



CARE Norge
 Universitetsgt. 12
 No-0164 Oslo
 tel +47 22 99 26 00
 fax +47 22 99 26 01
 e-mail care.norge@care.no
 Internett: www.care.no
 Bankgiro 8200 01 40046
 Org. nr. 958 786 867

Norad
 Pb. 8034 Dep
 0030 OSLO

Oslo, 29th May 2009

Final Report from CARE Norway to Norad for 2006 - 2008

Dear Mr Terje Vigtel,

As a member of the confederation CARE International, working in about 70 countries worldwide, CARE Norway is contributing to and learning from one of the world's largest development aid networks. This network includes thousands of national staff and partners working towards a common goal of ending poverty and defending the dignity of people worldwide. In year 2007 the confederation reached more than 65 million people in poor communities all over the world.

Results achieved:

We are hereby presenting the Final Report from the agreement between Norad and CARE (2006 – 2008). All programmes presented use locally adapted saving - and loan groups as a point of departure for achieving women's empowerment and gender equality. This savings-based methodology for microfinance was originally piloted in a project in Niger funded by the Centre Party's Women Association through CARE Norway in 1990/91. From 1992 the project was funded by Norad. Since then it has proved successful in mobilising economic and social capital at the local level, and has thus been replicated by CARE (and other organisations) throughout Africa and elsewhere in the world¹.

With funds from Norad, CARE has over the past three years contributed to the establishment of more than 9,400 village saving- and loan groups, totalling more than 230,000 female and male members. The table below presents some selected data on the groups organised under this agreement in the various countries (2005/6-2008).

Country ²	Savings- and loan groups established	Female members	Male members	Total funds mobilized through savings (NOK)
Mali	1 370	41 002	2 990	7 651 897
Niger	1 910	43 633	0	1 351 103
Uganda	1 925	40 394	12 756	5 429 378
Burundi	587	11 958	1 323	532 000
Tanzania	548	8 686	3 379	1 660 000
Rwanda	2 571	47 148	10 976	2 817 009
Kenya	526	5 232	1 154	1 529 878
Total	9 437	198 053	32 578	17 841 887

¹ The total number of such groups established by CARE is estimated to 50 000 groups worldwide.

² Numbers for Uganda, Mali and Kenya also include 2005.

The increasingly well-documented success of CARE's approach to microfinance demonstrates that self-initiated local organisations also can become effective agents for broader rural development³. Thus, the saving – and loan groups do not only contribute to the economic empowerment of women. Outcomes also can be found along the following lines:

Result 1: Increased economic security for women.

Having an opportunity to save and take loans enables women to address areas of critical needs – needs they often were not able to address before; for instance buying health insurance, affording costs related to the education of their children, putting a roof on the house and covering costs for transportation to hospitals. This way the saving - and loan groups provide a form of insurance that in times of personal shock and emergencies are important for mitigating risks. In addition, the potential for savings have been expanded through training on business enterprise development. Women are improving existing income generating activities or starting up new ones with skills gained from the program. Such activities may be related to agriculture, livestock and small income generating activities. Furthermore, we see that indicators used such as “amount saved per week” and “size of loans taken” are steadily on the rise and thus portraying an increased economic capacity of the groups and their members.

Result 2: Increased social capital among women.

The ability to mobilise funds and contribute to the household economy is often followed by increased self-esteem among the female group members. They also develop a higher degree of mutual trust and solidarity among themselves. This has resulted in enhanced joint efforts and support; for example in helping each other to cultivate the land in peak seasons; mutual encouragement and support with regards to standing for local elections; support in cases of gender based violence (by e.g. negotiating with husband and/or reporting to responsible authorities). Moreover, women tend to become more ambitious with regards to engaging in public spheres of society, be it as entrepreneurs or decision makers. Many testimonies give striking proofs about the enormous potential of many women in rural areas, and about what they are able to achieve only given the chance and some initial support.

Result 3: Strengthened local civil society.

The saving - and loan methodology is in itself an important contribution to strengthening the civil society in the countries in which we work. Members benefit from a package of capacity strengthening developed by CARE through training on the roles and responsibilities of their members in the functioning of the organisation, the associative life, sound management practices and participation in communal life. The groups thus become veritable learning laboratories of democracy and active citizenship. Members are getting increasingly capable of influencing decisions and promoting transparent and fair decision making processes, and thus becoming an important counterbalance to local power-holders. This is particularly important in light of national decentralisation processes i.e. where local, sometimes inexperienced, authorities have gained more responsibilities. In addition, groups also often form networks, thus becoming even stronger forces when entering into collaboration with other organisations; and getting involved in advocacy, taking on a watch-dog role towards the national government and/or negotiating deals as clients of e.g. larger micro finance institutions.

Result 4: Formation of conducive environment for bold discussions

The mutual trust developed through the saving - and loan activities makes it possible to bring up issues of high sensitivity. The groups thus become platforms where women and men are engaged in bold discussions around gender roles and gender equality and on issues defined as critical by women themselves. Typical examples for issues discussed include family planning; reproductive health; gender based violence etc. The groups provide entry points for education, information, and awareness raising around issues of concern. Reports are also increasingly indicating that discussions are

³ World Resources Report (2008): Women on the Move: Scaling up women's savings groups in Niger, Roots of Resilience, Growing the Wealth of the Poor, pp. 74, box 2.3, online here: <http://www.wri.org/publication/world-resources-2008-roots-of-resilience>

extending into families. Consequently, more and more women now report that they are discussing issues like family planning and maternity assistance with their husbands.

Result 5: Ensuring sustainability

The saving - and loan methodology is distinguished from other forms of microfinance by being saving - based and a method of group development. Loans are entirely based on money saved by the members of the group. No external capital is inserted in the groups. This prevents members from becoming indebted to external creditors. CARE's contribution is the establishment and comprehensive training provided to the groups. The groups once established are entirely self managed. This furthermore ensures ownership, responsibility and sustainability. The sustainability aspect of the methodology has been confirmed in various studies and assessments conducted. For instance Norad's own study report 8/2008: "You cannot save alone" affirms that "*in a study on CARE groups at Zanzibar [the researcher] wanted to find out whether the groups were still intact three to four years after CARE stopped the intervention. The surprising finding was that not only were they intact, they had increased by 258%*"⁴. Similarly, sporadic replication of groups is taking place in other program areas. For us this is a good indicator of the usefulness of the methodology.

Promoting an enabling environment:

To achieve sustainable empowerment of women and improve in gender equality one needs to address the underlying causes. Often these underlying causes are manifested as unequal power relations, weak and/or non-enforced policies and harmful traditional practices. We are therefore also targeting institutions and structures surrounding the women. This is being done through various advocacy - and capacity building activities. In Mali and Tanzania for example, results of these activities are seen in local development plans and budgets and in the fact that investments are taking place responding to the needs expressed by local women.

Another aspect of this includes working with men and engaging them in efforts for greater gender equality. Promising results of these efforts are being seen, for instance in Burundi where networks of male role models are active in advocating for the elimination of violence against women and increased gender equality. Similar tendencies are being documented elsewhere.

Strategy 2009-2013

In the course of last year, CARE Norway developed a new strategy for the next five years (2009-2013). Our goal for this period is to "*support women's fight against poverty and promote women's rights. Through high quality, competencies and good relationships with programme partners CARE shall in 2013 be Norway's leading development aid organisation on women's empowerment and gender equality, with a strong and independent voice with impact in the national debate and in CARE*". Four thematic focus areas have been identified for our program and advocacy work during the strategy period: Women's Economic Empowerment; Governance and Women's Participation; Sexual and Reproductive Health and Rights, and Gender Based Violence.

These are all areas where CARE Norway has considerable competence and experience. The plan is however to gradually build up staff and organisational capacity further to systematically provide technical support to partners and country offices. Increased focus will also enable us to become more strategic in our contribution to the larger CARE International. For example CARE Norway is now taking the lead within CARE International in moving ahead the engagement of men in women's empowerment and gender equality. With funds from the CARE telethon, taking place in October 2009, we will invest in documenting best practices on this, as well as supporting new initiatives, which again will supplement current women's empowerment programming.

In addition, we are as a member of CARE International receiving extensive information, analysis and recommendations from colleagues around the world. This gives us a significant platform to engage in public debate, as well as undertaking evidence based advocacy and lobbying at local, national and

⁴ Norad, 2008, p 55

international level. In the coming years advocacy work will be increasingly integrated into our long term development work at various levels, be it local, national and international.

We wish to thank Norad for the support we have received in the previous phase, and look forward to the next multi-year agreement which started earlier this year.

With our very best regards,
CARE Norway



Marte Gerhardsen
National Director

CARE Norway – Final Report to Norad for the period 2006-2008

1. General

- 1.1 Name of grant recipient: CARE Norway
- 1.2 Agreement number: GLO – 0608/GLO - 05/270
- 1.3 Agreement period: 2006 – 2008

2. Country result reports:

- Mali (GLO-05/270-1/2/3)
- Niger (GLO-05/270-9)
- Uganda (GLO-05/270-5)
- Burundi (GLO-05/250-11)
- Tanzania (GLO-05/250-7)
- Kenya (GLO-05/250-4)
- Rwanda (GLO-05/250-10)
- Burma (GLO-05/270-8)
- Climate and environmental issues addressed in CARE's programmes
- Gender – at the core in CARE's programmes
- CARE and its work on UNSCR 1325 and 1820

Attachments:

1. Expenditure report 2008
2. Audit report 2008

List of Acronyms

ABUBEF Association Burundaise pour le Bien-Etre Familial
ADRA – Adventist Development and Relief Agency
APDH – Association Professionnelle des Droits Humains
ARVs – Anti-retrovirals
AZG – Artsen Zonder Grenzen / Médecins Sans Frontières (Holland)
CBOs – Community Based Organisations
CCB – Communication for Changing Behaviour
CNF – Conseil National des Femmes
CRS – Catholic Relief Services
CSOs – Civil Society Organisations
DCG – Drylands Coordination Group
DDMC – District Disaster Management Committees
FAO – Food and Agriculture Organization
FASP – The Female Genital Cutting Abandonment Project (Somaliland)
FGM/C – Female Genital Mutilation/Cutting
GBV – Gender Based Violence
GLAG – Great Lakes Advocacy Group,
HS – Haemorrhagic Septicaemia
IDPs – Internally Displaced People
ICRAF – International Centre for Research in Agro forestry
IGAs – Income Generating Activities
IMS - Indicator measurement survey
INGOs – International Non-Governmental Organizations
LNGOs – Local Non-Governmental Organizations
LOD – Leadership and Organisational Development
MCH – Maternal and Child Health
MFI - Micro-finance institutions
M&E – Monitoring and Evaluation
MJT – Domestic name for savings- and loan groups (Mali)
MKUKUTA – Tanzania National Strategy for Growth and Reduction of Poverty
MMD – Domestic name of the savings- and loan groups (Niger)
MOE – Ministry of Education
MOFW&SD – Ministry of Family Welfare and Social Development
MOH – Ministry of Health
MoHL – Ministry of Health and Labour
MOR – Ministry of Religion
MOU – Memorandum of Understanding
MTR – Mid-term Review
NGO – Non-governmental organisation
NRC – Norwegian Refugee Council
PEAP - Poverty Eradication Action Plan (Uganda)
PLWHAs- People living with HIV and AIDS
PNLE – Programme National de lutte contre la pratique de l’excision (Mali)
POWER – Promoting opportunities for women’s empowerment in Rwanda
PRDP – Peace Recovery and Development Plan (2006-2009)
PRODESS – Programme de developpement sanitaire et social (Mali)
PRSP – Poverty Reduction Strategy Paper
RPA Radio Publique Africain
RESAFI – Resau d’Epargne Sans Fronitiers Intabwe
SMOWAC – Social Mobilization of Women Affected by Conflict
STD – Sexually Transmitted Diseases
SLG – Saving and Loan Group
TBAs – Traditional Birth Attendants
TOT – Training of Trainers
TUP - Trickle Up
UBPR – Union des Banques Populaires au Rwanda
UNDP – United Nations Development Program

UNICEF – United Nations Children's Fund
UNIFEM – United Nations Development Fund for Women
UNFPA – United Nations Population Fund
UNSCR 1325 – United Nations Security Council's Resolution 1325
VCT – Voluntary Counseling and Testing
VDCs – Village Development Committees
VSL– Village Savings- and Loan groups
WAGE – Women and Girls Empowerment
WFP - World Food Programme
WHO – World Health Organization

MALI

Introduction

During the past four years, 2005-2008, the program in Mali has consisted of three projects operating in the regions of Ségou, Mopti and Timbuktu⁵. The presentation in this chapter will be based on the results achieved in all three regions. The overall goal of the program was that 57 communes in the regions of Timbuktu, Mopti and Ségou should strengthen their capacity to elaborate and implement development plans in which the needs of vulnerable groups were to be clearly integrated. Data from the village savings- and loan groups shows:

Savings- and loan groups established (2005-2008)	Female members	Male members	Total funds mobilized through savings
1 370	41 002	2 990	NOK 7 651 897

The main results emerging from the programmes are as follows:

1. Improvement of local governance through strengthening of capacities of local actors
2. Strengthening of vulnerable women's economic capacities
3. Increased awareness of negative aspects of FGM as well as HIV prevention
4. Improved local management of natural resources

2. Reporting on Results:

2.1 *What are the most important results achieved in the agreement period?*

The most important results achieved in the program as a whole are:

1. **Improvement of local governance through strengthening of capacities of local actors**

The program has in total trained more than 600 elected people in administration and communal management. The formal training has been focused on participatory planning for local development, understanding texts and laws in relation to decentralisation, management of natural resources and conflict prevention, investment in social infrastructure (in some cases co-financed by CARE), and management of multiple partnerships including partnerships with civil society.

The impact of these activities is noticeable in the performance of the communes participating in the program when it comes to planning local development (it can be seen in the communal development plans and budget and in the fact that investments responding to the expressed needs of the population are being implemented). Mechanisms for decision making and for making these transparent are progressively becoming the norm, and services are being delivered to the populations. The results are contributing to the national decentralization process.

In Timbuktu, sessions of awareness raising and discussions of different types of discrimination have contributed to creating a space for open dialogue in the communities. The themes addressed during these sessions include women's participation in communal development, access to basic social services, gender equity, access by marginalised groups to means of production, the consequences of marginalisation, and equality in the participation in the management of public affairs. The last mentioned theme has led elected officials to invite communities to their meetings.

⁵ The thematic focus in Ségou has been health, HIV and AIDS, STD, FGM and sanitation; in Mopti management of natural resources and conflict prevention; and in Timbuktu conditions and rights of marginalised nomadic groups and agricultural labourers.

2. Strengthening of women's economic capacities

The programme has established 1 370 MJT⁶ groups (surpassing the aim of 1 200 groups), including 43 992 members of whom 41 002 are women. All together, these groups have mobilised 7 651 897 NOK, and 34 100 members have taken loans equalling 5 461 404 NOK. Loans are invested in income generating activities and/or social needs, and more than 50% of the groups undertake collective income generating activities (e.g. soap production, dying cloth, grain banks etc). In addition these women have through their membership in MJT groups gotten access to agricultural equipments and inputs (seed), and have as a consequence been able to increase their cultivated area. The extra income generated has helped the women in:

- Keeping their husbands at home instead of leaving the family to do seasonal labour migration.
- Ensuring the food security of their households
- Ensuring better health care for their children through the possibility of buying medicine.
- Sending their children to school.

However the most remarkable effect of the savings- and loan groups is the self esteem it has created in women and belief in their own capacity of mobilising funds to undertake income generating activities. This has considerably improved their position in the household as well as in the community. Also 35 networks of MJT groups have been formed. Networks of MJT groups are increasingly seen by political parties as a political force to be reckoned with at the local level.

3. Increased awareness on negative aspects of FGM as well as HIV prevention

The proportion of MJT group members who report to have excised daughters has decreased from 87% in 2005 to 81% in 2008. Whereas 52% of girls aged 0-5 years were excised in 2004, 33% of girls aged 0-5 years in the intervention area were excised in 2008. Still, 38% of MJT group members report to be in favour of continuing the practice of FGM.

Use of condom as a means of protection against HIV/AIDS has increased from 43% in 2005 to 65% in 2008, and there has been increased awareness on what constitute risks.

4. Improved local management of natural resources

Training and awareness raising on sustainable management of natural resources, with a focus on techniques for manufacturing and use of improved fire pots and land improvement through reforestation, has resulted in households adapting to and using these new techniques. In 2008, 86% of households use at least three methods of rational natural resource management, compared to 41% in 2005. The use of improved fire pots has reduced the households' firewood consumption by 50%.

2.2 *In case predefined goals were not reached, please name what factors (internal and/ or external) were hindrances.*

Generally, expected results have been reached.

2.3 *Has the realisation of the programme contributed to, or resulted in any unanticipated consequences (positive or negative)?*

Local organisations and MJT groups and networks, who have been trained by the program in advocacy, civic education and human rights, have started to negotiate within their communities and have achieved results in terms of having their needs prioritised. There is a noticeable and growing ambition among female members of these organisations of participating in local politics.

⁶ Musow ka Jigya Ton, the local name for Village savings- and loan groups.

2.4 What has the organisation's value-added been? Summarize what the organisation's contribution to the partner was, in addition to the financial assistance.

With more than 30 years presence in Mali, CARE is committed to a strengthening of Malian civil society. CARE's contribution consists of training and supervision to strengthen both technical and administrative competence of partner organisations. Partner organisations appreciate being trained in CARE's administrative and financial procedures, as it increases their competence and professionalism. CARE also offers training in approaches like Household Livelihood Security, Rights Based Approach, Gender and Equity and vulnerability analysis. Every year the competence and training needs are identified through a process of self evaluation facilitated by CARE.

CARE facilitates an annual evaluation process where both partner organisations and beneficiaries participate in reviewing the strategy, approaches and progress, and make recommendations for improvements.

2.5 To what degree was the programme carried out in cooperation with other donors, national or local? To what extent did they follow plans of the local authorities?

The Poverty Reduction Strategy Paper is the main reference document for development in Mali, and also for CARE. The overall program contributes to the enactment of national priorities. An example of this are the activities addressing behavioural change with regards to FGM, HIV and AIDS, and hygiene, and these contribute to national plans like PRODESS (*programme de developpement sanitaire et social*) and the PNLE (*programme national de lutte contre la pratique de l'excision*). The program also contributes to a national plan for the promotion of women.

In all the regions the program plays a facilitating role to achieve local development while implicating all groups of society, in accordance with local development plans. Through capacity strengthening of local elected officials and local organisations, the goal is that the priorities of the populations are taken into consideration in democratic processes. CARE accompanies the communities in the elaboration and participatory management of communal plans and budgets.

The project in Mopti has also piloted a component called Ecofarm on behalf of the Drylands Coordination Group (DCG) in collaboration with ICRAF and several other NGO partners. The specific aim is to develop a system for sustainable agricultures specifically adapted to dryland areas. The project in Mopti has also developed synergetic collaboration with the research institution Wetland International who has funded parts of the partner communes' environmental plans.

2.6 Outline briefly how the programmes have contributed to strengthen civil society

The program has been implemented in partnership with 7 Malian NGOs which have taken part in trainings and experience-sharing, in order to be able to operate autonomously in the future. Furthermore, more than 670 local civil society organisations and 1 370 MJT groups have benefited from a package of capacity strengthening through training on the roles and responsibilities of their members in the functioning of the organisation, the associative life, healthy management and participation in communal life. These community based organisations (CBOs) have also been put in contact with elected officials through community dialogues. Through this work the CBOs participate in making decisions influencing the community life of their members, the mobilisation of the members to ensure the management of common resources, and the defence of their members' fundamental rights. These civil society organisations constitute today veritable learning laboratories of democracy and active citizenship.

2.7 What are the most important lessons learnt from the running of the programme, and what parts should be changed and/ or adjusted before any new agreement is entered into?

The abandonment of discriminatory practices depends on the involvement of agents of discrimination and on recognising the existence of discrimination and the effects it has on society as a whole. Community organisations of the civil society are still weak and have few relations to extended

networks, which questions their capacity of playing the role of partner and of watch-dog in the communes.

To deal with the communal level only when working with prevention and management of conflicts is not sufficient to create conditions for the implementation of these efforts. It is important to include the community level since it favours the participation of different types of actors. Coordination and harmonisation and synergy of the activities of different interveners strengthen the success of all the help given to the communes. The lack of such coherence and synergy contribute to keeping the elected officials in a passive role. All partners should strive to make the commune the entity of all local development.

For achievements in conflict resolution to be sustainable, it is important to undertake proper processes involving all affected actors, including women, and to sign an agreement. Even in areas with high levels of illiteracy, signed protocols both seem to prevent further conflict and to facilitate coordination of activities and engagement of the implicated parts.

NIGER

Introduction

The programme in Niger has been running for 3 years though the programme had originally been set for the period 2006-2010. The overall goal of the MMD⁷ program was to contribute to the reduction of the economic, political and social vulnerability of MMD women's groups and network members in 297 communities within the regions of Dosso, Maradi, Tahoua, Tillabéri and Niamey. Since the beginning of the program, there has been significant evolution in the program's intervention zone and the program has surpassed the initial targets in terms of numbers of people and communities:

Savings- and loan groups established (2006-2008)	Female members	Male members	Total funds mobilized through savings
1 910	43 633	0	NOK 1 351 103

The main results emerging from the programmes are as follows:

1. The growth of savings and acquisition of productive assets has provided greater economic security for the women
2. The individual empowerment of women has increased
3. The number of women who can negotiate and obtain freedom to travel, as well as participate in decisions regarding household resources has increased substantially

2. Reporting on Results:

2.1 What are the most important results achieved in the agreement period?

1. In line with objective 1, *strengthening economic security of MMD groups and networks:*

The growth of savings and acquisition of productive assets (particularly livestock) has contributed to providing greater economic security for the women. Having livestock has also contributed to improving women's living conditions, and the availability of milk has improved the quality of nutrition. Increased awareness and economic resources have also contributed to improved child nutrition.

According to the results of the IMS⁸ survey, 97% of the MMD women who practice income generation activities affirm that their activities are profitable and help them to satisfy their personal needs and those of their households; save and improve their revenue; satisfy their social obligations and the acquisition of productive assets (equipment and animals).

Grain banks, being a collective income generating activity (IGA) undertaken by all the women's groups and networks, have had one of the largest effects in terms of harmonizing gender relations. In 2008, 282 grain banks were running, with the support of 30 323 MMD women who collected nearly 4 550 tons of grain from community produce. The MMD grain banks have helped women acquiring competence in managing a large-scale community activity that was once reserved exclusively for men, and as a result women hold a higher position in the household and in the community. The grain banks and the access to the financial services of the groups and networks have also contributed to less seasonal labor migration from some areas, allowing families to cultivate their own land instead of needing to sell their labor.

Regarding linkages with other organizations and institutions, the MMD program has helped the groups and networks in developing project proposals. 289 proposals out of the 336 submitted were

⁷ MMD (Mata Matu Dubara) is the domestic name of the savings- and loan groups.

⁸ IMS 2007 – indicator measurement survey

accepted, and in total 693 partnership protocols were signed with a range of 46 various agencies. This is not only a remarkable performance by the MMD structures in terms of negotiation, but also a testament of their credibility in the eyes of the financial partners. This performance means that the women will have greater chances of accessing other sources of financing and technical support. An important partner to many networks and groups is the WFP, that channels cereal through their cereal banks.

2. In response to objective 2, *promoting awareness and the respect of rights and duties of the most vulnerable groups*:

The individual empowerment of women has increased⁹. These are the first effects of the program's work to involve women leaders, community leaders, and locally elected officials in a responsible social dialogue with the goal of creating lasting change.

Around 95% of the elected women (in addition to other female candidates) have declared their intentions to run in the next municipal election in 2009. The program will continue to help women candidates to consolidate their experiences from the 2004 elections to better prepare for 2009.

According to the evaluation of the activity conducted in April 2008, behavior change communication on different themes¹⁰ has reinforced the capacities of men and women in terms of understanding the rights and responsibilities of women as well as those of the spouse in a marriage. The role of women was much more appreciated by the men and discussions between couples is reported to have become more frequent than before on important issues such as family planning and the marriage of their children.

3. With regards to objective 3, *strengthening women's leadership and contributing to the social empowerment of women*:

Having wealth of their own has motivated women to participate more openly in collective decisions. The trends show an increasing number of women who declare that their opinions are taken into account during community decisions. There is also an increasing social recognition of female leaders' capacities.

The number of women who can negotiate and obtain freedom to travel, as well as participate in decisions regarding household resources has increased substantially. According to the 2007 IMS, in 72.5% of the households, the sale of household property was done in a concerted manner, compared to 47.2% at the start of the program. This augmentation indicates that the creation of a more favorable environment in the household relations has increased dialogue and negotiation.

97% of the surveyed networks in the evaluation stated that women participated actively in community actions (construction of mosques, schools, community clean-up, etc.). Thanks to this participation, to indirect loans to non members, and the management of the grain banks, the MMD networks have become more visible and recognized in the community. MMD women from the networks and federations also participated in communal councils.

The MMD system has initiated a culture of transparency and democracy based in the management of the women's groups and networks. This translates into a good management of the networks' financial resources and involvement of affiliated women's groups in the management of communal resources.

⁹ The individual empowerment indicator increased from 59.8% to 66.4% in 2006 and to 66.5% in 2007. This indicator is based on information gathered on the following aspects: access to information and training, reduction in daily tasks, negotiation of mobility, capacity to participate in mixed events, capacity of community women to mobilise for ceremonies, capacity of neighbouring community women to mobilize for ceremonies, capacity to mobilise gifts/goods for ceremonies.

¹⁰ Early/forced marriage, genital mutilation, inheritance, rights and responsibilities, female leadership, STDs, HIV and AIDS, family planning, domestic violence and tobacco addiction.

2.2 In case predefined goals were not reached, please name what factors (internal and/ or external) were hindrances.

The predefined goals for the period 2006-2008 have been reached without any particular hindrances except for the third expected result of objective 3 - The women organizations have participated in the development and application of good governance policies at the local and national levels. To a certain extent the achievement of this result depended in part on the public service for promotion of women and the national observatory for women's promotion, but especially the latter has for all intents and purposes not been operational. However, the program has developed some initiatives designed to work in a similar sense through the mobilization of women during different commemorative events such as the National and International Women's Days.

2.3 Has the realisation of the programme contributed to, or resulted in any unanticipated consequences (positive or negative)?

The strength of the effect of the grain bank activity on women's empowerment and female leadership in the communities was rather unexpected. On the other hand this has also created some unanticipated negative effects in terms of men's resentment of the above mentioned female leadership. This shows us that we might have reached a limit of "positive discrimination" of women in the program activities, and that we have to start engaging men in a more systematic way.

Another element to monitor closely is the continuously increasing attention given by the MFIs to the MMD groups and networks, and the pressure on them to take up loans. This loan is attractive to the women because of its potential to increase the individual savings of the women, but it also carries high risk. The MMD women have a greater tendency to use their own funds to finance activities whenever possible.

The level of instruction attained by the women as well as the marked interest in the literacy training served to increase the number of young girls in school and also to a fairer distribution of household tasks. Women no longer hesitate to enroll their daughters in school and even absolve them from certain chores which they would normally be performing during school hours.

Another important effect observed by the program was the women's desire to form larger organizations or partnerships. This desire was manifested in some MMD structures' capacity to form more formal insurance groups or "mutuelles" without technical support from the program. The activity of contacting potential partners who would accompany the MMD structures in setting up the insurance mutual was performed entirely by the women. This initiative should be evaluated before any substantial comment can be made as for impact on target group.

2.4 What has the organisation's value-added been? Summarize what the organisation's contribution to the partner was, in addition to the financial assistance.

CARE's added-value is creating the conditions of reciprocal learning; the program shares its experiences and know-how and the partners contribute with their expertise on local conditions.

The hiring of a technical assistant working only with partnerships has enabled CARE to elaborate a partnership strategy and to target different types of partners. The program has both implementing partners, support partners and partners within the state administration. Activities implemented in collaboration with technical partners have focused on the elaboration of organisational development plans, and this will be followed by the execution of these in order to strengthen the partners' capacities as well as institutional structure. The major contribution to community partners has been strengthening of capacities, accompanying partners in planning, implementation, monitoring and evaluation of activities, and promoting contact and exchange of experiences with other technical and financial partners.

2.5 To what degree was the programme carried out in cooperation with other donors, national or local? To what extent did they follow plans of the local authorities?

The program is in line with the national PRSP, by the fact that it contributes to reducing poverty of women. More specifically it contributes to the main strategies of expanding use of basic social services; expanding productivity in rural environment and; the process of decentralization and good governance. The program is also in line with the national microfinance strategy.

Local authorities and their plans constitute an important arena for the MMD groups and networks. The contact between the communal councils and the MMD networks has been reinforced through participation in program planning and review meetings. The mayors and communal representatives have become increasingly aware of the existence of the MMD groups and networks as important contributors to the development in their communes and the program has contributed to integrating women's concerns into the communal development plans.

The World Food Program is a collaborating institution in this program and supplies grains stocks and fund construction of warehouses for the grain banks that the MMD groups manage. Trickle Up (TUP), an American organisation, has contributed to the program by funding activities particularly targeting extremely vulnerable women. Zonta International has funded a component in the Tahoua region aiming to fight against stigmatisation of people living with or affected by HIV and AIDS.

CARE USA and the Goldman Foundation have funded an experimental project on nutrition mainstreaming that has been executed in collaboration with the MMD program. Swiss Aid has funded activities of peanut oil extraction in the Dosso region.

A major initiative was launched in July 2008 as part of a programme called *Access Africa* which aims to provide financial services to 30 million people in Africa over 10 years. For Niger this translates to greatly increasing the number of savings and loans groups all over the country, in partnership with a range of international and national NGOs as well as the ministries of finance, rural development and promotion of women.

2.6 Outline briefly how the programmes have contributed to strengthen civil society.

The global strategy of the program is to strengthen civil society through the MMD networks and groups, but also other community structures such as networks of elected women, and organisations of village agents. This is done through a focus on organisational development of these structures, mainly by training and capacity building on a number of issues, including decentralization, democratic culture, and improved internal practices for good governance. The program also has close collaboration with the communes in the program area. The communes are invited to participate in the MMD planning meetings, the social dialogues on good governance, and 50% of the communal advisors have been trained in good governance. Local authorities and their activity plans are important arenas for the MMD groups to exercise their role as civil society, and the program has contributed to enabling the groups of taking on this role with increasing success.

Also, during the celebrations of the International and National Women's Days, and the national congress of MMD, the MMD networks and federations were able to improve their visibility at the national level. In the short term, all of these MMD networks and federations will be the means in which Nigerien women can face the challenges of democracy and access more political responsibilities.

2.7 What are the most important lessons learnt from the running of the programme, and what parts should be changed and/ or adjusted before any new agreement is entered into?

Engaging men

A stronger implication of men in the activities will enhance the social cohesion in society and contribute to an even more successful implementation of activities and good results. Partnership with the communes gives a strong institutional anchorage for the program's activities.

Participatory monitoring and evaluation

The organisation of programming fora constitutes a space for exchange and negotiation between women and their partners. Thematic and periodic meetings between women participating in the program offer a possibility for exchange on the management of program activities. Also the implication of key actors in the program's self-evaluation processes and social dialogue favours good governance and contributes to making these actors feel responsible.

Governance and control issues

Despite the changes already perceptible due to the grain banks, certain insufficiencies in the implementation and operation of internal self-control mechanism are still observed, indicating a need for stronger emphasis on support in these matters.

With regards to women's participation in community decision making, today, the difficulties encountered by the women reside not in their participation in the decision making process but in their capacity to defend their interests. The joint efforts of the MMD program and the community members themselves have produced a change in the acceptance of women's participation. This is certainly an important concession from the men in the sharing of power. However, it is also insufficient because the women's presence means very little if they don't actively participate in debates.

Further economic development

There is limit to what level the income generating activities undertaken by the women members of the groups can reach. At the same time, many groups and networks are being offered external loan that is not really adapted to their present activities and economies. There is a need to look critically at market linkages and innovation to seek real economic development to go beyond mere economic stability at household level.

UGANDA

Introduction

This report shows the results from the four year's (2005-2008) support from NORAD to CARE for the SMOWAC project in northern-Uganda. The overall goal was to improve household economic livelihood security and self reliance of 50 000 IDPs in Gulu, Pader and Amuru districts of Northern Uganda, mainly women, through promoting their participation in small scale enterprises, agriculture, and microfinance activities¹¹. Cumulatively for the four years, SMOWAC has surpassed the aim of reaching 50 000 persons by the end of 2009:

Savings- and loan groups established (2005-2008)	Female members	Male members	Total funds mobilized through savings
1 925	40 394	12 756	NOK 5 429 378

Four results which correspond to the expected outcomes shall be highlighted in this report:

1. IDPs have increased access to financial services
2. IDPs have improved capacity and skills to manage small, rural enterprises
3. IDPs have increased access to agricultural development services
4. Civil Society Organisations (CSO) have strengthened capacity in advocacy, governance and management of pro-poor initiatives

2. Reporting on Results:

2.1 *What are the most important results achieved in the agreement period?*

To a great extent, the programme has been completed as planned, and the most important results achieved are the following:

1. IDPs have increased access to pro-poor financial services:

With regards to savings, 1 925 savings and loan groups have been established, including 53 150 members (76% women). Accumulative savings for the groups are equivalent to 5,4 mill NOK for the whole period (2,3 mill NOK in 2008). Development of a culture and attitude to savings has taken place, and many groups (on average 5 per 25 camps) have been formed. In case of disintegration of groups, as a consequence of the decongestion process, members express that they will form new groups.

At the same time, accumulative loans taken have also increased (2,2 mill NOK in 2008 only). Loans are primarily invested in small scale businesses. Income generated enables the owners to provide for their family by covering costs such as school fees, medical bills, clothing, food and minor household items. Also particularly marginalized groups such as people living with disabilities are now to an increasing extent accessing financial services.

The groups' social funds also act as insurance for school - and hospital fees and other emergency needs such as funerals, and thus provide easy access to money without interest. This way the social funds prevent members from taking up expensive loans from local lenders.

¹¹ The specific expected outcomes was access promoted to pro-poor financial services among IDPs based on the Village Savings- and loan methodology (by end of 2009); capacity and skills improved among 50,000 IDPs in the identification, planning and management of viable small rural enterprises (by end of 2009), access increased for 50,000 Returning IDPs to agricultural development services and inputs (by 2009), and to strengthen the capacity of 5 CSOs and supporting structures in advocacy, governance and management of pro-poor initiatives

Since the start of the project in 2005, there has been a steady increase in savings and small-scale businesses, due to relative peace following the Juba peace talks, an improving economic environment and confidence in the VSLA¹² methodology.

From the analysis of the data collected from a sample of 3 244 project beneficiaries, composed of 82% women and 18% men the results showed that VSLA had great impact at various levels in the life of the project beneficiaries. The data analysis revealed the following about the participants;

- 86% used funds for medical treatment.
- 82% bought household materials
- 72% financed education of their children
- 71% invested in agricultural activities
- 70% supported their small businesses
- 35% used funds to procure housing materials
- 33% bought radios
- 23% bought bicycles for transport
- 25% were able to buy livestock (goats, cows)

From the statistics above, the beneficiaries were able to finance education of their children. Education was one of the key empowerment concerns identified in the CARE Uganda 2006 strategic impact inquiry, therefore the contribution of VSLA to education is a recommendable impact in the lives of the project beneficiaries. Secondly, the returning communities have been able to acquire household assets and housing materials through having access to capital in the VSLA hence contributing to the return process.

In terms of family and social relationships, 94% of the participants reported that VSLA improved their family relationships and 89% revealed that their involvement in VSLA has enabled them to participate effectively in community decision making processes. Overall from the above findings, it can be attributed that the VSLA has significantly contributed to enhancing women's empowerment in northern Uganda.

2. IDPs have improved capacity and skills to manage viable, small, rural enterprises:

The project has improved the skills and knowledge of 39 323 members. A total of 60% of the participants trained reported starting new businesses or having improved their business management skills. There has been a marked increase in start-up of new businesses over the last 1-2 years. Most of the participants were integrated and trained as VSLA groups, and have engaged in income generating activities such as small eating houses, brick laying and selling, local brewing, charcoal and firewood, bread baking and confectioneries, bead and blanket selling, pottery, fish mongering, small scale retail shops and agro based enterprises at the production and marketing level.

In 2008, CARE partnered with Mega FM and Luo FM to deliver a business development program and market information to participants by radio.

3. IDPs have increased access to agricultural development services and inputs:

The mid term review concluded that the project has contributed to increasing the agricultural production in the project area. The proportion of the beneficiaries that acquired skills in agricultural production was 40%, while 37% acknowledged that the project facilitated acquirement of improved seeds. As people have been returning from IDP camps to villages, CARE has provided training as well as inputs such as seeds, livestock, oxen and ploughs. Focus has been on opening land and establishing "demonstration plots", leading to a further increase in agricultural production (cassava, beans, sesame, sim-sim, sere nut, groundnuts and bee-farming).

¹² Village Savings and Loan Association is the commonly used name for savings and loan groups in Uganda.

In an effort to reduce on the environmental destruction and increase environmental sensitivity among the community especially now in the return process, the project provided environmental training to project participants with emphasis on energy saving technologies.

The project has boosted household self sufficiency. In 2005, 84% of the households interviewed reported food aid as a major source of food, At the time of the mid term review (December 2007), 48% of the participating households obtain food from their own gardens as the main source of food; 31% still depend mostly on relief aid from World Food Organization while 21% reported that they mostly buy food for their households.

4. Civil Society Organisations (CSO) and supporting structures have strengthened capacity in advocacy, governance and management of pro-poor initiatives:

The effort to strengthen the capacity of partner CSOs has so far resulted in:

- Improved service delivery of the participating CSOs; both in terms of quality of training provided to the groups as well as their engagement with the target population
- Improved management of resources by the CSOs
- Improved profile and capacity of the CSOs. Consequently two of the participating CSOs have initiated collaboration with other donors.
- It is acknowledged that as a result of their participation in the project, women have enhanced their leadership skills, and some have become community leaders and are playing an increasingly instrumental role in enhancing the women's empowerment agenda in the North.
- The increasing ability to mobilize savings is considered to contribute to reducing the dependency syndrome in northern Uganda.
- Increased unity within the communities. Members report of increased internal respect and support. Moreover, the tradition of digging together ("*pur aleya*") is reappearing.

2.2 *In case predefined goals were not reached, please name what factors (internal and/ or external) were hindrances.*

Whereas the results overall have been as expected, there are also some challenges that might become potential hindrances that need to be addressed in the next programme:

A) The transition versus cost of service delivery

The current scenario of IDPs moving to new sites (out of the camps) has increased the coverage of the partners by space. This has cost implications and has triggered discussions on the strategies for the future implementation. Consequently, CARE and partners are currently discussing various alternative strategies for cost reduction, while at the same time ensuring sustainability and effectiveness of the project.

B) Conflicting approaches to savings schemes among development actors

The increased popularity of the savings and loan groups has triggered interest from many development actors to implement microfinance projects in the project area. The challenge however has been related to the methodology applied. Some organisations are for example giving cash grants to groups to save, and thus jeopardising the communities' own savings initiatives, initiatives that the SMOWAC project seeks to promote, and which is reported as the most important benefit from the project.

2.3 *Has the realisation of the programme contributed to, or resulted in any unanticipated consequences (positive or negative)?*

Even though women to an increasing extent are improving their access to financial resources, it is generally still their husbands who decide on how and when to use the funds. However, women also reported that some husbands have changed their behaviours (positive and negative) as a consequence of the project; for example some men have started consulting their wives on decision making and resource allocation at the household level; however, other men have become more jealous of their wives' progress; and also some men have started neglecting their responsibilities as "bread-winners"

when they see that their wives get access to more funds, and thus the burden on women might increase.

All these findings are being discussed by CARE and partners and strategies to address these are integrated into the redesigned programme.

The demand for VSLA has been very high within the community and this has led to spontaneous formation of other VSLA groups which are over and above what the community facilitators can handle. However, the risk is that because of the lack of training to these groups the best practices of the methodology are compromised. There is need to train more community facilitators to meet the increasing demand.

2.4 *What has the organisation's value-added been? Summarize what the organisation's contribution to the partner was, in addition to the financial assistance.*

Capacity building of local CSOs is an inherent part of CARE's approach to partnership. The capacity building is carried out in order to improve service delivery and management of resources at the level of the CSOs. Training provided include issues related to the village savings and loan methodology; gender equality, participatory approach; do-no-harm, and financial management. In addition, local partner organisations are actively taking part in review, monitoring and strategic discussions around project development; challenges and opportunities.

2.5 *To what degree was the programme carried out in cooperation with other donors, national or local? To what extent did they follow plans of the local authorities?*

At the local level, CARE is a member of the food security committee and co-chair of the livelihoods working group which ensures coordination and harmonisation of plans among the different agencies. Other members include FAO, UNDP, NRC, ARCI, CRS and World Vision.

As the operational context changed with more people returning to their parishes, the project realigned its strategies of delivering services to sub-counties and parishes through strengthening the community based structures. Sub-county coordination frame-work was developed with each partner having a resident coordinator, and parish based community facilitators were trained. The community facilitators were identified from the local community as change agents and hence ensuring sustainability as community resources. These structures coordinate with the lower level local governments at the sub-county level. This approach is in line with the local governments' plans for recovery and development of the region.

At the national level, this project is in line with two key Government policy frame-works i.e. Poverty Eradication Action Plan (PEAP) 2004/5-2007/8 under pillar 2 of enhancing production, competitiveness and incomes and the National Peace, Recovery and Development plan for northern Uganda (PRDP) 2006-2009. The PRDP is a commitment by the government to stabilize and initiate recovery of the north in the next three years through a set of coherent programmes in one organizing frame-work that all stakeholders will adopt when implementing their programmes in the region. The plan notes that in the post conflict recovery period "there will be need for transitional livelihood support"¹³ The SMOWAC project specifically relates to strategic objective 2 on rebuilding and empowering communities and strategic objective 3 on revitalization of the economy. The current transition to recovery period will focus interventions at sub-county levels instead of the camp based approach.

2.6 *Outline briefly how the programmes have contributed to strengthen civil society.*

The support provided to the savings- and loan groups contribute to building the social capital among members as self-esteem and feeling of solidarity and mutual assistance is enhanced, and skills in leadership and group management and governance are built. In such a way the project contributes to strengthening the informal part of the civil society.

¹³ National Peace, Recovery and Development plan for Northern Uganda (PRDP) 2006-2009 pg 66

The SMOWAC project has continued to emphasise working with and through partners in service delivery as a way of strengthening the role of civil society. It should be noted that CARE deliberately prefers to work with local indigenous CSOs as part of its sustainability strategy. Aware of capacity gaps in local CSOs, a two pronged approach has been designed that involves committing funds and capacity building as they deliver services to the community. The aggregate of all the efforts at the end will be a strengthened civil society.

2.7 *What are the most important lessons learnt from the running of the programme, and what parts should be changed and/ or adjusted before any new agreement is entered into?*

Strategies for how to work with men is being developed and one is recognizing that more effort has to be made on sensitizing men to change their negative attitudes towards women emancipation. The project should also deliberately target more of the most vulnerable groups and individuals in society for example the people living with HIV and AIDS, affected households, the disabled and child mothers.

The linkages to micro-finance institutions for safety of the savings of the communities continue to be a key concern. This is also related to the linkage to the private sector for agricultural development. As communities return to their original homes, these linkages will be very important for providing services in a more sustainable and effective manner.

Engaging in higher level advocacy is very important especially for influencing policies of government. The engagement with the local legislators from the greater north was a learning experience for both CARE and the members of parliament. It was noted that there is sometimes disconnection in knowledge and information between the community level and the higher level. However there is an opportunity for effective advocacy for policy especially for women's participation if this gap is narrowed through information sharing and dialogue.

BURUNDI

Introduction

This report shows the results from the three year support from NORAD to CARE for the Umwizero project in Burundi¹⁴. The overall goal was to enhance livelihood security of households in target communes of Ngozi, Kirundo and Kanyanza (provinces) through improving women's economic, social – and health status and promoting gender equality. Some of the outcomes of the 3 year programme shows:

Savings- and loan groups established (2006 – 2008)	Female members	Male members	Total funds mobilized through savings
587	11 958	1 323	NOK 532 000

The results documented can be summarised as follows:

1. Increased and strengthened economic status for women
2. Increased awareness around reproductive health and gender based violence, as well as higher demand for related services
3. Higher respect for women's rights and promotion of gender equality

2. Reporting on Results:

2.1 What are the most important results achieved in the agreement period?

During the three years of the project, the following results and tendencies have been recorded¹⁵:

1. Increased and strengthened women's economic status

Membership in savings and loans (solidarity) groups provides women (and some men) with an opportunity to save and to take up loans. In addition, the group membership increases women's capacities and competencies to increase their level of income and thus strengthening their capacity to make strategic investments. By December 2008, 22 757 loans have been taken (by end of 2008, 71% of all members had taken a loan), and 54 % of the groups formed have been legally recognized by their commune. Among the group members, 58% spend the loan on Agriculture related activities¹⁶; 26% spend the loan on non-agricultural businesses; 14% spend the loan on social costs¹⁷; and 4% on food.

The general trend is that the size of loans is progressively on the rise. In the beginning, individual loans varied from 2 000 to 10 000 Fbu, whereas nowadays they reach up to 50 000 Fbu¹⁸. One of the reasons for this is that some women are now entering into the previously male-dominated and high-profit-making coffee business.

Some of the more mature groups have also shared the dividends made up of interest and fines, before starting the saving again. This has produced a replication effect as women, who previously had been reluctant to joining groups, see the benefit from group membership and are now creating their own groups.

2. Increased awareness around reproductive health and gender based violence, as well as a higher demand related services

¹⁴ The project was initially planned for five year, but in order to correspond time-wise with CARE Norway's agreement with NORAD phase 1 was finalised in December 2008, and a new phase initiated in 2009.

¹⁵ The overall goal is to enhanced livelihood security of households in target communes of Ngozi, Kirundo and Kanyanza (provinces) through improving women's economic, social – and health status and promoting gender equality.

¹⁶ Incl. purchase of farming tools, purchase/rent of land, costs in relation to marketing of products.

¹⁷ Incl. medical and school fees; costs in relation to rituals; clothing etc.

¹⁸ 1,000 Fbu is about 5 NOK.

Awareness on why and how to access health services provided by project partners is increasing. Consequently, there is a growing demand for the services offered by women group members and their husbands, particularly services related to family planning - and maternity assistance. By the end of 2008, 1 327 women had successfully completed their literacy exams. Literacy training has increased women's ability to access public information, particularly health information. The proportion of women (participating in the project) who frequent reproductive health services has increased from 53% to 72% over the past year¹⁹, while the proportion of these women who are accompanied by their husbands has increased from 50% to 61%.

With regards to information on HIV risks and means of transmission, the proportion of women able to name these has increased from 11% to 62% over the past year²⁰, while couples jointly requesting testing and counselling of HIV and other sexually transmitted infections has increased from 16% to 23%. In addition, more HIV positive women are now talking to others about the main causes of HIV; how to live positively with HIV/AIDS, as well as promoting good practices to fight the propagation of HIV/AIDS.

More women are publicly denouncing domestic violence²¹. Several individual men are also testifying that they are changing their behaviour regarding domestic violence. Such testimonies have stirred discussions in the communities and influenced other men to also change their behaviours towards their wives. During the project period 55 cases of violence were reported to local conflict resolution structures and to the police. By December 2008, 60% of these had been positively settled in favour of the victim.

3. Higher respect for women's status and promotion of gender equality

The project has strengthened solidarity among women. They no longer accept to keep quiet when experiencing rights' violations. Increased self-esteem among women has led to increased participation in conflict resolution at household and community level, and women's ambitions with regards to engagement in "public life" are increasing. With regards to women's participation in formal decision making bodies, tangible results will first be seen after the next election in June 2010.

Local administrators state that conflicts have markedly decreased at household level after the introduction of the project. The reason given is that women increasingly are contributing to resolving conflicts. More active participation of women in household decision making is reported, particularly around resource use - and management. Women's role in decision making and local conflict resolution is becoming increasingly recognized by the local administration and other social structures. Judicial structures, the police as well as the local administration also increasingly play a role in promotion of women's rights, particularly through participation in meetings organized by the project.

2.2 *In case predefined goals were not reached, please name what factors (internal and/ or external) were hindrances*

During its three-years implementation the general progress has been more or less as expected. Changes in particularly improved fulfilment of human rights have been challenging to document. So far such results have primarily been reported through the use of testimonies. However, during the first phase efforts have been made in order to further deepen our understanding of the issue, for instance through conducting studies and community discussions. Outcomes of these are expected to have been useful for the development of more relevant indicators for phase two (started in 2009).

2.3 *Has the realisation of the programme contributed to, or resulted in any unanticipated consequences (positive or negative)?*

¹⁹ 2006 data is lacking.

²⁰ 2006 data is lacking.

²¹ Including not only physical violence, but also other violations of women's rights.

Women working together:

The solidarity groups are taking up an old tradition of helping each other in cultivating the fields (*ikiribi* - in Norwegian “dugnad”). This tradition somewhat got lost during the years of the civil war. The women also do *ikiribi* in the fields of non-members for payment. In cases where members don't have their own land (a quite common problem), the groups have developed mechanisms to ensure that also these women benefit from the *ikiribi*. This has reduced the conflicts between those who have land and those who have not.

Umwizero being accused of being a political party:

Due to the massive adherence of women to the Solidarity Groups, the project has on some occasions been accused for being a political party causing some challenges between the project and the local government. To clarify the situation, explanation meetings have been organized at various administrative levels. At the moment, the government is expressing its appreciation of the project and is wishing for extension to all parts of the country. They find that the project is the very useful for community mobilization on issues related to human rights and for development in general.

Fear of being misused by political parties

Related to the above, thanks to their new competence, women members of the solidarity groups are becoming more popular among the different political parties. Several among them are now being encouraged to stand for the election in 2010. However there is a risk of manipulation by politicians as the group members have a big mobilization capacity. In response to this the project is providing training to groups on civic rights, election rules - and procedures. It has been agreed that while women members of solidarity groups may participate in meetings organized by a political party, representatives of political parties are prohibited to use the solidarity group meetings to present their agendas. CARE Burundi is also taking measures in preparation for the election in 2010. Activities include awareness raising among staff and partners on importance of partisan neutrality; as well as consultations with local administration to ensure communication as the election is approaching.

2.4 What has the organisation's value- added been? Summarize what the organisation's contribution to the partner was, in addition to the financial assistance.

During 2008, CARE Burundi renewed its partnership strategy. The new version allows for so-called “strategic partners”, which include partnerships that is not only project-based. Rather strategic partnerships are long term relationships with local NGO having a specific expertise in a field relevant to CARE (or where CARE does not have the needed competence and experiences). Six such partners have been identified²². These partners are involved in long term and annual strategic planning; design of new project and programs; as well as evaluation processes. All the three partners that take part in the implementation of the *Umwizero* project are also strategic partners of CARE Burundi. In addition to the strategic partners, CARE Burundi also works with more project specific partners if needed. CARE supports partners in the elaboration and use of tools for project monitoring and evaluation, as well as ensures that they have adequate capacity for financial management and reporting according to the procedures and regulations required. (See also 2.6.)

2.5 To what degree was the programme carried out in cooperation with other donors, national or local? To what extent did they follow plans of the local authorities?

At the local level:

The project coordinates its activities with several other relevant organizations working in the same area (*Centre de Développement Familiale* under the Ministry for National Solidarity, Human Rights and Gender; the Human Rights Defense; Ligue ITEKA; juridical local representatives and governmental doctors in charge of fighting against gender based violence at the local level). In addition to coordinating activities, some joint activities are undertaken e.g. organization of March 8th campaigns etc. The administration of the provinces, communes and hills strongly support the *Umwizero* project. The project has identified change agents among governmental officers to be involved in promoting women rights at local level and work to influence their colleagues.

²² On human rights: APDH, Dushirehamwe; on sexual and reproductive health: ABUBEF; on media and communication: RPA; on peace and conflict mitigation and management; MIPAREC and Tubiyage.

At the national level:

The *Umwizero* project is in line with the Burundian Strategic Plan for Poverty Reduction that was presented to donors in May 2007²³. The project has also actively participated in the definition of the National Strategy for fighting Gender Based Violence where many relevant stakeholders in Burundi came together to define the main key areas for the strategy; which are justice, education, health and security.

Representatives from the Ministry of National Solidarity, Repatriation, National Reconstruction, Human Rights and Gender have visited the *Umwizero* program and were impressed by the solidarity group approach and recommended that this to be a nation-wide approach for community mobilization and outreach. Consequently, CARE has provided training to a total number of 168 leaders and staff of family development centres, which are the decentralized function of the above mentioned ministry.

2.6 Outline briefly how the programmes have contributed to strengthen civil society.

The *Nawe Nuze*²⁴ is an approach for empowerment of local communities. Group members and project partners benefit from trainings in the *Nawe Nuze* methodology (themes include: associative life, mode and functioning of groups, leadership and management, elaboration of policies/statutes/procedures, prevention and resolution of conflicts, savings and loan, management of income generating activities, networking, negotiation/advocacy, M&E). Members are also sensitized on their rights, and trained in advocacy in order to be able hold local administrative authorities accountable. Moreover, the groups become fora for discussions around members' daily concerns; and fora for building of members' self-esteem and mutual trust. The *Nawe Nuze* approach is considered to contribute to strengthening the informal part of the local civil society.

In addition, the project has during the first three years of operation also collaborated closely with two local NGOs²⁵ and one independent radio²⁶. Through the long term partnership with CARE, a partnership that includes close collaboration in all phases of the program cycle (planning; implementation; M&E and review etc.), and technical support from CARE where needed (see also 2.4) these organisations build their capacity to both respond to local needs and to hold local and national authorities accountable when needed. All these three organisations are important actors within the formal civil society in Burundi.

2.7 What are the most important lessons learnt from the running of the programme, and what parts should be changed and/ or adjusted before any new agreement is entered into?

Engaging men:

During the first two years of project implementation it has become more and more obvious that as men often are one of the major constraints to women's empowerment it is important to also work to increase their awareness around issues related to the marginalisation of women. Several initiatives have already been taken to enhance the engagement of men (e.g. the positive change agents - *Abatangamuco*²⁷). These individuals, with the help of CARE, are sharing their stories with others in their communities, in neighbouring communities and nationwide through the media. CARE is working to support these individuals as their stories, strategies and vision are very powerful tools in addressing women's empowerment. Examples of *Abatangamuco* include individual men who have realised that if they cease to beat and abuse their wives, the woman can become more productive and household resources can improve, as well as women that have managed to change their status within the

²³ Commonalities between the program and the PRSP are many, and include: economic growth; poverty reduction; fight against HIV and AIDS; women's empowerment; peace, security and governance.

²⁴ This is the local name for the savings – and loan methodology in Burundi. The groups are often referred to as solidarity groups.

²⁵ ABUBEF: *Association Burundaise pour le Bien-Etre Familial*.

APDH: *Association Professionnelle des Droits Humains*

²⁶ RPA: *Radio Publique Africain*

²⁷ *Abatangamuco* refers to individual women and men who have gone through a process of internal reflection and behaviour change as a result of engaging in "Appreciative Inquiry" - dialogues.

household through strategies whereby their husbands realise that respecting their wives would benefit them.

Working with youths:

A large part of the youths in the project area have not been, or are not going to school. The fact that many do not have access to fertile land, as well as the limited alternative income generating activities in the project area, place young people in a particular vulnerable position. Several female group members have suggested that the project also invite youths to form their groups. In the process of finalizing the plan for the new agreement CARE had discussions and consultations around this internally and with relevant stakeholders. It has been decided that *Umwizero* should continue focusing on women, while another larger program addressing the rights and needs of the youth is now being developed.

Need to introduce activities related to agriculture.

This came out as a recommendation during the mid term review undertaken in 2008. The importance of responding to the food security needs of the households in the project area as well as issues related to land tenure was emphasized. Agricultural extension activities were proposed. CARE has discussed this internally as well as with partners and other stakeholders, and has concluded that the overall women's empowerment program of the country office (of which *Umwizero* forms part) will develop initiatives to respond to this need. This will however not influence the activities of the *Umwizero* project.

Problems with access to ARVs:

One of the effects of the project is an increased number of women and men going for voluntary HIV testing. Availability of ARVs is currently a challenge as Burundi. Only larger hospitals can prescribe ARVs. At the moment, the project is only able to assist HIV infected by working to reduce stigma and strengthening "non-medical" community support. However, ABUBEF is currently discussing with the ministry about potentially getting a licence for distributing ARVs. CARE Burundi is also advocating at the national level for decentralisation of ARV distribution.

Increased need for support of survivors of gender based violence:

As the awareness about gender based violence increases in the local communities, more and more cases are being reported. Subsequently an increasing demand for support services arises. The project had planned for enhancement of this in phase 2, but due to need for reducing the budget, this will be postponed to 2010, when we expect to have more funds available from the CARE telethon 09.

TANZANIA

Introduction

This report shows the results from the three year support from Norad to CARE for the WAGE programme in Tanzania²⁸. The overall goal for the programme was to increase social and economic empowerment of marginalized women and girls. Regarding village savings- and loan groups, the data of the 3 year programme shows:

Savings- and loan groups established (2006 – 2010)	Female members	Male members	Total funds mobilized through savings
548	8 686	3 379	NOK 1 660 000

The report provides information on three results corresponding to the expected outcomes of the programme to date:

1. Women are practicing priority economic activities and accumulating savings and address critical needs
2. Women and girls are engaging in local leadership and institutions around their rights
3. Institutions and leaders are protecting and upholding the rights of women and girls:

2. Reporting on Results:

2.1 *What are the most important results achieved in the agreement period?*

The Women and Girls Empowerment (WAGE) programme has completed its three years of implementation as planned. The most important results achieved are as follows:

1. Women practicing priority economic activities and accumulating savings and address critical needs:

The program has increased women's access to financial resources. Cumulative loans were equivalent to NOK 1,34 mill²⁹ and have been used by women to establish small income generating activities such as soap making, handicraft making, seaweed farming; poultry keeping, petty shops etc. As a result women have been able to better cater for the critical needs of their households such as affording children's school books and uniforms, medical services for themselves and their children, improving the households living conditions in terms of building better houses, buying mattresses, clothes, food etc. Through participation in various types of business training women are able to increase the output of their investments, either by becoming more strategic in selection of business activity or by venturing into joint business to generate larger profits.

Also, in Mwanza, support groups for households managing long term illnesses (such as tuberculosis, HIV and AIDS, disabilities etc.) have been formed. These have not previously been able to join VSL groups due to lack of money to buy shares. Careers and carees have together formed groups. Instead of buying shares for 500 Tsh (NOK 2,50), as other groups normally do, members contribute 100 Tsh each to a social fund when meeting at a weekly basis. The social fund may cover costs in case of need for transport to hospitals etc. A total number of 33 such groups existed by December 2008.

2. Women and girls engaging local leadership and institutions around their rights³⁰:

²⁸ Initially WAGE was supposed to run from 2006 – 2010, but in order to correspond time-wise with CARE Norway's agreement with NORAD, phase 1 was finalised in December, 2008, and a new phase initiated in 2009.

²⁹ Equivalent to USD 200 000.

³⁰ In each of the five project areas, women have with support from CARE, identified focus of the intervention (see table next page).

Women members of savings and loan groups are more aware of existing policies around access to basic services (health, water and education) and their rights and responsibilities with regards to getting access to these. They are also reporting³¹ increased confidence, self-esteem, greater decision making power and improved relations with their husbands, other family and community members. This puts them in a position to start approaching village leadership and to convince them to take action on issues prioritised by the women. Examples where such initiatives have led to action by local leaders include:

- In Wete, community have participated in identifying and advocating for issues pertaining their own empowerment. Issues have been brought forward to village leaders. Examples include granting of permits for community members to establish their tree/garden nurseries around ponds within Ngezi – Vumawimbi forest provided that the community adheres to the agreed conservation measures. Moreover, women have been allowed to collect firewood from the nature reserve on a sustained basis.
- In Kahama, as a result of negotiations done by saving and loan groups with ward and district authorities, the District council is now paying honoraria to 36 adult literacy facilitators who support 22 literacy centres, as well as performing monitoring of the centres.
- In Kinondoni, women have advocated for better access to safe and clean water, particularly important to reduce water borne diseases like cholera and typhoid. As a result, safe and clean water is now being accessed more easily from bore holes, distribution points and water pipes constructed by Dar es Salaam Water and sanitation Company (DAWASA). The water structures are now managed by the community members themselves. This has benefited more than 10 000 people in Kinondoni municipality, Dar es Salaam
- In Mwanza Region, more political commitment has been made by leaders to ensure expansion of health support to households managing long term care. This is through employing and training more Village Health Workers and the introduction of the Health Insurance Fund. More explicitly, the VSL members have also been able to advocate for provision of social support by the local leadership to households managing long term care and support. As a result, village leaders in Magu and Missungwi district have exempted 2 138 households managing long term care while at the same time headed by an elder or disabled person, from labour contribution in community development activities. More over, they have been given letters of identification that enable them to access free quality health services.
- In Kigoma, women have successfully lobbied local authorities for midwives to be stationed in their village to assist women during delivery instead of walking long distances (50 kms) to the nearest health centre. In addition, the village has been able to construct two maternity rooms, efforts initiated by the group members.

3. Institutions and leaders protecting and upholding the rights of women and girls:

During the three years of implementation, the program has made considerable breakthrough in winning support from local government authorities as well as the respective ministries. Examples include the following:

- In Kinondoni after participating in various types of training, village/*mtaa* leaders are showing increased commitment to facilitate participatory (and engendered) processes in planning and implementation of plans at *mtaa*/village to municipal level. As an example, the rights, roles and responsibilities for women and girls to access utilize and manage water and sanitation services are being prioritised. In terms of ensuring sustainability of the water services established as a consequence of this, adequate supervision and monitoring is been done by water user association committee members, animators and *mtaa* leaders, as well as the program.
- In Wete, religious leaders (the Sheikhs), have been encouraged to promote education, especially for girls, by using Islamic ethics. In collaboration with the local partner PESACA and the Village Education Committees communities meetings about the importance of education has been organised. Since January 2007, a total number of 450 drop out girls have either enrolled in informal learning centres or private classes with the aim to finalise ordinary secondary school

³¹ From Internal WAGE Mid term review, April-May, 2008.

exams. In addition, 840 community members (735 women) have been enrolled into literacy classes. This is considered significant in an area where illiteracy is high, especially among women.

- In Mwanza, the program has been collaborating closely with the Health Equity Group (an advocacy Group at National Level) through the use of community score cards to improve basic health services provision in areas where WAGE Mwanza works. This resulted in the development of an action plan for provision of quality health services and social support which is currently under implementation at the grass root level.
- Also in Mwanza, following the provision of governance training in year two of project implementation, and through continuous dialogue with village leaders and institutions, institution and leaders are now taking action in protecting and upholding the rights of households managing long term care. This has been evidenced by leaders of two villages³² in Missungwi district where all elders in the village are now provided with exemption letters that can be shown at the health centres in order to get free medication.
- In Kigoma and Kahama, through participation in training on the principles of transparency, participation, accountability and good governance, leaders are expected to have enhanced their competence and confidence in planning implementation, monitoring and evaluation of activities in response to women and girls needs. Monitoring is now being done to verify the actual effect of this training, and further training is planned for the future.

2.2 *In case predefined goals were not reached, please name what factors (internal and/ or external) were hindrances.*

Program implementation has been implemented more or less as planned. In order to further enhance the effect of the program some adjustments have been planned for and being done in second phase of the program starting 2009 (see also 2.7).

2.3 *Has the realisation of the programme contributed to, or resulted in any unanticipated consequences (positive or negative)?*

The WAGE program was initially designed to primarily target women and girls. Though unintentional, this approach has largely failed to realize the important role that men and boys can potentially play in promoting gender equality. In historical terms, men and boys who were not targeted by the program are the key decision makers at the household and community level. As a result, there is now a growing realization that the WAGE program in future should more deliberately engage men and boys in promoting gender equality and women's empowerment. Some of the future approaches to engage men and boys in empowering women and girls include: Community dialogues around gender roles; identification of male role models as agents for change at household and community level as well as engaging men in national level gender networks/forums. The program also intends to learn from other CARE Country Offices who have been able to successfully engage men and boys in supporting women and girls empowerment – notably CARE Burundi.

2.4 *What has the organisation's value-added been? Summarize what the organisation's contribution to the partner was, in addition to the financial assistance.*

WAGE implements a multi-prong approach to partnership. Focus is on strengthening the capacity of local NGOs and CBOs; who in turn would strengthen the capacity of marginalized women and girls (through for instance the savings and loan groups) so that they are able to demand for quality services from the local government. At the other end, the program is aiming to strengthen the capacity of local governmental bodies to respond appropriately to the increasing demands of marginalized women and girls. This is considered a valuable support to the on-going decentralization process in Tanzania. Where necessary WAGE is committed to capacity building of the various institutions and organizations (both governmental – and non governmental organizations) we work with, and we are therefore also including them in monitoring, annual program review and planning sessions

Besides the financial assistance provided to the local NGO partners for implementing the agreed activities, CARE, through the WAGE Program has been able to build their capacities in key areas such

³² Mwangala and Nyamatala villages

