les acteurs de développement des régions de Tombouctou, Mopti et Ségou assurent la protection des couches les plus vulnérables à travers des mécanismes durables de prévention et de gestion concertée des crises et des conflits.</p>	<p>19645 femmes et leurs ménages</p>	<p>75 plans EPP</p>	<p>57 Plan EPP sur 75 ont été mis en place par le programme.</p> <p>28027 femmes et leurs ménages ont reçus la protection à travers des banques de céréales qui ont été établies dans 45 villages (rapport enquête quantitative mi parcours PEF, septembre 2011)</p>	<p>Les femmes de certains groupements VSLA et leurs ménages ont bénéficiées des appuis à travers des banques de céréales, des crédits fond social pour prévenir et faire face aux crises. D'autres stratégies existent telles que les recours aux parents et les appuis de l'état.</p>
<p>Objectif 5: En 2015, une alliance d'organisations de la société civile fournit un support efficace et crédible aux organisations communautaires de base des femmes et des filles pour leur accès à des services de qualité à travers un environnement institutionnel, culturel et social favorable à la protection sociale et à la croissance économique.</p>	<p>Consortia entre CARE/PEF et 7 ONGs</p>	<p>NA</p>	<p>Consortia : CARE/PEF + 7 ONGs</p> <p>Réseaux pour engagement des hommes</p> <p>Alliances pour l'accès au foncier</p> <p>Alliance pour la lutte contre l'excision et mariage précoce</p>	

The key results are described according to the indicators of the objectives targeted by the program.

Objective 1 is worded as follows” By 2015, 100 000 vulnerable and marginalized women aged 15-49 from the regions of Timbuktu, Mopti and Ségou would have been involved in economically viable activities and secured their production means”.

The key aspects related to this objective explored by this study are the following: access to credit and their use, increase in income, women’s contribution to households and in the community.

The program established 1010 VSLA associations from 2009 to 2011 which are composed of 29 712 members including 688 men. We also note the organization of 817 VSLA associations in 264 networks. The number of women presently reached by the program is 80 078, which represents 81% of the targeted women by the end of the program. This includes women of the former programs financed by Norad(PAICOL, ROCAM, PACOB).

Regarding access to credits, the result targeted by the program is to facilitate the access to credits for the members of at least 200 VSLA associations. The study shows an increase of the proportion of VSLA women who had access to internal credits during the last two years. The amount of the credits lent moved from \$7 553 in 2009 to \$173 681 in 2011, and which gives a credit utilization rate moving from 59 % (\$7553/\$12 733) to 89 % (\$173 681/\$ 195 189) for the two periods (annual report 2009/2011).

In addition to these internal credits, women declare that they benefit from IMF credits. The number of VSLA networks in relation with the IFM has increased. We note that in 2011, 205 networks were in connection with the IFM, compared to 2 networks in 2010 and no network in 2009(annual reports 2009/2010/2011). The financial resources mobilization capacity of the VSLA networks increased. : 49% of the networks were able to mobilize external resources in 2011 , that is 109 networks out of 223 compared to 15% in 2010, that is 33 networks out of 233(report on the functionality of networks, 2011. Beyond the mobilization of credits, the networks play a role in the advocacy for women’s access to land and the participation of women in the decision-taking bodies and in food security through the setting-up of security stocks(cereal banks), negotiation, for the access to SSB(access to health, sanitation services, education water, marketing store houses), the support to girls in the initiation to socio-professional activities(financial support, negotiation with local authorities and management monitoring)(annual report, 2010/2011).



According to women, this opportunity to access credits enabled to carry out profitable economic activities and to develop micro-businesses. According to the 2011 yearly report, since the beginning of the program 46 associations and networks composed of 1380 women carried out business activities. We note that 46 businesses were conducted out of 200 planned by the program. The types of businesses conducted are: the marketing of cereals and oil-producing plants, production, the processing and marketing of fonio, the processing and marketing of market-gardening products, cattle fattening, the processing and marketing of other local products(tamarind, papaya , dah). The proportion of VSLA women carrying out IGR moved from 52% in 2009 to 81% in 2011(WEP half-way quantitative report, September 2011).

The Yelen association chairwoman in the Samina village carries out petty trade activities with a credit of CFA 50 000 granted by the VSLA fund. This amount enabled her to significantly increase her business with a monthly profit of CFA 30 000. It is the same thing for other members of the association of whom two declared that they



Femme MJT sur la parcelle maraichère

respectively made a monthly profit of CFA 15 000 and CFA 5 000 on an amount of CFA 10 000 granted by the VSLA association (report action-research, women's hope on the MJT contribution to the economic, social, political power at family and community level, March 2012).

According to them, the use of the acquired knowledge in the management of businesses enabled them to better manage the income they got from economic activities. In 2011, out of the 200 women planned by the program, 117 were trained on micro-business (annual report, March 2011). The President of VSLA communal network in the village of Kokry has benefited from several sources credit having

allowed him to conduct business activities: circulation of a motorcycle taxi linking the village of kokry to other communities and she entrusted the management to her husband; marketing of the fertilizer where it is a major supplier for many number of farmers; etc. beneficiaries credits are of 2000000 CFA francs (\$ 4000) in 2010 and 3000000 (\$ 6000).

Funds available at the level of the VSLA enabled 54 % (4360/8050) of women to have access to credits in 2011 compared to 7% in 2009(453/4566). However, despite the increase of the access to credit, we note the poor capacity of the VSLA to meet the credit needs of all the members mainly in a year where food security becomes crucial and the needs in credit become high(PEF yearly report , March 2011).

Women report using the income generated on the economic activities in VSLA household expenses, and economic activities to ensure their sustainability. Indeed : 65% of women report having made education spending, 82% of women reported having conducted health expenditure for him and family members, 87% of women report having made clothing expenditures, 15% of women reinvest in the revised IGA (SAFI report PEF women hope project¹, 2011). They argue that financial contribution is significant during lean periods. There is also some groups VSLA begin to contribute in community development.

For example, the rehabilitation of the well of the village and crossed tray VSLA women from the village of Kebozo. contribution of women VSLA in the village of Bourem Sidi Amar to the implementation of the mutual health. In the village of Ouendia, men pointed out that the women of the GMJT have made a financial contribution of 20,000 CFA for the construction of the mosque. With the MJT, at Community level, women are responsible for safety of the village and in the household. So once a week, the women meet and carry out an operation of street sweeping. With the MJT, at Community level, women are responsible for safety of the village and in the household (report for action research to demonstrate the economic and social impact of women membership in VSLA group, March 2012, women hope project). There is also the construction of two (02) classrooms in the village of Kebozo by the women of the village network

Women declare that this contribution in the household expenses strengthened communication between them and their husbands in the family concerning the areas for the securing of households living conditions (family health, children's education, clothing, girls' marriage). Hence, they declare that this contribution enabled them to win a place in the household and community and this is expressed by the confidence men have in them. According to them, this stand in the family enabled their free access to the household goods and even to facilitate their

¹ Funded by private donor trough CARE Canada which is a WEP initiative who contribute to the achievement of the objective 1

commitment in control over goods. This freedom is expressed through their decision power on the use of their income, of their own goods and the family goods. They say that they have more opportunity at community level for the development of their economic activities (access to land plots for market-gardening, farming production), social (freedom to get organized in associations, in networks and to develop relations with other organizations) and political (integrating into the decision-making bodies at community level: ASACO, APE, land management committee) activities. For example, 400 women held positions in the community of health management associations (ASACOs), APEs (School management committees) and CGE (Well management committees). For instance, a man from the Kokry cercle gives the following testimony on his wife, a VSLA Danaya member “I am satisfied of the seriousness of the management capacity of my wife of the household goods I entrusted her and which include a husking-machine, threshing machines and other farming equipment (equipped plows, harrows, equipped carts...)”

VSLA women’s husbands say that their women have a place within the community. They declare that they borrow money from the VSLA funds through their wives. This permitted them, as they say to treat themselves or look after their sick children, buy food for the family. A husband gave the following witness “thanks to the money borrowed by my wife from the GMJT fund, I bought food for the family.



Puits du village de Kebozo réhabilité par les femmes du réseau

However, it should be pointed out that women’s contribution to the family expenses (household daily needs and support to husbands expressed through the contribution to the purchasing of seeds, the hiring of a workman for farm works) resulted men giving up the incurring of these expenses, thus leading to the increase in the woman’s financial burden. This disengagement is explained by the lack of financial means which is characterized by climate hazards (drought, flooding) that play on the main economic activities of the men namely agriculture and fishing. This explains the program involvement through the commitment of men to put the stress on the men’s and women’s role and responsibilities as far as household expenditure is concerned. The commitment strategy of men enables the

program to target the male individual as a wished main change unit while recognizing the way his relation with external context influences his behavior (ref men engaged strategy).

The analysis shows a priority of access to credit for women within the VSLA. Some women receive more credits than other of one share held by women.

Some men’s associations declared that they also benefitted from credits with the IMF(e.g. The Kokry men’s commune network, Macina cercle benefitted from CFA 12 million as fertilizers credit with ECOBANK for the

2010/2011 agricultural campaign). For the beneficiaries, these taken out credits enabled the setting up of cereal storage and marketing system. The income generated on this activity permitted men to contribute to the empowerment of women and girls. For example, there are some men who pay the renting fees of their wives’ farming plots in the Office du Niger zone.

Table: increase in the percentage of women's who take their own decisions regarding their goods from 2009 to 2011 (source: report of the base study, December 2009; WEP half-way quantitative evaluation report, September 2011).

With regard to the acquisition of productive goods, the result targeted by the program is to have the VSLA

networks negotiate production means for the benefit of their members.

During the interviews, the VSLA women declared having control over production means thanks to the economic activities they carry out and negotiations with the land owners. IN

Types de bines	Base (2009)			Mi-term (2011)		
	Ensemble	Femme MJT	Femme non MJT	Ensemble	Femme MJT	Femme non MJT
Terre	3,4%	4,1%	3,1%	19%	24%	12%
Bijoux	27,3%	28,6%	27,8%	39%	37%	40%
Bewail	18,8%	22,0%	17,5%	39%	46%	34%
Otis	3,7%	5,7%	3,1%	18%	24%	13%
Argent	19,6%	22,3%	18,4%	54%	57%	51%

2011, the proportion of VSLA women having declared control over land moved from 4% in 2009 to 24% in 2011 (WEP half-way quantitative evaluation report, September 2011). We also note that 207 land owners transferred for an average period from 5 to 10 years 241.95 hectares to 382 VSLA women (men engaged, 2011). In this way, women say that there is a reduction in the physical work load thanks to access to production means and their capacity to pay for labor and to negotiate with their husbands their participation to some works on the fields. We note in the table above that that the project has some positive effects on non-MJT women. In relation to households, the MJT women become models for the other women who replicate these behaviors in their households.

We also note that some VSLA associations are beginning to contribute to community development.

However, we observe that the combined effects of the VSLA women's contribution to the taking out of household expenditure and the women's contribution to community expenses raise the possible risk of some level of men's giving up their contribution and the risk of having women's economic burden increased. As precised above, this contribution withdrawal and this increase in the financial burden of women are just being observed at the program level. This observation arouses thinking at the programmatic and organizational levels in relation to economic interventions at men's level and also in relation to the relevance of the CARE VSLA approach to meet the needs and expectations of men. This observation should also prompt us to question the final aim of the PEF program which is to promote equity and gender equality. Women's economic, political and social empowerment which does not mean to transfer economic power to women but to ensure that this power is shared between men and women and the management of households is done in a really concerted way and shared between women and men.

Objective 2 related to girls is worded as follows: " In 2015, 25 000 girls (aged 15-19) from the Timbuktu, Mopti and Ségou regions would have acquired socio-professional capacities enabling them to choose advantageous options for their future economic development".

Girls declared that they acquired socio-professional skills in various fields: dyeing, cut and sewing, etc.

The program trained 3387 girls out of the 25 000 girls planned in the program objective (that is 14%) in the socio-professional areas (dyeing, cut, sewing, hairdressing, etc.) for their insertion in the economic and social life. The activities for these training sessions are selected by the girls themselves and the program can train 50% of the

out of the 25000 in life and socio-professional skills. However for socio-professional skills, the activities already identified by the program show very few extension opportunities to girls. This is due to the market and competition between the girls' products and the other businesses of the area. In the area of dyeing and hairdressing, girls are capable of generating income using the acquired knowledge (PEF yearly report, March 2010). According to girls, the socio-professional training enabled them to integrate the social network (practice of trades reserved to men or to castes, the creation of links with girls of the same age group), and to have access to income enabling them to be more self-confident and also to be trusted by others. For example, the Diabaly girls' association composed of 10 girls trained on hairdressing generated a capital stock of CFA 260 000 for the purchasing of material and

equipment required to carry out the hairdressing activity. Each girl earned CFA 35 000 after the services provided (PEF annual report, March 2011). These 10 girls are members of 4 VSLA girls associations in the village.

As for the trained girls, they declared that the growing increase in their income is due to the VSLA savings and credit activities. All the girls lead of AGR (transplanting of rice, etc.) which will enable them to pay their dues. For them, these activities permitted them to have money mass saved and available any time in their funds and which is used to grant loans to their association members. These girls said that they invested in petty trade (the sale of food at day time on Kokry market day for instance). According to them, they use the income generated to face some of their expenses (clothing, shoes, earrings) and the ones related to their children and girls-mothers (small toys, clothing and shoes; medical fees). A girl from Kokry was saying this: "two years ago, if we were told that one day we would be able to save such a money mass on our own, I wouldn't believe it. But today this has become reality, the dream has come true".

The socio-professional training strategy and the savings-credit activities aimed at girls gradually contribute to their preparation for future responsibilities.

However, some challenges are still to be faced including: i) How to continue and develop in the long term the VSLA approach with the girls what are considered as socially and economic dependent from their parents? ii) How can the girls' organizations be recognized as credible partners in a society where girls are socially underestimated?

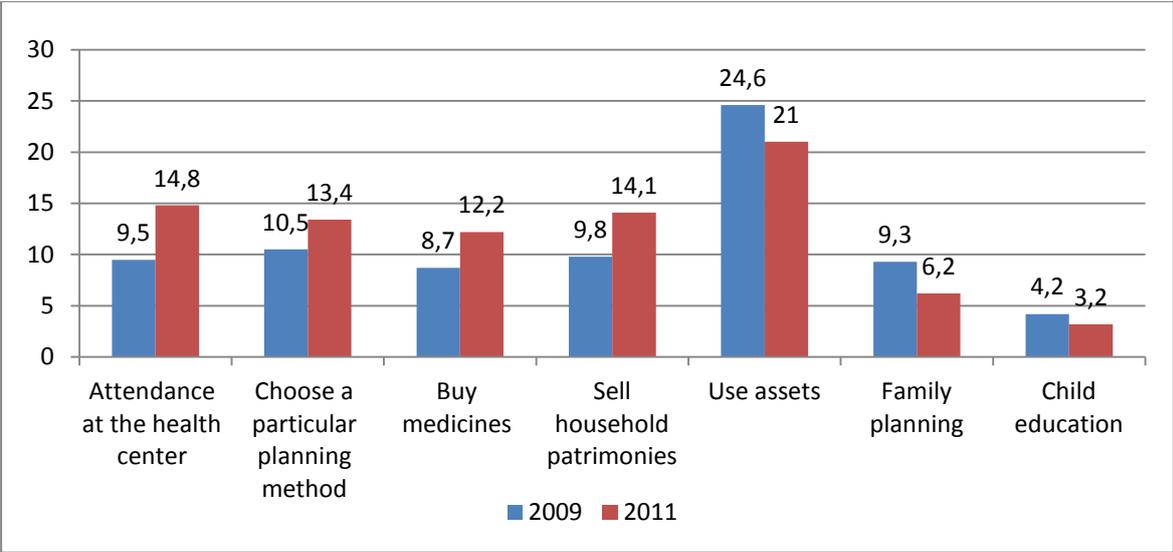


Les filles formées par le programme

In relation to decision-taking, objective 3 is worded as follows “ the women’s (aged 15-49) associations increased their influence power on the decision-making bodies at community, regional and national level by 2015”.

The VSLA women think that they acquired diversified knowledge which enabled them to develop their skills in terms of communication in public, of negotiation and dialog within the household and community (ASACO, APE and school management committee, crises management committee, the town council). They declare that they are consulted and listened to by men. For them, contributing to the household expenditure and to the community upgraded their image and favored their participation in decision-taking.

Graph: % of autonomous women by decision-making type, that is to say the ones who declared having the last word in these areas.

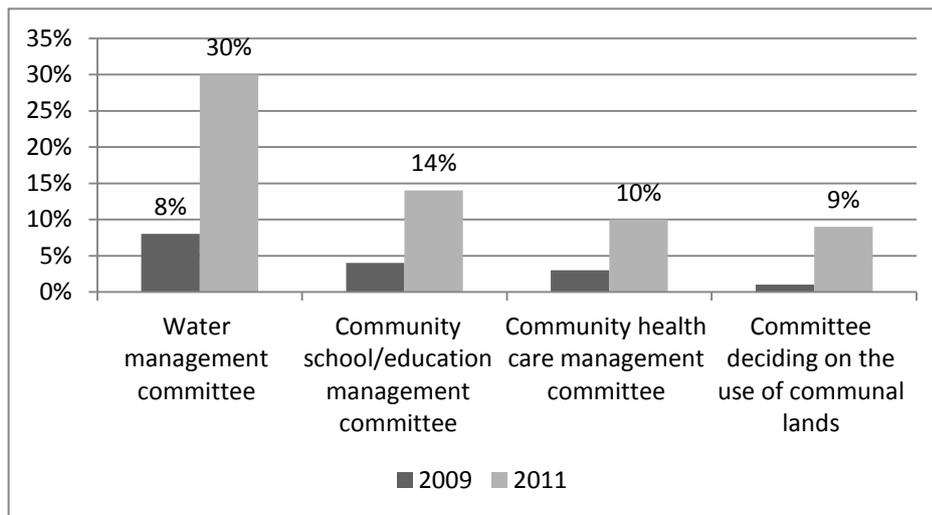


At household level, women think that they had some improvement in decision-making especially in the areas where it must make expenditures. In fact, the proportion of autonomous women in the selection of a contraception method moved from 10.5% in 2009 to 13.4 in 2011. The health center attendance moved from 9.5% in 2009 to 14.8% in 2011 and the purchasing of medicine from 8.7 in 2009 to 12.2%. More and more women have the last word regarding the management of property (plow, plow oxen, etc.), of the household which moved from 9.8% to 14 %. However there is a slight decrease in the proportion of women who have declared to have the last word on the use of income of the AGR and this could be explained by the contribution of some husbands in the payment of their share of the VSLA group (WEP half-way quantitative evaluation report, September 2011). Some men declare that the joint decision-taking is gradually strengthening.

The involvement of women in most of the household decisions is backed y her financial contribution which does not ensure the sustainability of this enjoyment. For this purpose, the project is concerned for a strategy aiming at the change of the relation of power between the man and the woman. The program, through the strategy Men engaged faces this challenge through the appropriation of the staff of all the social change process in the community. Presently, the program is experimenting the SAA approaches, the couple dialog, school of my age which create frameworks for the implementation of analysis and thinking and actions for the community itself.

Girls declare that to comply with tradition and for the family honor, they are subject to and accept all decisions taken by their parents (example: for their marriage, girls say that they are not involved in the choice of their future husbands). Life skills on sex rights, civic rights, marriage right, leadership, negotiation toward girls, these are areas where women and men are bases for awareness arousing among parents and girls.

Graph: % of women's participation per OCB type from 2009 to 2011



At community level, women's presence in the decision-taking bodies is growing. In 2011, 61% of the VSLA women declared that they participate in at least in one community decision-taking body compared to 36% in 2009 (WEP half-way quantitative evaluation report, September 2011). For example, in the Djoumediela village,

Macina cercle the APE committee is composed of 11 members including 6 women holding key positions (chairwoman, vice-chair, administrative secretary, treasurer, cashier). The chairwoman of this APE is the secretary at the association level (PEF annual report, March 2011).

There is an increase in the proportion of VSLA women who influence decisions in grassroots community organizations in 2011 compared to the base study in 2009: 57% compared to 41%. We also note an improvement of the decision-taking influence at community level due to the improvement of the women's action capacities. In fact, the proportion of networks having conducted a civic action has increased to 7% in 2010 and to 48% in 2011. The type of civic actions carried out is getting in touch with the village authorities for a given problem and the conduct of actions for the advocacy of interests. This civic action capacity is illustrated in the Kokry community example where the women of the commune network successfully initiated and conducted an advocacy action with the ON² (Office du Niger) to get the letter granting the land plot for the building of the multi-purpose center.

However, we note that women are more dynamic in the political field. They declared that they have negotiated their votes in return for positions on the vote list during the 2009 commune elections. This is illustrated by the 05 women from the Kokry commune network who are town councilors. They were registered on the vote list just like men and after the elections they were among the elected town councils.

The results of the SAFI survey conducted by PEF showed that 57% of the network women declared that they are planning to be candidates to the commune elections compared to only 3% in 2010. A factor that can facilitate women's positioning in the decision-taking bodies is the setting-up of strategic partnership through the program components and its advocacy actions which make the VSLA women reliable candidates during the coming elections.

Despite this advancement, we note that the positions reserved for women in most of the decision-taking bodies are not strategic ones that is to say there are not key positions. The interviews with them show that they generally hold the position of administrative information secretary. We also note that in practice most of the decisions taken at community level are still reserved to men, mainly strategic decisions. For this purpose, the program must put the stress on women's access to strategic responsibility positions in the complementarity between the man and the woman for community development. The program is examining with men the socio-economic barriers preventing women from having access to strategic positions.

² 1-National structure which manages the development and farming of the rice-farming plots in the Ségou region

As for girls, they said that none of them participates in the decision-taking bodies at community level. They declare that they are regarded by some community members as “without voice” people. But, it should be pointed out that they are beginning to be aware of their rights and duties thanks to their VSLA membership.

The knowledge levels beyond the organizational management in specific areas like women’s and girl’s rights, gender, interpersonal communication, citizenship were the key elements for the increase in women’s self-esteem and the gradual participation in decision-taking (at family and community level). The program through the men engaged initiatives and advocacy contributes to reduce socio-cultural barriers which slow down women’s access to land ownership and their representativeness in the decision-taking bodies. The RA approach and the inter-generation dialogs enabled to arouse the awareness of women and men on gender inequalities and to carry out appropriate actions to reduce them. Regarding women’s representativeness in the land management committees, there is an advocacy campaign under way. We also note the initiative for the campaign all for the skilled women during the coming commune and legislative elections which will enable to support women-candidates.



Relais communautaire sensibilise d'autres hommes sur l'utilisation du collier

Concerning decision-taking in relation to the informed choices by women and girls on sexual and reproduction health, we observe that women have some knowledge of the contraception methods, family planning, pre and post-natal consultations. After this knowledge they acquired, they declare that the use of SSR services increased. According to the WEP half-way quantitative evaluation report conducted in September 2011, the use of the SSR moved from 66% in 2009 to 75% in 2011. This SSR use, according to them, led to noticeable changes in their life and these changes are expressed through the reduction of the maternal and child death rate and the commitment of

some husbands who according to the women nowadays buy contraception products for their wives. According to EDS^{2*}, the overall estimate of mortality due to mothers expressed by 1 000 exposition women-years is equal to 1.1‰ from the 2000-2006 period. This estimate is lower than the one got the 2001 EDSM^{3-III} (1.3‰ for the 1995-2001 period). We also note that the use of modern contraception methods with the consent of husband moved from 17% in 2009 to 37% in 2011.

Girls also received specific knowledge on the PFE (Family essential practices) in relation to maternal health and neonatal care, contraceptive methods, excision and early marriage STI and HIV contamination ways and their prevention modes, the exclusive breastfeeding of children, the feeding of pregnant women, pre and post-natal

³³ 2-EDS: health demographic survey

consultations of pregnant women, hygiene rules, and interpersonal communication techniques. They declared that they carried out individual sensitization sessions for other girls and other households.

However, the CSCOM attendance rate for the PF services by women and girls is poor. For example, at the level of the Kokry health center, the development of attendance from 2009 to 2011 is as follows: 4.34% in 2009; 3.14% in 2010 and 3.6 in 2011. This trend can be explained by the growing concealed use of contraception methods. During the interviews, a woman from Kebozo, Macina cercle said “presently, women take alone, despite their husbands’ refusal decisions related to the use of PF. In the past, traditional methods were used for birth spacing out, the change is very noticeable presently to the extent that the matrones(assistant midwives), relays, the ATR are requested at home for the adoption of contraception methods like the combined pills taken orally and injections”.

As for the exchanges on sexuality, women think that a debate on some health and SSR aspects is being held between them and their daughters. Some girls are invited by women during the VSLA association meetings to talk about some PTE aspects such as food and water hygiene, the contamination modes and the treatment of the STI and AIDS. However, communication on family planning between girls and women remains difficult for decency reasons and the fear not to lead girls toward debauchery. Hence, men’s attitude does not encourage presently the opening of communication on the SSR aspects with girls. The program should focus more on sexual education through a large productive and systematic dialog opening between the parties concerned through group discussions between men which must be facilitated by men who are change agents trained by the program and who already adopt practices and behaviors favorable to the SSR.

The gender transformation strategies through the SAA sessions enabled women, girls and men to be aware of the barriers which slow down the empowerment of women and girls and to develop appropriate actions to address them.

Women and girls think they are victims of several abuses based on gender: insults, grievously bodily harm, harmful traditional practices (MGF/ excision and early marriages, etc.), and discrimination in inheritance, succession, access to land and political or administrative responsibility positions.

Women declared that they were beaten by their husbands and they cannot complain anywhere. The only recourse remains the couple’s parents and friends. According to them customary practices are at the root of this violence (lack of consideration, lack of communication in the group, etc.). The analysis of the PEF base survey results carried out in 2009 showed that women’s attitude encourage this violence .In fact, more than half of the women (58%) agree with the declaration “that a woman must tolerate to be beaten by her husband or partner to preserve her family; 54% agree that “there are important advantages for a girl to be excised”; 59% agree that “if a woman goes out without telling her husband, he can rightfully beat her”.

Presently, women say that GBV are decreasing thanks to the increase of their financial capacity, the reduction of socio-cultural barriers and the commitment of men to the VSLA system. As illustrated by this girl’s witness of the Kokry VSLA association “One day, I decided on my own to oppose the excision of my daughter in front of her father. He said that he was very keen on her excision but I was strongly against after the consequences of this practice I had just discovered during the training on the PFE. When he insisted, I asked him to take his daughter’s hand and lead her to the woman in charge of excision. Some time later, he came back with the girl and said that he finally agreed with me that the girl should not undergo excision”.

The program will strengthen the commitment of men in the fight against the GBV through innovative approaches like couple dialog, the husbands’ school and my school³.

The following unexpected effects are noted:

The commitment of women in most of the household decisions is supported by her financial contribution which does not ensure the sustainability of this enjoyment.

The growing concealed use of contraception methods.

We also note a positive development of the religious leaders’ commitment in the fight against the excision practice.

Related to crises, objective 4 is “In 2015, the development actors of the regions of Timbuktu, Mopti and Ségou would have secured the protection of the most vulnerable populations through sustainable mechanisms for the prevention and the joint management of crises and conflicts”.

In relation to the management of crises, we note that the households' resilience capacity improved. Women declare that their households permanently benefit from the social funds of the VSLA associations either through cash or in kind credit in case of crises. According to them, these social funds and credit services enabled their households to overcome crises. For example, in the Macina zone, a total of more than 837 vulnerable (women and girls) who are VSLA members received each direct rights from their associations through the social fund, that is about 30% of the members of the partner communes in this zone. Members facing food problems or of any other kind (health problems) take from their network/ association a loan which is payable during a period of three (03) months without interest (PEF yearly report, March 2011). According to the Kokry commune network men's testimony after a flood in the village in 2009, the effects were largely reduced thanks to the relief mechanism set up by the village network VSLA women and which resulted in the building-up and distribution of cereal bags to the families of the VSLA women members. According to the same source, 18 cereal banks were built up in 45 villages in the Timbuktu and Ségou regions for a total invested amount of CFA 40 396 050 to make a stock of 45 250 tons of cereal per 18 networks and associations of 4 125 women and their households. This stock will enable to meet women's needs who are these associations' members for six months in cereal. Conditions to access these cereals are set taking account of the members capacity. These cereals are sold to members at the purchase price for a period of payment from one month to two months. They also declared that thanks to the MJT credits, there was less migration of able-bodied people during the gap-bridging periods. According to Madou Traoré's witness, a member of the Kokry men's association "During the gap-bridging period and when I was missing, my wife had delivery problems and the baby died. This difficulty affected my wife's health who received the financial support of the association to face the hospital treatment".

In this context, the program through the crises and conflicts management component in addition to the mechanisms set at community level is strengthening the resilience activities of households which face crises through cereal and seed banks and the training and information activities to prevent GBV risks.

Related to partnership, the program objective 5 is worded as follows "In 2015, an alliance of civil society organizations would have supplied efficient and reliable support to the women's and girl's grassroots community organizations for their access to quality services through an institutional, social and cultural environment which is favorable to social protection and economic growth".

3- This approach is targeting the new generation for social change in terms of gender equity

Care Mali is formalizing strategic partnerships with NGOs involved in the four CO programs including common strategic objectives, institutional partnership steering mechanisms, mutual expectations and commitments.

With the support of Care Norway, the Care and implementation partner NGOs staff diversified their expertise areas through the acquisition of new skills in terms of M&E capacity building, Capacity building in engaging men for women empowerment and gender equality, Working relationship/ partnerships with others, How to improve SRHR programming.

This strengthening improved the Care Mali and the partner NGOs capacity. For example, according to the NGO AMAPROS staff, the commitment of men to women's cause is more and more noticeable in the NGO running and is expressed through concrete actions through the empowerment of women in the administrative and management duties. The new acquired skills are perceptible at the level not only of the design of projects/ programs but also in the implementation of activities and of projects monitoring and evaluation.

Most of the Care Norway common indicators were adopted by some CO initiatives (for instance Nyeleni). In addition to that, some of these indicators were adopted by in the CO mission PSLT. Similarly, the initiative men engaged, gender and SAA exploration techniques are gradually integrating the CO and partner ONGs projects/ programs.

Building partners' capacity enabled the appropriation and reinvestment with GIP and the target group of activities and practices leading to change at economic, social and political levels. The developed expertise also enabled some NGOs to create new partnerships with other structures for the implementation of complementary activities to the program actions to meet the GIP needs.

The knowledge and integration of the area by the NGOs are driving forces for the achievement of the impact and effect wanted.

The grassroots community organizations, State services and the program partner NGOs are involved in the all the program strategies design, implementation and monitoring-evaluation phases. This involvement provided a mutual learning opportunity through action and strengthened their level of responsibility in decision-taking and budget management.

Through partnership evaluations at the program level, aspects to be improved concern the counseling-support and coaching techniques in the area of business management; capitalization and documentation technique; costs and efficiency in the management of resources. Organizational strengthening plans were carried out based on the results of these evaluations and monitoring in their application by CARE and NGOs.

The program is engaged in strategic partnership with UNICEF, the program national NGOs and the national head offices for woman, the program for the fight against excision for advocacy for the giving-up of excision practices. This strategic partnership enabled the development of and the implementation of the information collection tools on excision which integrate the health information system at the level of regions. The integration process of the system at national level is being discussed with the health national head office.

In the framework of men's engagement, the program initiated a strategic partnership with ONU Femme and national NGOs around the objective to "influence national strategies to take account of the dimension related to the commitment of men for gender equity". This resulted in the creation of national network for actors for men's commitment.

The program also works with the PNLE, the Regional Health Head Offices, the Woman's Promotion Regional Head Offices, the Social Development Head Offices, the Education authorities, the Network of the Contributors to Nutrition in the Bandiagara cercle (Mopti region), radio stations at local level and the commune authorities. We also note the existence of a functional network of the commitment of men and boys composed of CARE/PEF and 12 other national and international structures. CARE participates to FONGIM (Federation of international NGOs in Mali) at SAP to ensure the alignment of actions with national and regional policies.

In the prospect of the resources efficient and effective management, the study showed the coherence between the different program components. Each component works to contribute to the achievement of one or many areas of the program change and each change is carried out through the contribution of all initiatives. During the strategies design, the actions and activities planning is jointly done with the sharing of methodologies and even with common implementation. During the team meetings and the meetings between components, results and information are shared and discussed. At local level, the relays and change agents are the same for all the initiatives. In addition, the fact that the impact group is the same for the programmatic initiatives results in the fact that the same associations (women and men) and networks make up the basis for the activities of each component.

The activities implemented by the program are defined based on a participatory diagnosis with the minority impact group, which maximizes the program effects and impacts. The accountability mechanisms set up by the program result in the fact that the priority impact group assesses the program results and makes suggestions. More than 75% of the budget is invested to meet the expectations of the target group. Budget planning is executed at 100% every year.

Despite all these partnership efforts, the analysis showed that a lack of formal strategic alliances between the VSLA associations and the other organizations for the enjoyment of women's rights. Collaboration relations between the VSLA associations and the other OCB are dictated by circumstances (example, advocacy case of the Kokry commune VSLA network), case of the advocacy of the Ségou VSLA women for the multi-dimension center). This can be explained by the attitudes of the actors who consider the VSLA as the beneficiaries and not as strategic partners to achieve long term change objectives.

The approach for the setting up of VSLA associations and networks based on affinity grouping and the same vision of the objectives is the first appropriation and sustainability guarantee. The program skills transfer approach is based on the identification and training of community relays, animateurs/animateuses of the VSLA associations, of village agents, RA agents and change agents. The selection of these people including the impact group is done according to criteria validated by grassroots partner communities.

The target group and the GIP are strongly involved in the implementation and the monitoring-evaluation of the action plans through village forums, evaluation regional and community workshops.

- **Interpretation: Evaluation of the strategies used (and weaknesses), including their relevance in relation to the impact group and the objectives; challenges (internal and external contextual questions and the solutions adopted)**

The program is designed in a consistent manner, and each programmatic initiative contributes to the achievement of the vision of impact. Donors agreed to register their financing in the overall framework of the ToC (Norad, EU, ACDI). Each initiative is working to contribute to the achievement of one or more areas of change in the program; each change is achieved through the contribution of all initiatives. In establishing strategies, planning activities and actions are common, with sharing of methodologies, and even with a common implementation. Team meetings and encounters between the components results and information are shared and discussed.

At the local level the relays and the agents of change are the same for all initiatives. Also, the fact that the impact is the same programmatic initiatives, so that the same groups (women and men) and networks constitute the basis for the activities of each component.

- Strategy for the strengthening of the women's economic power

The savings and credit approach is a lever for the economic power of women and girls. It contributed to the improvement of women's and girl's income and enabled women to contribute to the household expenditure in the areas of health, education, clothing, food. The survey proved that the increase in the woman's purchasing power backed by a higher level of knowledge in different fields beyond management were key elements for the increase in self-esteem, esteem of the others for her and her gradual participation in decision-taking at household level and community development actions.

It is an approach enabling women to get organized, creating a favorable intervention environment at village level even for interventions at community level.

This savings - credit approach is being adopted with girls. However, some difficulties were noted during its implementation in some communities where girls' migration is very high (e.g. In the dogon plateau zone in the Mopti region, and within the river in the Ségou region). In the zones where the approach is being implemented with girls, the dependence of girls from their parents limits their savings capacity. Thinking is under way with girls in the quest of a model more adapted to their situation.

The Approach female partnership enabled women's mature associations to scale up their generating income activities. However, this approach has not got the development expected at the level of the impact group due to their vulnerability level and their financial capacity.

- Socio-professional training strategy

Socio-professional training which is based on the girls' training approach on trades and their insertion in socio-economic life. The building of their skills on themes like rights, citizenship, negotiation, business management, etc. The program strategy must go beyond basic skills of trades so as to prepare girls and their products toward entrepreneurship.

The challenge to be taken by the program is "how to continue and to develop in the long term the VSLA approach with girls who are considered to be independent socially and economically from their parents?"; "how can the girls organizations be recognized as reliable partners in a community where girls are socially underestimated?"

- Women's positioning strategy in the decision-taking bodies

The level of knowledge beyond the organizational management in specific areas like women's rights, gender, interpersonal communication, citizenship were the key elements of the strategy to strengthen self-esteem in women and their gradual participation in decision-taking(community and household level). Communication activities for social change at the level of men are also change approaches adopted by the program.

Advocacy for women's access to land ownership and their representativeness in the management of land in the developed zone permitted to arouse awareness among men on the importance of women's role in the management of financial resources. However, the enforcement of positive right and customary law in relation to land remains an obstacle to access to land for women as well as for men. An advocacy strategy at national level involving several partners must be envisaged in the long term.

- Strategy on men's commitment

The program through the men engaged initiative contributes to reduce the socio-cultural barriers which slow down women's access to land ownership and their representativeness in the decision taking bodies. The RA approach and the inter-generation dialogs enabled to arouse the awareness of women and men on gender equities and to carry out appropriate action to reduce them.

Community development agents, groups for the thinking and analysis of community actions, the activism campaigns are approaches at the program level for the commitment of men to gender relations. Though these approaches are beginning to give results, men are also influenced by their social environment, which often limits the expected initiatives by men themselves. The SAA sessions with the community will be strengthened to create conditions favorable to men to better exercise their roles of change agent.

- Strategy for the management of crises and conflicts

Mechanisms for the community management of crises (EPP, forming crises management committees, food security stocks, seeds banks) are approaches under way at the program level for the management of crises and conflicts. This enabled several households to meet their food needs during the gap-bridging period. However, this strategy is more adapted in a context where crises and conflicts do not have a wider scope. With insecurity in the North of Mali which resulted in the displacement of several hundred thousands of people toward the other regions of Mali and refugees in the neighboring countries. The strategy of the program under way will be strengthened taking account of the needs of the communities hosting the persons displaced.

- Strategy for the strengthening of partnership

The program partnership strategy is oriented toward a strategic partnership with the civil society organizations and some international organizations (UNICEF, ONU Femmes). The program partnership approach enabled the strengthening of the civil society organizations through their involvement in all the strategies design phases, the implementation of activities, monitoring and evaluation. The same thing happened with the development of the organization strengthening plan whose implementation is supported by the program. The strategic partnership with the OSC (UNICEF, ONU Femme) is envisaged for an advocacy of the women's economic and social rights.

So far the NGOs who are the program implementation partners are more oriented toward the "have things done" rather than strategic partnership. The program is going to define with these NGOs some objectives of strategic partnership which defines the roles and responsibilities of these NGOs

One of the program approaches in the implementation is the research and development of strategic partnership with the other actors to achieve the expected changes. However, very few actors lend themselves to this in the program intervention zones.

- **Consequences: (Sustainability and issues affecting sustainability; anticipated situation in 5 years); Opportunities and resources available and how to use them(relevance, feasibility)**

The food situation, insecurity, socio-economic aspects, the micro-finance institutions capacity to meet the credit requirements of women, the mobilization of financial resources by the program with other donors are elements affecting the program actions sustainability.

In relation to the socio-economic aspects, the approach for the setting up of the VSLA associations and networks based on affinity grouping and the same vision of objectives is the first appropriation and sustainability guarantee. The program skills transfer approach is based on the identification and training of community relays, of animateurs/ animatrices of the VSLA associations, RA agents, change agents. The selection of these people including the impact group is made based on criteria validated by the partner grassroots communities. The target group and the GIP are strongly involved in the implementation and the monitoring-evaluation of action plans through the village forums, the evaluation workshops at community and regional level.

Regarding the micro-finance institutions capacity to meet the women's credit needs, the VSLA networks and associations are going to strengthen their partnership links with the micro-finance institutions to create and maintain mutual confidence.

In relation to the mobilization of human resources, CARE Mali and the partner NGOs designed complementary initiatives and the thinking and design process is still in process to consolidate the number of initiatives within the program.

With regard to the food situation, the VSLA networks, associations, commune elected people are planning yearly objectives to prevent and manage food crises.

Concerning security, be up to date on the program impact groups' situation and negotiate actions for their benefit during discussion groups about the security situation at national level.

- Other emerging issues
 - The risk of depriving men of their responsibility
 - The risk of the program to be perceived as emitting the idea that women's equality will completely depend on their economic capacity rather than on their human right to be an equal partner in the household and community,
 - How to reconcile the women's new responsibilities with their present traditional family load?(study to be conducted)
 - Coverage of the program impact group, is the impact group largely affected by changes (validation of the impact group study results)?
 - Risks related to the involvement and how to by-pass them?

Conclusions

- Exercise quality auto- thinking, study limits and data quality

The mid-term review was a participatory one involving a great number of the program staff. It was a great learning opportunity for the whole collection and data analysis team and also for the target group. Discussions were organized daily on the data collected not only to identify aspects to be studied in detail and also to identify appropriate methods to grasp these aspects. It should be noted that these were regularly validated with the respondents on the field. The study limit can be summed up in the lack of time, the selection of the period which coincided with the women's farming activities.

The major challenges were the following issues:

- Availability of respondents (challenge for respondents): the team reconciled its timetable with the one of the respondents so that the information collected can be reliable and this required respondents going and coming more; In the future, it is advisable to plan the collection during the intense periods for the community, to discuss with each respondent the data collection time framework in advance.

- Limited time for the mastering and adaptation of tools (challenge for the team): during the setting up of the team, the payment for a senior facilitator mastering tools. In the future , plan more time for training and the practice phase on the field and also use these tools in the program routine collections so that the agents get familiarized to each other.;



Equipe collecte du Mali avec les collègues de Rwanda et Burundi

- The group approach did not suit all the respondents(challenge for the team and the respondents): this led the team to have private discussions with the key respondents

- Objectivity / neutrality the interviewers (challenge for the team): despite the team was mainly composed of the program staff, neutrality was observed and recalled at each debriefing

- Synthesis without losing the richness of the data collected (challenge for the team): data were gradually processed, shared and validated with the respondents.
- Thinking on the objectives

The study was an opportunity to identify strengths, weaknesses, opportunities and risks and will enable the program to adapt its strategies. Hence, it will be important take account of the following strategic recommendations:

- Consolidate and strengthen the community relays approach which permits the development of local, skills , as a result ensuring the perpetuation of program actions after its withdrawal;
- Strengthen men's commitment in the fight against the GBV and the change of gender role.
- Develop a model for learning, documentation, and the capitalizing of practices, experiences and approaches for a large replication.

• **Lessons learned**

- The setting up of the social fund is the main mechanism of households' recourse in case of crises and it increases the resilience capacity when there are crises.
- The socio-professional framework in progress at the program level is not adequate to meet all the girl's needs. As a result, a specific analysis in relation with the problems, barriers faced by girls will be necessary for more adapted strategy
- The VSLA social impact goes beyond the economic impact and is expressed through an increase in social cohesion, women's influence power and a tendency toward the creation of social networks (VSLA networks).
- The VSLA approach is a flexible approach which can adapt to several types of communities is the entry door to development at community level.

Recommendations

- How to implement the lessons learned
- The setting up of the social fund is the main recourse mechanism for households in case of crises and it increases the resilience capacity in case of crises: this lesson is scaled up through the systemization of the social fund at the level of all the VSLA associations and networks.
- The VSLA social impact goes beyond the economic impact and is expressed though the increase of social cohesion of the women's influence power and a tendency toward the creation of social networks (VSLA networks): the program will make a qualitative analysis with the VSLA to document this. Create change frameworks between the VSLA which achieved these changes with the new VSLA associations

- The VSLA approach is a flexible one which can adapt to several community types and is an entry door to development at community level : document the different existing models and their implementation context
- *The socio-professional training framework in progress at the program level is not adequate to meet all the girls' needs. As a result a specific analysis in relation to problems, barriers which girls face, will be necessary for a better adapted strategy. The reasons for not training the girls on non-flourishing activities will enable girls and parents to understand all the stakes around professional training.*

Considering the observations above, the following recommendations are necessary:

- Identify the formats and channels for the dissemination of lessons learned
- Exchange visits between the VSLA associations and networks
- Workshops for knowledge
- Radio stations
- Notebook
- Design or adapt the program strategies based on the lessons learned

Outcome	Stratégie actuelle	Amendements des stratégies ou nouvelles stratégies (à adresser les gaps et/ou prennent avantage des opportunités à améliorer	Implications des changements dans les stratégies pour le projet (besoin des outils nouveaux, formation, staff, changement organisationnel, etc.)	Ancienne cible en 2013	Nouvelle cible en 2013
Objectif 1: D'ici 2015, 100 000 femmes de 15-49 ans vulnérables et marginalisées des régions de Tombouctou, Mopti et Ségou sont engagées dans des activités économiquement viables et ont sécurisé leurs moyens de production	<ul style="list-style-type: none"> Le renforcement de la base (terre, équipements, financement, semences, autres intrants..) productives des femmes sur les filières porteuses (production d'oignons, piments, tomates, etc.) La promotion des produits des femmes et des filles pour l'accès au marché La promotion des initiatives entrepreneuriales des femmes et le renforcement de leur capacité de gestion d'entreprises Approche d'épargne crédit VSLA Liens entre les groupes et réseaux VSLA et les instituts de micro finance 	<ul style="list-style-type: none"> Faire évoluer des produits des femmes et des filles vers des normes de qualité Adapter l'approche VSLA au cas des filles 	<ul style="list-style-type: none"> Renforcer les compétences techniques du programme en termes de marketing Développer davantage les capacités d'accompagnement dans l'entrepreneuriat des femmes 	100 000 femmes et filles	100 000 femmes et filles
Objectif 2 : En 2015, 25 000 filles (15 à 19 ans) des régions de Tombouctou, Mopti et Ségou auront acquis des capacités socioprofessionnelles leur permettant de choisir des options avantageuses pour leur futur développement économique	<ul style="list-style-type: none"> La formation socio professionnelle basée sur l'approche de formation des filles sur les métiers identifiés par elles mêmes et leur insertion dans la vie socio économique. Le renforcement de leurs compétences sur les thèmes comme les droits, citoyenneté, négociation, gestion de l'entreprise, etc. L'organisation des filles en groupes 	<ul style="list-style-type: none"> Formation sur les actions de promotion (marketing) Etablissement des relations entre les IFM et les filles pour le financement de leurs micros entreprises Préparer les filles et leurs produits vers l'entrepreneuriat Systématiser la formation 	Renforcer les compétences techniques du programme en termes de marketing	25 000 filles	10 000 filles

	d'intérêts économiques	des filles sur les filières porteuses			
Objectif 3 : Les organisations des femmes de 15-49 ans ont augmenté leur pouvoir d'influence sur les instances de prise de décision aux niveaux communautaire, régional, national d'ici 2015	<ul style="list-style-type: none"> • Favoriser une plus grande représentativité des femmes dans les instances de prise de décision aux niveaux communautaire, local régional et national, • Création d'une force collective constituée des femmes des réseaux et d'autres organisations faïtières dans une alliance pour la défense des droits des femmes. • Contribuer au positionnement des femmes dans les instances de prise de décision • Activités de communication pour un changement social au niveau des hommes sont aussi des approches de transformation adoptée par le programme • Le plaidoyer pour l'accès des femmes à la propriété foncière et leur représentativité dans les instances de gestion des terres en zone aménagée 	Plaidoyer pour le quota au niveau des postes électifs	<ul style="list-style-type: none"> • Existence d'une politique nationale en faveur des quotas pour les postes électifs • Développement des alliances stratégiques entre les réseaux VSLA et les autres organisations féminines • Besoin de renforcer le plaidoyer au niveau national 	200 réseaux	200 réseaux
Objectif 4 : En 2015, Les acteurs de développement des régions de Tombouctou, Mopti et Ségou assurent la protection des couches les plus vulnérables à travers des	<ul style="list-style-type: none"> • Plan de préparation et d'atténuation de réponse aux urgences (EPP) • Formation des comités de gestion des crises • Constitution des stocks de sécurité alimentaire pour prévenir les crises 	Prise en compte des besoins des déplacées au sein des communautés qui les accueillent.	<ul style="list-style-type: none"> • Mobilisation des ressources complémentaires • Développement des synergies avec le programme d'urgence 	75 plans de préparation des urgences	75 plans de préparation des urgences

mécanismes durables de prévention et de gestion concertée des crises et des conflits	<ul style="list-style-type: none"> Banques semencières 				
Objectif 5: En 2015, une alliance d'organisations de la société civile fournit un support efficace et crédible aux organisations communautaires de base des femmes et des filles pour leur accès à des services de qualité à travers un environnement institutionnel, culturel et social favorable à la protection sociale et à la croissance économique .	<ul style="list-style-type: none"> Partenariat stratégique avec les organisations de la société civile et certaines organisations internationales (UNICEF, ONU femme) Développement de partenariat stratégique avec les autres intervenants pour réaliser les changements souhaités 	Définir avec les ONGs partenaires d'exécution des objectifs de partenariat stratégique	Développer les outils pour suivre et évaluer le partenariat stratégique avec les ONGs	01 alliance stratégique	01 alliance stratégique
Objectif 6 : D'ici décembre 2014, 6000 hommes (15 ans et plus) ont adopté des comportements de masculinité positive en vue de renforcer les équilibres sociaux entre les hommes et les femmes, et soutenir le processus d'empowerment des femmes à travers l'influence des structures de pouvoir	<ul style="list-style-type: none"> L'approche SAA avec la communauté pour influencer les barrières socio culturelles L'approche RA et les dialogues intergénérationnelles L'approche agents de changement communautaire, L'approche groupes de réflexion et d'analyse des actions communautaires Les campagnes d'activisme 	<ul style="list-style-type: none"> Dialogue de couple, Ecole de mon mari Ecole de mon âge 	<ul style="list-style-type: none"> Renforcement des connaissances du staff sur ces approches Renforcement des capacités des relais, agents de changement sur ces approches 	10 000 hommes et femmes	6 000 hommes et jeunes garçons (ME)

ANNEXE A

Cibles à enquêter

	FGDs			KII		MSC		Other method (please specify)
	Men only	Women only	Mixed	Women	Men	Women	Men	
Impact group		The impact group was included target group focus		01 KII filles		01 fille		Les informations sur l'impact ont été collectées avec le même focus mené avec les femmes et les filles. On a voulu éviter la stigmatisation de ce groupe impact en les mettant à part
Target group	02 focus	02 focus et 02 focus filles	02 focus	02 entretiens individuels et 01 KII filles	02 entretiens individuels et 01 entretien avec leader religieux	04 histoires femmes et 01 fille	01 histoire homme	Triangulation des informations (collecte inattendue auprès d'autres parties prenantes)
Other stakeholders	01 focus avec personnel de santé et les membres de ASACO et 02 focus élus	01 focus femmes élues et 01 focus avec femmes ayant déjà été candidate						
Implementing partners				05 entretiens les responsables NGO	04 entretiens les responsables NGO			
Strategic								

partners								
WEP staff				05 entretiens	09 entretiens			
Program support staff								
Member of SMT				06 entretiens				
Others (please specify)								
Totals								

Région	Type d'entretien		
	Focus groupe	Entretien individuel	Collecte des histoires « most significant change »
Ségou (avec 2 villages)	<ul style="list-style-type: none"> - 2 focus avec femmes MJT/RMJT - 1 focus fille - 1 focus avec les hommes CJT 	<ul style="list-style-type: none"> - 2 entretiens avec femmes MJT - 2 entretiens avec femmes réseaux - 2 entretiens avec filles - 2 entretiens avec hommes CJT 	<ul style="list-style-type: none"> - 2 histoires avec femme MJT - 1 histoire avec femmes réseaux - 1 histoire avec les filles - 1 histoire avec les hommes CJT - 1 histoire de changement au niveau communautaire
Total	6 focus	8 entretiens individuels	6 histoires avec MSC

Description des répondants et les outils utilisés

Category of respondent	Thematic issues ⁴ to ask them about	Tools to use	What criteria used for selection of respondents within the broad category (within the row)? How would a sample from each category be selected?
CO staff – admin, programme, programme support	<ul style="list-style-type: none"> - Resource utilization (both efficiency & improve resource utilization capacity) - Capacity of CARE & partners (partnership) 	Discussion autour de la liste des questions à explorer (checklist des questions de discussion)	<ul style="list-style-type: none"> - Impliquer dans la gestion financière du programme - Impliquer dans la conception des stratégies de programme - Responsables de l'élaboration des politiques des ressources humaines et administration du CO
Programme staff – of which kinds	<p>Capacity of CARE & partners (in relation to M&E, engaging men, SRHR, & partnership)</p> <p>Interpretation of the baseline findings (adopting the discussion points outlined in annex 1 of the ToR)</p>	<ul style="list-style-type: none"> - Discussion autour de la liste des questions à explorer (checklist des questions de discussion) - Mini atelier d'échange 	<ul style="list-style-type: none"> - Etre partenaire d'exécution du programme - Etre membres de discussion genre - Etre membre de l'équipe de SE
Partner staff (government, CSO/NGO, other)	The Women empowerment programs (change in external context, relevance, feasibility & sustainability)	<ul style="list-style-type: none"> - Revue documentaire sur les politiques du gouvernement en matière de GED, les stratégies des autres intervenants et de l'état - Checklist des questions de discussions 	<ul style="list-style-type: none"> - Les ministères d'ancrage institutionnels du programme - Les membres du groupe thématique genre
Target groups (which kinds, what gender balance?)	The Women empowerment programs (changes for impact group, change in external context, relevance, feasibility & sustainability)	<ul style="list-style-type: none"> - Guides d'entretien - MSC 	<ul style="list-style-type: none"> - Etre membre des VSLA
Impact population (which kinds of sub-groups or	The Women empowerment programs (changes for	Guides d'entretien	<ul style="list-style-type: none"> - Membre de la liste de GIP

⁴**NB – make sure all the themes indicated in the ToR are adequately explored in the different interviews & group discussions**

1. The Women empowerment programs (changes for impact group, change in external context, relevance, feasibility & sustainability)
2. Capacity of CARE & partners (in relation to M&E, engaging men, SRHR, & partnership)
3. Resource utilization (both efficiency & improve resource utilization capacity)
4. Interpretation of the baseline findings (adopting the discussion points outlined in annex 1 of the ToR)

categories within the impact population)	impact group, change in external context, relevance, feasibility & sustainability)		
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ANNEX B

- PEF midterm review workshop

Since July 2011, the program has begun the MTR process with the conduct of a quantitative survey which enabled to assess the achieved on the effect and impact indicators in relation to the base study. This qualitative survey used the same methodology as the base survey.

Then, the program conducted from October 10 to 14, 2011 a midterm internal review workshop with the participation of partner NGOs, of CARE Niger, CARE Benin, of Warmu, CARE Mali. This workshop objective was to think over the program change theory coherence, the impact measure system and the accountability system and partnership mechanism in place.

The results of internal MTR were used during the qualitative study. A study of the situation enabled to identify priorities for this study. These results are also going to contribute to prepare the design of the program second phase.

- Setting up the team for the collection and primary analysis of data

A limited team for the collection and primary analysis of data was set up, mainly composed of the program staff: 03 components officials, 02 field agents and the monitoring-evaluation coordinator. This team had to organize the collection and primary analysis of data on the field.

- Giving guidance to the collection team on the approach and the study tools

The team benefited from a 03 day-guidance on the collection tools and the participative administration techniques. The first day, was about the participatory approaches; the second day was about the pre-test and the third day dealt with the finalization of tools, the selection of villages, the sample size, and the approach to be adopted on the field.

- Collection targets

The interviewed targets were VSLA women members, girls aged 15-19 who are girls' associations members and men, members of the VSLA men's associations, elected people, mayors, community leaders, customary chiefs, representatives of community-based organizations, strategic partners(State and OSC), the program staff.

- Collection and primary analysis of data on the field

The data collection took ten days on the field. It was a "go and come" exercise "collect-observe-going deeper". It enabled the collection team to better familiarize with the community and create a confidence environment which permitted to have quality data.

At the end of each day, after having carried out field work, debriefing sessions were organized and during them, the team examined the information collected to identify gaps. Interviews with groups or specific individuals were conducted if necessary to go into details in some aspects.

The data collected were synthesized and analyzed by the team through a mini-participative workshop. This enabled to identify the aspects to be deepened and the appropriate tools. Hence, at the collection end, a feedback of the synthesized data was given to the community to have their feedback and acceptance.

- Validating the study results in the Mopti and Timbuktu regions

A feedback of the preliminary results of the study will be given to the target groups and impact group of the Mopti and Timbuktu regions. The objective of this feedback, of the results is to have the reaction of these groups on the themes addressed in the study.

- **Collection samples**

Table (annex)

- **Using the study results**

The information collected is going to be used to give a clear idea of the program progress in relation to the preliminary study to identify challenges and delays in order to better target future interventions, envisage new approaches or the strategy strengthening. This database is also going to back the team to model the VSLA approach in Mali.

The study final document will be disseminated to different partners, to CARE Norway and to the other CARE countries intervening in the framework of the program empowerment of women and girls, the ministry for the promotion of women, children and the family. Lessons, successes, the best practices from the study are going to be capitalized to be shared with the other actors in appropriate formats.

Using the accountability framework of the PEF program with the priority impact group, (evaluation workshop), the recommendations results and the challenges will be shared with the priority impact group and the partners. The program will also take opportunities (national and international conference) to share the study best practices.