Gender Equality and Women's Empowerment Programme II 2016-2019
Mali, 2019 Final Evaluation
## Executive Summary

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<th>Description</th>
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<td>IGA</td>
<td>Income generating Activity</td>
</tr>
<tr>
<td>AMAPROS</td>
<td>Association Malienne Pour la Promotion du Sahel / Malian Association for the Promotion of the Sahel</td>
</tr>
<tr>
<td>ARDIL</td>
<td>Action Recherche pour le Développement des Initiatives Locales / Research Action for Local Initiative Development</td>
</tr>
<tr>
<td>ASAFA</td>
<td>Association d’Aide aux Aides Familiales / Association for Support for Housemaids</td>
</tr>
<tr>
<td>ASSAFE</td>
<td>Association du Sahel d’Aide à la Femme et à l’Enfance / Sahel Association for Assistance to Women and Children</td>
</tr>
<tr>
<td>CAID</td>
<td>Cellule d’Appui aux Initiatives de Développement / Unit for Support to Development Initiatives</td>
</tr>
<tr>
<td>CCNEJ</td>
<td>Conseil Consultatif National des Enfants et Jeunes / Children and Youth National Consulting Board</td>
</tr>
<tr>
<td>CESMAC</td>
<td>Centre d’Étude, de Stratégies, de Management et d’Appui Conseil / Center for Studies, Strategies, Management and Assistance</td>
</tr>
<tr>
<td>CJT</td>
<td>CEW KA JIGIYA TON</td>
</tr>
<tr>
<td>CREDD</td>
<td>Cadre stratégique pour la Relance Economique et le Développement Durable / Strategy Paper for Economic Recovery and Sustainable Development</td>
</tr>
<tr>
<td>CSCRPP</td>
<td>Cadre Stratégique pour la Croissance et la Réduction de la Pauvreté / Strategy Paper for Growth and Poverty Reduction</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>GEWEP</td>
<td>Gender Equality and Women’s Empowerment Program</td>
</tr>
<tr>
<td>MFIs</td>
<td>Microfinance Institutions</td>
</tr>
<tr>
<td>FGM</td>
<td>Female Genital Mutilation</td>
</tr>
<tr>
<td>MINUSMA</td>
<td>Mission Multidimensionnelle Intégrée des Nations Unies pour la Stabilisation au Mali</td>
</tr>
<tr>
<td>MJT</td>
<td>Musow Ka Jiguiya Ton</td>
</tr>
<tr>
<td>NGO</td>
<td>Non Governmental Organization</td>
</tr>
<tr>
<td>PEF-GS</td>
<td>Programme Empowerment des Femmes/Filles et Gouvernance de la Société Civile / Women and Girls Empowerment Program and Civil Society Governance</td>
</tr>
<tr>
<td>RVSLA</td>
<td>VSLA Networks</td>
</tr>
<tr>
<td>SRH</td>
<td>Sexual and Reproductive Health</td>
</tr>
<tr>
<td>TdC</td>
<td>Theory of Change</td>
</tr>
<tr>
<td>GBV</td>
<td>Gender-Based Violence</td>
</tr>
<tr>
<td>VSLA</td>
<td>Village Savings and Loan Associations (Associations villageoises d’épargne et de crédit)</td>
</tr>
<tr>
<td>WASH</td>
<td>Water, Sanitation and Hygiene</td>
</tr>
<tr>
<td>WEP</td>
<td>Women Empowerment Program</td>
</tr>
<tr>
<td>YA-G-TU</td>
<td>Acronym in the Dogon language for « Yam Giribolo Tumo », which means « Association pour la Promotion de la Femme » (Association for the promotion of women)</td>
</tr>
</tbody>
</table>
Acknowledgment

This report resulted from a long process that involved several stakeholders from the design phase to the production phase. Given the security situation, data collection and information gathering would not have been possible but for the support and engagement of local authorities and communities in the regions of Ségou, Mopti and Tombouctou. We wish to express our profound gratitude to them.

We’re also thankful to the interviewers/ enumerators/ surveyors and data entry agents as well as to all project partners who responded to the interview questions. Thank you all for participating in the survey!

At last, we’d like to thank CARE Norway for its technical and financial assistance and the entire CARE Mali staff who contributed closely or remotely to the production of this document.
Executive Summary

Key findings from the final evaluation of GEWEP II are presented per crosscutting theme-based areas.

- **Strengthening of civil society**

This second phase of the project brought about major changes in the capacity of partners who received technical assistance from CARE Mali. This assistance strengthened the leadership, governance, strategic and financial management of the project partner NGOs. Overall, partners now have a clear vision of their organization, a long-term strategic plan and staff dedicated to financial management and an accountability mechanism. Partner NGOs received training on concepts of governance, women empowerment and gender-related themes. Regarding capacity building for the MJT women networks, the project led to significant changes in the capacity of the women networks. In fact, thanks to the project, women MJT networks undertook advocacy activities and social negotiations that facilitated signing of agreements to allocate lands to women. As an example, women MJT networks negotiated water facilities, the allocation of social and vocational training centers, plots of land for rice farming in irrigated areas and secured plots of land for market gardening and the consideration of priority actions in their emergency plans into subnational governments’ food security plans.

- **Women’s economic empowerment**

It is observed that the majority (77.6%) of women own at least an asset. Findings from this final evaluation indicate that over half of women (56.2%) control the assets they own. This percentage is slightly higher, + 0.2 point, than that of the baseline survey conducted in 2014 in 30 new communes.

Overall, women have a positive attitude/perception toward their own economic security. The average score (3.72) of women’s perception/attitude toward their economic security is about 4. The comparative analysis of the findings with those of the baseline survey conducted in 2014 show positive behavior changes from women regarding their own economic security. As matter of fact, the average score increased from 3.5 in 2014 to 3.72 out of 5 in 2018, i.e. a 6.3%-increase.

In all the three regions where the survey was conducted, over six women in ten (62.9%) are engaged in income generating activities (IGAs). Findings show that the annual average profit is CFA 76,491. A woman from the commune of Siribala, region de Ségou, had this to say: «Before the GEWEP project, I was just a
housewife with no importance whatsoever for the community. Honestly speaking, since the GEWEP project started, we can take care of ourselves and of the entire family. Thanks to the project, I share the family expenses with my husband. He has a lot more respect for me now because I contribute a lot. I conduct income generating activities, I make profit and I save as well. »

**Men’s attitudes toward women’s rights and empowerment**

Findings show an improvement in men’s attitudes toward women’s rights and their empowerment.

Men’s attitudes toward women’s economic security have improved thanks to the project. The average score of men’s attitudes toward women’s economic security has increased from 3.42 in 2014 to 3.65 out of 5 in 2018, i.e. a 6.6%-increase.

The project has had a positive impact on men’s attitudes toward women’s participation in public life. The average score for men increased from 3.10 in 2014 to 3.52 in 2018. The gain in terms of percentage of positive men’s attitude on women’s participation in public affairs is 13.5%.

The average score for men’s attitude to women’s sexual and reproductive health is 3.35 out of 5. From the time of the baseline survey in 2014 to the time of this final evaluation in 2018, men’s attitude to women’s sexual and reproductive health has not changed. It has stagnated at 3.4 out of 5.

Men’s attitude to Gender-based Violence (GBV) have improved during the project duration. In fact, the average score of men’s attitudes toward GBV has increased from 3.12 in 2014 to 3.03 sur 5 in 2018, i.e. a reduction of 3.1% in negative attitudes.

**Strengthening of women’s participation in decision-making processes**

Analysis show that women are increasingly participating in decision-making bodies. The percentage of women who sit in at least one decision-making body is 38.7%. This percentage has increased by 15.5 points in 2018 compared to the baseline survey conducted in 2014 (23.2%).

The ratio of women who are members of at least one community committee and in a position to influence decisions is 63.6%. The level of women’s influence in decision-making bodies has increased slightly from 63% during the baseline survey in 2014 to 63.6% in 2018, i.e. a 0.6 increase.
Overall, we observe that most women have a good perception of their social inclusion in the community. The average score of social inclusion is 4.01 out of 5 in the three regions where the survey was conducted. In relation to the baseline survey conducted in 2014, we observe an improvement in women’s social inclusion which increased from 3.96 in 2014 to 4.01 in 2018.

The ratio of women who used at least one sexual and reproductive health service over the past 12 months based on their own decision is 16.6%.

The ratio of women members of political parties and who declared they can influence decisions has more than doubled thanks to the project. In fact, it increased from 30% in 2014 to 75.4% in 2018, i.e. a 45.4%.

We also note an improvement in women’s participation in decision-making bodies. In fact, the ratio of women with significant participation increased from 23% during the baseline survey conducted in 2014 to 50% in 2018, i.e. an increase by 27 points. Moreover, positive changes in attitudes were observed in women’s participation thanks to the project intervention. The overall average score of participation increased from 3.10 in 2014 to 3.57 out of 5 in 2018, i.e. a 15.3% increase.

Women’s attitudes toward GBV

Women’s attitudes toward controlling GBV have changed positively. In fact, the average score of women’s positive attitude toward GBV has moved from 3.05 in 2014 to 2.40 out of 5 in 2018, i.e. a decline in negative attitudes of over 21.5%. The average score during the 2013 final evaluation (project phase 1) was 2.89 out of 5.

Strengthening of women’s sexual rights and rights to health

The ratio of women who have used at least one sexual and reproductive health service over the past 12 months is 28.9%. The level of satisfaction of women with sexual and reproductive health services has increased slightly since the project started. This percentage increased from 60.6% at the time of the baseline survey in 2014 to 62.4% in 2018, i.e. an increase of about two points.

Almost all women (92.8%) have made informed decisions (MJT or health services) about their sexual and reproductive health according to the 2018 findings. The level of the indicator has increased almost three times since the project started, from 33% in 2014 to 92.8% in 2018, i.e. an increase of about 60 points.
Moreover, we observe positive behavior change among women regarding sexual and reproductive health. The overall average score assigned to women has increased, i.e. from 3.48 in 2014 to 3.50 in 2018.

- **Strengthening of resilience**

Households’ capacity to respond to shocks has improved from 2014 to 2018. The percentage increased from 43% in 2014 to 45.3% in 2018, i.e. an increase of 2.3 points.

- **CARE’s general indicators**

Regarding **CARE’s general indicators**, assessment from the final evaluation shows that 30.7% of women are active users of financial services. Among the women who use financial services, 71.9% use informal services while 28.1% of women use formal services.

Most women (64.3%) claim they can participate in the household’s financial decisions.

On average, women devote about 8.5 hours every day to household chores and unpaid care services. Women (8.5 hours/day) devote more time to household chores and unpaid care services than men (5.67 hours/day). The average time devoted to household chores and unpaid care services increases with the level of education. The average duration per day is 7.44 hours for uneducated persons against 5.5 hours per day for people with higher education.
1 Introduction
1.1 Overview of the country context

Located in West Africa, Mali is one of the poorest countries in the world according to the UNDP’s Human Development Index (HDI) which ranks Mali as 140th in 163 countries in 2017 against 137th in 2016. With an estimated population of 19,973,925 inhabitants for a landmark of 1,241,238 Km². Women accounts for 50.4% of the population and men 49.6%. Youth under 15 years accounts for 48.6% and most of the population lives in rural areas (life expectancy at birth is 55 years) and literacy rate for people aged 15 years and above is 33.4%. Mali ranks 150 out of 155 countries as per the Gender Inequality Index which measures inequalities related to reproductive health, empowerment and economic security. The low adult literacy rate (34%) as well as the high population rate are among additional human development challenges Mali must address (UNICEF, 2015).

For a few years now, the political and security situation in Mali has been particularly unstable. The early 2012 was marked by a military coup and the occupation of northern regions by armed groups. A military intervention was launched in January 2013 under the lead of France before the United Nations’ Integrated Multidimension Mission for the Stabilization of Mali (Mission multidimensionnelle intégrée des Nations-unies pour la Stabilisation au Mali, MINUSMA) took over in July 2014.

In July 2018, results of the presidential election that declared former President Ibrahim Boubacar Keita the winner for a second term in office generated discontent in the opposition, with lots of protest rallies across the country and even abroad. This crisis negatively affected the living conditions of the populations both from a political and a socio-economic standpoint. It resulted into instability that reportedly undermined finding means, and ways needed to address major development challenges in the country, particularly challenges to poverty reduction and to good governance.

The Government of Mali, through the Ministry for the Promotion of Women, Children and Family, adopted and started implementing since 2011 the Mali National Gender Policy (PNG-Mali) based on three-year action plans with the first one covering the 2011-2013 period, and the second covering 2016-2018 period. The implementation of the first action plan covered 10 key sectors in which the government’s commitments are clearly outlined and which represent

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1 Estimate based on data from the General Population and Housing Census (RGPH) conducted in 2009 (population = 14,528,662 hbts) based on an average growth rate of 3.6% per annum.
tools and channels for major changes in recognizing and exercising basic rights to build women and men's social identity. The 2016-2018 Strategic Plan covers all development public sectors through the ministries. The development of Action Plans considers inequalities between women and men as identified in the assessment. The 2012 political and security crisis presumably delayed the planning process of the second three-year plan.

On the other hand, following the UN Security Council’s Resolution No.1325/2000, donors and the government of Mali took many actions through the Ministry for the Promotion of Women, Children and Family (which launched on May 6, 2017 the national women awareness raising and mobilization campaign to take ownership of the Peace and National Reconciliation Accord from the Algiers Process and to curb down social discontent/tension).

To contribute to the assistance to vulnerable and marginalized groups, CARE International in Mali, through its two programs (Resilience and Gender), is implementing activities for women and girls with the involvement of subnational governments and civil society organizations in various areas. These areas include, but are not limited to governance, food security and nutrition, good natural resource management, natural disaster risk prevention and mitigation, women and girls’ socio-economic and political empowerment, maternal health and education.

A cross-cutting emergency program is implemented for impact groups in CARE’s intervention zones.

1.2 Overview of GEWEP II

The Women and Girls Empowerment and Civil Society Governance Projet (GEWEP) known as MAAYA DANBE in local language, is funded by the Norway Government through CARE Norway for four years (2016-2019) and seeks to empower women and girls affected by poverty, inequality, violence and social marginalization to claim and achieve their human rights. The GEWEP project comprises four theme-based cross-cutting components: (i) strengthening civil society, (ii) women’s economic empowerment and entrepreneurship, (iii) women’s participation in decision-making processes and (iv) men/boys’ engagement in the transformation of gender norms. The GEWEP projet is part of a global funding provided by CARE Norway, through the Norway Government, to some African countries including Mali, Niger, DRC, Rwanda and Burundi.
In Mali, the four-year project is implemented in 30 communes in the regions of Mopti, Ségou and Tombouctou in partnership with five local NGOs (AMAPROS/ASSAFE, YA-G-TU, ARDIL/CAID). The estimated beneficiaries are some 700,000 vulnerable women and girls aged 15-49 years. This initiative is ambitious given its important volume of targets and complex given its extremely innovative nature, but captivating because of its objectives, and requires a multi dimension development stakeholders involvement. The goal of the GEWEP project is to make sure that by December 2019, 700,000 vulnerable women and girls aged 15-49 years in the regions of Ségou, Mopti and Tombouctou will have improved their socio-economic and political conditions and increased their influence on decision-making processes at various levels.

The anticipated results are:

1. 150,000 vulnerable women and girls aged 15 years and above have improved their economic conditions sustainably;
2. 92,500 girls and 3,000 women have improved their access to appropriate education opportunities;
3. 50,000 vulnerable women and 92,500 girls have achieved food security, strengthened their capacities to respond to climate risks and disasters;
4. Civil society organizations (2,000 VSLA groups, 200 networks of groups, 105 groups of engaged men and boys, and 500 girls’ clubs) are fully engaged in the transformation of cultural norms, laws and policies that affect them negatively.

During the third year of implementation, the project has decided to conduct an anticipate final evaluation to measure the effects of interventions and strengthen approaches to achieving the assigned objectives. It helps the project to measure the efficiency of activities implemented and their impacts on men and women aged 15 to 49 years living in the project implementation zones.

General result/output indicators are outlined in the table below.

<table>
<thead>
<tr>
<th>General result/output 1: Civil Society is strengthened.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capacity of partners</td>
</tr>
<tr>
<td>Capacity of women networks</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>General result/output 2: Women’s economic empowerment is strengthened.</th>
</tr>
</thead>
</table>
% of women who own assets and can sell without seeking permission;
Change in targeted policies/laws/public practices that promote women’s economic rights (properties, legacies, other);
Women’s attitudes toward their own economic security;
Success of IGAs: Annual average profit in USD, IGAs operational after one year and after five years...to be determined for participants in the project (women/Girls VSLA)

**General result/output 3: Men’s attitude toward women’s rights and empowerment is improved.**

- Men’s attitudes toward women’s economic security;
- Men’s attitudes toward women’s sexual and reproductive health;
- Men’s attitudes toward gender-based violence.

**General result/output 4: Women’s participation in decision is strengthened.**

- % of women who are members of decision-making bodies;
- % of women who are members of community committees and indicate that they can influence decisions;
- Women’s perception of social inclusion in the community;
- Changes in policies/laws/public practices that promote women’s civic rights and policies;
- % of women who have used sexual and reproductive health services over the past 12 months based on their own decisions;
- % of women who are members of a political party and declare that they can influence decisions;
- % women who declare a significant participation in decision making processes;
- Women’s attitudes toward their own participation.

**General result/output 5: Gender-based violence is reduced**

- Women’s attitudes toward GBV;
- Changes in policies/laws/public practices regarding all forms of GBV (household violence, sexual abuses, female genital mutilations, trafficking, other.)

**General result/output 6: Women’s sexual rights and rights to health are strengthened**

- % of women who have used sexual and reproductive health services over the past 12 months;
- % of women who are satisfied with sexual and reproductive health services over the past 12 months;
- % of women who make informed decisions on their sexual and reproductive health;
- Women’s attitudes toward sexual and reproductive health.

**General result/output 7: Resilience is strengthened**

- % of households affected by shocks and which did not have to sell off household assets;
% of women who must sell assets to respond to economic shocks after one week or less.

**Theory of change**

The theory of change for Mali that was submitted to NORAD with the program proposal was this one. We see that you have included CARE Norway’s global TOC for the whole of GEWEP. That is ok, but please also include your own TOC. Please use your TOC to reflect in lessons learned and in the conclusions part, this might help draw out the overall elements.

What does the applicant expect to achieve through the initiative? Describe connection between planned activities and goals (theory of change). Attach results framework, including description of baseline and cooperation with other (international) actors

The figure below shows the theory of change for this programme, including the dedicated domains in which change must happen for vulnerable women and girls to be able to improve their living conditions and take control of and influence decisions that impact their lives. The theory is then that if change is achieved in all the four domains, then vulnerable women and girls will have improved their socio-economic conditions and increased their influence on the decision-making processes at various levels. The program’s expected outcomes for the 4 domains of change have been formulated as follows;

**Outcome 1:** Raised economic status of the most vulnerable women and girls. Change will be measured primarily as change in living standards for the IG and change in % of women who can own assets and sell them independently.

**Outcome 2:** Improved access to education for girls and women. Will be measured in numbers of girls and women with access to education, and % that can read and write.

**Outcome 3:** Strengthened resilience among the most vulnerable women and girls in the face of climate risks and disasters. This will be measured in % of households who manage to keep their assets despite experiencing shocks.

**Outcome 4:** Strengthened engagement and organization of women and men at grassroots level. This is to be % of women members of community committees, their ability to influence decisions, the measuring of men’s improved attitude against GBV, and in terms of level of organizational capacity of MJT networks.
1.2.1 Objectives of the final evaluation

The objective of this final evaluation of GEWEP II is to assess the current status of the project indicators which will help to compare with the project start up situation as mentioned in the project baseline assessment to be able to measure progress achieved (results, effect and impact). It will help project stakeholders to make a critical and constructive analysis of strategies underway, to highlight the effects of the various interventions on the target groups, with an emphasis on the impact groups and propose areas for future adjustments in terms of recommendations for a third phase.

1.2.2 Limitations of the evaluation

Findings from this final evaluation conducted in the 30 new communes cannot be compared with findings from the 2013 evaluation that covered 75 other communes. Therefore, this final evaluation for 2018 was compared with findings from the 2014 baseline assessment conducted in the 30 new
communes. However, missing indicators (Resilience Indicators and CARE International global indicators) during the GEWEP II baseline assessment are a weakness/limitation to compare both evaluations. This final evaluation seized the opportunity to collect and process data on the resilience indicators and CARE International global indicators.

1.3 Structure of the report

The reported is presented as follows:

- Firstly, the report comprises an introduction with a brief overview of context and GEWEP II, including the Theory of Change. The objectives and limitations of the evaluation as well as the structure of the report are presented as well.
- Secondly, the report outlined the methodology used for the evaluation.
- Thirdly, the report presents the key findings of the evaluation. The findings are structured in line with the theme-based areas of intervention of GEWEP II. At last, lessons learned are presented before the conclusion and recommendations.

2 Methodology

The methodological approach used consisted in conducting a qualitative and quantitative assessment. This was achieved using an interactive approach involving all project stakeholders. The various key steps of the evaluation process are (1) the preparatory phase, (2) the data collection and entry phase and (3) the data processing and analysis phase.

2.1 Zone covered by the evaluation

This final evaluation was conducted in the project intervention zones, i.e. the regions of Ségou, Mopti and Tombouctou. This second phase of the project (2016-2019) covers 30 additional communes the breakdown of which per region is as follows:

Table 1: Project intervention zones

<table>
<thead>
<tr>
<th>Regions</th>
<th>Cercles</th>
<th>Number of new communes</th>
<th>Number of villages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ségou</td>
<td>Niono</td>
<td>2</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>Ségou</td>
<td>8</td>
<td>112</td>
</tr>
<tr>
<td></td>
<td>Sub total</td>
<td>10</td>
<td>146</td>
</tr>
<tr>
<td>Mopti</td>
<td>Bandiagara</td>
<td>6</td>
<td>104</td>
</tr>
<tr>
<td></td>
<td>Bankass</td>
<td>1</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Djenne</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Location</td>
<td>Subtotal</td>
<td>Mopti</td>
<td>2</td>
</tr>
<tr>
<td>----------------</td>
<td>----------</td>
<td>-------</td>
<td>---</td>
</tr>
<tr>
<td>Tombouctou</td>
<td>Diré</td>
<td>6</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>Goundam</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Niafunké</td>
<td>3</td>
<td>36</td>
</tr>
<tr>
<td>Sub-total</td>
<td></td>
<td>10</td>
<td>94</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>30</td>
<td>382</td>
</tr>
</tbody>
</table>

2.2 Sampling

2.2.1 Size of samples

A) Quantitative evaluation

For the quantitative survey, the size of the sample is determined by the following formula:

\[ n = D \times \left( Z_\alpha + Z_\beta \right)^2 \left[ \frac{P_1(1-P_1)+P_2(1-P_2)}{(P_1+P_2)^2} \right] \]

Where:

- \( n \) = minimum size of the sample per series of survey or focus group;
- \( D^2 \) = effect of the experimental plan (the standard value of \( D \) is 2)
- \( P_1 \) = Estimated level of an indicator measured as a proportion at the time of the first survey;
- \( P_2 \) = Anticipated level of the indicator, either at a future date or for the focus region of the project for the variation (\( P_2 - P_1 \)) to be the size of the scope of the change that is to be measured;
- \( Z_\alpha \) = Z alpha is score-Z corresponding to the level of confidence with which we want to be able to conclude that an observed change of size (\( P_2 - P_1 \)) did not happen by chance;
- \( Z_\beta \) = Z beta is score-Z corresponding to the desired level of confidence to observe a change (\( P_2 - P_1 \)), if it occurred.

This formula is used to calculate the size of the sample for indicators expressed as percentage or ratio. It is recommended for impact evaluation methods. Assuming an average increase of indicators by 10 points, moving from \( P_1=50\% \) to \( P_2=60\% \) and using standard parameter of the level of signification of 95\% and power of 80\%, we choose the values for alpha (\( \alpha \)) = 1.645 (for a unilateral test) and beta (\( \beta \)) = 0.840, the estimated sample size is about 607 households. Based on the assumption of a 10\% no-response, the final size of the sample is 667 households.

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\(^2\)During a survey conducted to determine the effect of the experimental plan, Katz (AJCN, 1995 Jan ; 61(1) :155-60) discovered that the effect change from 0.44 to 2.59. The use of \( D=2.0 \), is therefore conservative.
This evaluation used a two-degree survey plan the primary unit of which is the village and the secondary unit is the household. Within each household, a man and a woman aged 15 to 49 were interviewed in addition to the household questionnaire.

- Regarding the selection of circles, the survey was conducted in seven circles out of a total of nine initially in the project intervention circles. However, because of insecurity and difficult access, the survey could not be conducted in two circles, i.e. the circles of Niafinke and Djenné.

- Regarding the selection of communes, five communes in 10 were surveyed in each region. Therefore, 15 communes in 30 were covered by the evaluation. The distribution of the 15 communes per circle was done proportionately with the distribution of all the project intervention communes (30 in total).

Table 2: Estimate of sample size

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>2.0</td>
</tr>
<tr>
<td>P1</td>
<td>0.5</td>
</tr>
<tr>
<td>P2</td>
<td>0.6</td>
</tr>
<tr>
<td>Alpha</td>
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</tr>
<tr>
<td>Beta</td>
<td>0.8</td>
</tr>
<tr>
<td>Alpha</td>
<td>1.65</td>
</tr>
<tr>
<td>Zbeta</td>
<td>0.84</td>
</tr>
<tr>
<td>Sample size</td>
<td>606.81</td>
</tr>
<tr>
<td>Estimate of no-response</td>
<td>60.7</td>
</tr>
<tr>
<td>Total sample size</td>
<td>667</td>
</tr>
</tbody>
</table>

Table 3: Distribution of communes surveyed per circle and per region

<table>
<thead>
<tr>
<th>Regions</th>
<th>Circles</th>
<th>Number of new communes</th>
<th>Number of planned communes</th>
<th>Number of communes surveyed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ségou</td>
<td>Niono</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Ségou</td>
<td>8</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Mopti</td>
<td>Bandiagara</td>
<td>6</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Bankass</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Djenne</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Mopti</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Tombouctou</td>
<td>Diré</td>
<td>6</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Goundam</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>
The communes to be surveyed were selected randomly in each circle. The table below shows the communes that were surveyed per circle and per region.

Table 4: Distribution of communes surveyed per circle and per region

<table>
<thead>
<tr>
<th>REGION</th>
<th>CERCLE</th>
<th>COMMUNE</th>
</tr>
</thead>
<tbody>
<tr>
<td>MOPTI</td>
<td>Bandiagara</td>
<td>Doucoumbo</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pignaribana</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Soroly</td>
</tr>
<tr>
<td></td>
<td>Bankass</td>
<td>Kouloulogon Habe</td>
</tr>
<tr>
<td></td>
<td>Mopti</td>
<td>Mopti</td>
</tr>
<tr>
<td></td>
<td>Niono</td>
<td>Sibirila</td>
</tr>
<tr>
<td>SEGOU</td>
<td>Segou</td>
<td>Boussim</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Diganidougou</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dioune</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Konodimini</td>
</tr>
<tr>
<td>TOMBOUCTO</td>
<td>Dire</td>
<td>Bingo</td>
</tr>
<tr>
<td></td>
<td>Goundam</td>
<td>Haibongo</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kirchamba</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kaneye</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tele</td>
</tr>
</tbody>
</table>

Regarding the selection of villages, in each sample commune, two villages were surveyed including the head town of the commune and another village selected randomly considering security challenges and access. Overall, 30 villages were surveyed.

**B) Qualitative evaluation**

The quantitative evaluation was supplemented by a qualitative one. Two methods of qualitative evaluation were used, i.e.:

- In-depth individual interviews; and
- Focus Group Discussions (FGD).
Table 5: Qualitative sample

<table>
<thead>
<tr>
<th>Region</th>
<th>Cercle</th>
<th>Commune</th>
<th>Global Indicator Guide</th>
<th>FGD/ VSLA</th>
<th>FGD/ Non VSLA</th>
<th>Guides for principles</th>
<th>Life story</th>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOMBOUCTOU</td>
<td>Goundam</td>
<td>Kanéye</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Télê</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Diré</td>
<td>Haibama</td>
<td>1</td>
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<td>0</td>
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<tr>
<td></td>
<td></td>
<td>Kirchamba</td>
<td>1</td>
<td>1</td>
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<td></td>
<td></td>
<td>Binga</td>
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<td>1</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Sévaré</td>
<td>Bandiagara</td>
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<td>4</td>
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<td>1</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>coura</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pignari</td>
<td>4</td>
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<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bana</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Soroly</td>
<td>4</td>
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<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Doucombo</td>
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<td>1</td>
<td>1</td>
</tr>
<tr>
<td>MOPTI</td>
<td>Bankass</td>
<td>Kouloug</td>
<td>4</td>
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<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>on Habé</td>
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<td></td>
</tr>
<tr>
<td>SEGOU</td>
<td>Segou</td>
<td>Konodimi</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>1</td>
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<tr>
<td></td>
<td></td>
<td>Boussin</td>
<td>3</td>
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<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td></td>
<td></td>
<td>Diouma</td>
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<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Diganidoug</td>
<td>ou</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Niono</td>
<td>Siribala</td>
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<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
<td>37</td>
<td>15</td>
<td>7</td>
<td>30</td>
<td>13</td>
<td>8</td>
</tr>
</tbody>
</table>

Overall, 22 FGDs were conducted, including 15 for women VSLA (15-49 years) and seven for 7 non VSLA women.

Moreover, 88 individual interviews were conducted, and the breakdown is as follows:
- 37 interviews on the project global indicators guide;
- 30 interviews from the guide on “CARE’s six program-based principles”;
- 13 interviews on life story; and
- 8 interviews with model couples.

2.2.3 Selection of respondents

For the quantitative survey, the pro rata method (proportional to the total size of households) gives a very high dispersion of the size of samples per commune. To address this situation, a fixed number of 22 households were surveyed in each village. These 22 households per village were selected randomly.
**Table 6: Estimated size of the sample and size obtained from interviews with men and women**

<table>
<thead>
<tr>
<th>Region</th>
<th>MEN</th>
<th>WOMEN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Estimated size</td>
<td>Size obtained</td>
</tr>
<tr>
<td>Ségou</td>
<td>220</td>
<td>212</td>
</tr>
<tr>
<td>Mopti</td>
<td>220</td>
<td>214</td>
</tr>
<tr>
<td>Tombouctou</td>
<td>220</td>
<td>243</td>
</tr>
<tr>
<td>Total</td>
<td>660</td>
<td>669</td>
</tr>
</tbody>
</table>

Overall, the coverage rate is 101.4% for men and 94.8% for women as far as the individual questionnaire is concerned. The coverage rate for the household questionnaire is 95.8%.

For the qualitative survey, individual interviews were conducted with:
- Locally elected officials;
- Representatives of technical services;
- Community/traditional or religious leaders;
- Partners on the ground;
- Private financial service providers and;
- Model couples

FGDs were conducted with VSLA and non-VSLA women.

**2.3 Data Collection**

**2.4 Data Collection Techniques**

Two types of questionnaires were used for the qualitative evaluation, i.e. the household questionnaire administered to the household head and the individual questionnaire administered to men and women. The data collection technique used is the survey using physical questionnaire.

For the qualitative evaluation, several guides were used, specifically the interview guides for FGDs, key respondents’ interviews, the most significant changes and life story. Interviews were recorded using voice recorders. In addition to the recordings, notes were also taken during the interviews.

**2.5 Data Collection Period**

Data were collected in all target regions from September 3 through 20, 2018. Enumerators/interviewers hired by DD Conseils collected the data. Training was provided for three days and focused on data collection methodology and how to use data collection tools (quantitative and qualitative).
During the training, the tools were presented to clarify the various questions and filters. All the questions were translated into Bambara during the training. Each enumerator participated in role-play sessions to help them better understand the administration of tools. These role-play games helped the trainers to provide tips for a better administration of data collection tools. The DD Conseils team provided technical assistance throughout the data collection process by solving problems encountered on the field, specifically following changes in the sample.

2.5.1 Challenges faced during data collection

Data collection was conducted in a specific context. In fact, the data collection period coincided with the rainy season. Households and women to be interviewed were busy with farm work. Because of rains, roads were in poor conditions and some areas were hard to reach/access. In addition, there were security challenges in some areas in the northern and central regions. However, the data collection team was able to overcome these constraints thanks to the involvement of local authorities and representatives of CARE and other partners in the various areas.

2.6 Ethical considerations

Enumerators interviewed target persons for both aspects of the evaluation (quantitative and qualitative). The consent form for participants in the survey provided information on the objective of the survey, the procedures for the survey, potential risks, the advantages, the duration of the interview, and how information provided will be kept confidential. Target were informed of their rights to suspend their participation in the survey at any time and for any reason without any sanction or fines. Enumerators explained fully the free and informed consent form. After obtaining free and informed verbal consent from each target, the enumerators signed and dated the form. No refusal to participate in the survey was reported, therefore all the people that we contacted agreed to participate freely.

2.7 Data recording/entry and cleaning

The CSPRO software was used to enter/record quantitative data. The SPSS software helped to clean and analyze them. Data cleaning and analysis happened simultaneously. Operating matrixes were created under Microsoft Excel to record qualitative data. Their consolidation helped to conduct proper analysis.
2.8 Data processing/analysis and report writing

Data were processed using the SPSS software that helped to produce tables for the data and illustration graphics. The report was drafted following the reporting template provided by CARE Norway through CARE Mali. After producing a first draft report, the project team provided feedback and inputs on the form and the substance of the report. All feedback’s and inputs were integrated to produce the final GEWEP II evaluation report.

3 Findings

3.1 Socio-demographic characteristics/features

- Socio-demographic characteristics of the population in the project intervention zones

Findings from the survey point out that men (52.8%) outnumber women (47.2%) in all the project intervention zones. The regional analysis came up with the same result. The population surveyed is mainly young and is 26.9 years old on average. Over half (53.4%) of this population is 0 to 25 years old. Most of the people surveyed (59.3%) are illiterate against 34.6% with primary school education and 6.1% with high school education. This trend is the same in all the regions.

Agriculture is the main source of income for the population in all the project intervention zones. In fact, 41.9% of the population are engaged in farming activities. Findings also show that 17.2% of the population are not engaged in any activity. About 14% of the population in the area covered by the survey are mainly traders. Salary earners/civil servants account for only 1.3%.

Most of the population in the project intervention zones (areas covered by the survey) is married (77.1%) against 22.9% who are not. Nearly 20.8% of the married population have officially registered their marriage with the office of the mayor against 56.30% for traditional or religious marriages.

Migration is not common practice in the project intervention zones. In fact, nearly nine persons in 10 (88.8%) have not migrated over the past 12 months. The same situation is observed in all target regions.

IGAs in the project intervention zones are conducted by over half of population (59.0%). Overall, out of 626 women interviewed, 413 declared that they are members of women MJT groups, i.e. 66%.
Characteristics of households surveyed

Almost all households (94.1%) are led by men. This prevalence might be attributable to African and Malian cultural norms which provide that a man should be the head of the household. Moreover, elderly persons (Average age = 50 years) are household heads. They lead households with an average size of six individuals. It should be noted that less than half (48.1%) of households has an average size of five to 10 members. Households that were surveyed are less affected by disabilities. In fact, over eight households in 10 (88.9%) declared that they do not have persons living with disabilities in their households. The same is true for other regions.

Less than one third of the household heads (30.8%) in all the project intervention zones is literate. Over half (50.5%) of the households surveyed benefited from the intervention of CARE’s GEWEP. These households received trainings/awareness raising (41.4%), investment (30.5%), and savings and loans (27.1%).

3.2 Theme-based Areas
3.2.1 Strengthening of civil society

Changes in the capacities of partners thanks to the project intervention

The project brought significant changes in the capacities of partners who received technical assistance and training on concepts relating to governance, women empowerment, and gender-related themes. Partner NGOs and priority impact groups (MJT and network) and civil society stakeholders are now engaged to protect the basic rights of the targets, such as the right to education, to food, to sexual and reproductive health while striving to increase equal opportunities for all.

According to the representative of YA-G-TU, a partner NGO, «the project helped our organization to achieve our dreams, reach our goals and achieve our vision. Today, our NGO is recognized locally, regionally and even nationwide We have a say in anything regarding women and girl’s socio-economic empowerment and political participation. Our biggest satisfaction is that we can see some women, once very poor, conducting very successful businesses thanks to the MJT approach. We are seeing that some women who could not speak in small groups of women can now speak publicly and speak their minds clearly. We’re proud to see these women as locally elected officials/municipal councilors, community leaders, candidates in legislative elections, etc. Thanks to GEWEP, we are actors who matter for all and this helps us to leverage funding from other donors for the socio-professional integration of women and girls as well for considering prevention, protection and management of
cases of GBV and others. The partnership with CARE through this project is laudable for us, a civil society organization. »

Changes that occurred in the capacities of women networks thanks to the project interventions

The project brought about significant changes in the capacities of women networks. In fact, thanks to the project, women networks can lead advocacy activities on their own. They can also lobby for more external funding in the event of requests for proposals. They manage to make savings and undertake more IGAs and even microfinances. Women networks can respond to economic shocks and crisis thanks to their savings and the cereal banks. The Imam of Diganidougou had this to say: « Thanks to the project, all the women are connected to one another because the network has united women from all areas. They are all engaged in trade and market gardening. »

Illustration by the team of Kalibombo, a village in the commune of Doucomo, 5 km away from Bandiagara, Cercle head town. The activities that populations in the village received from the project include establishing two MJT groups and one CJT group (Men’s Group), a village network, village membership in the commune-level network of Doucomo, securing a grant from GEWEP for CFA 651,500 to set up a cereal bank with a contribution from the network members worth CFA 34,500, setting a GBV committee comprising 15 members including three women, literacy training for 20 learners and a capacity building package during fora and trainings: MJT approach, business management, youth training on sexual and reproductive rights, gender, training of GBV committee members on GBV, early/forced marriage, family planning, nutrition, women’s representation in decision-making processes, awareness raising on the importance of girls education, the network’s affiliation to a system of mutuality…

This helped to improve social mobilization through women’s participation and intervention during meetings, their involvement in decision making processes: husbands and wives make decisions together regarding girls marriage and education, the implementation of activities, active listening and dialogue within the couple, the adoption of family planning methods for birth spacing.

Some men declared that they left the men’s box to adopt positive male behavior because they now agree to reconsider some decisions.

Another most important result is the population developing awareness of early marriage (a youngster went to brief her mother about the training he received,
telling her about the consequences of early marriage), understanding the importance of girls' education that helps women to get involved in this field to keep girls at school.

What should be noted is that before the project, women would not participate in meetings; men were against women's participation in meetings and public gatherings. There was no dialogue within the couple and no communication in the household, women's opinions did not matter in decision making processes like, for example, girls' marriage. Girls could not take classes because of the workload on mothers who used them to help with household work, the illiteracy of members affected performance and there were too many unspaced pregnancies.

Nowadays, thanks to assistance from GEWEP, women can leverage financial resources. They are involved in decision-making bodies and processes at various levels (Offices of mayors, School Management Committees, Community Health Associations, etc.) Birth spacing is accepted by all. Communication and understanding are prevailing in households. Women are convinced about the importance of children's education, many of them can write and read their names and check weighing on scales, speak publicly. To address the limited number of classrooms, the population have built additional classrooms with grass roofs.

Although the population has appreciated the project's contribution to development in the community, they recommend considering the good timing for literacy classes (March-May) instead of the usual time (May-July); providing their literacy center with reading tables, books for the learners, desk and chair for the trainer, helping the school to secure a canteen, building more classrooms, helping the village to secure a grinder and a water point to alleviate women's workload and upgrade the capacity of the cereal bank through another grant.

3.2.2 Economic Empowerment

Women's economic empowerment is central to the concerns shared by the authorities and NGOs operating in Mali. GEWEP has implemented many activities in this respect. Thanks to GEWEP, the communities in the project intervention zones are implementing various IGAs. Part of proceeds from these activities is used for household nutrition. After each demonstration, women replicate what they learnt in their households for children. Women implement the relevant techniques for exclusive breast feeding. Women in the network initiated the cereal bank to achieve food security in the village during the lean
season, put an end to the practice that consists in letting women migrate to areas of high food production, make cereals available, facilitate access to cereals at a reasonable price during the lean season and ensure a good nutrition for women at child bearing age and children under five years. Women received warehouses thanks to men’s support. The fact is that before the project, women in the village were financially poor, which resulted in hunger and health problems because health centers were located far from the village. There was misunderstanding between men and their wives, lack of regard for women because they were not involved in decision-making processes. The number of malnourished children was very high because of ignorance.

According to the Mayor of Mopti: «In our commune, women are economically empowered. For example, many women buy bags of rice to sell them on retail. They use the profits to address their needs and those of their households».

The mayor of Doucomo: «Our women received a lot of trainings thanks to the Maya Danbé Project. They are empowered. For example, in our village, there is a woman by the name of Korka who is very familiar with business management techniques and she shares her expertise with the other women in the community. »

According to the Imam of Diganidougou: «Women’s empowerment is strengthened in that we see them taking some expenses that were left for us the men. For example, my wives have decided that they will pay for the cost of ingredients for the meals. »

Another testimony by a model couple: «I got involved in the Maya Dambé program thanks to my husband. We have initiated a savings group. Since we started with the Maya Dambé program, we’ve gained a lot. Before, we’d take loans that we fond it hard to pay back. Through its activities, the project gave some great ideas, training on loan and how to pay them back and bookkeeping. Now, some women can borrow CFA 15,000, others CFA 100,000 from our saving. They work and pay back.»

3.2.2.1. Women’s attitudes toward their own economic security

The section outlines women’s attitudes towards their own economic security. The Likert Scale\(^3\) was used to assess women’s opinions. Women were asked seven sub-questions on economic security (cf. attached individual interview questionnaire). Women’s economic security was measured based on the following aspects: a woman’s role in the family, a woman’s right to education, a woman’s right to work outside the house, a woman’s right to own and control assets, etc. A combined index (combined average) for all the seven questions was calculated to summarize women’s attitude toward their own economic security. A high score implies a positive attitude while a low score describes an unfavorable attitude toward their economic security.

\(^3\)1 = Strongly disagree, 2 = Disagree, 3 = Neither agree nor dissagree, 4 = Agree, 5 = Strongly agree
Overall, results show some changes in women’s attitudes toward their own economic security. The comparative analysis of the results with the baseline in 2014 indicates positive changes in attitudes through the average score which moved from 3.5 in 2014 to 3.72 out of 5 in 2018. Like for women, the average score for men’s attitude toward women’s economic security is also around 4 out 5 per items. However, it is lower than that of women (3.65 out of 5 against 3.72 out of 5 for women). The average score for men rose from 3.42 in 2014 to 3.65 out 5 in 2018.

Moreover, following FGDs, women increasingly stated they have access to sell their products. It should be noted that women’s economic empowerment was strengthened, particularly through the Women Entrepreneurship Component. This component of the project promotes the development of woman leaders in business management. Women are empowered for the independent use and management of incomes from economic activities thanks to men’s engagement. With the establishment of MJT groups, women could directly access loans from their self-help funds. They usually use these loans to implement IGAs. Moreover, the availability of cereal banks is a major relief for women, mainly households in the project intervention zones, during lean seasons. Furthermore, the banks contribute to reducing food crisis and shocks. Below are some highlights on the impact of the project on women’s economic security in the project intervention zones.

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**Graphic 1: Women’s attitudes toward their economic security from 2014 to 2018**

![Graph](image-url)
3.2.2.2.- Control of assets by women

The control of assets by women was measured by asking women to list the assets they own independently or jointly and to say if they can make the decision independently or jointly to use or sell them. For this purpose, information was collected based on a pre-established list of assets like land, cattle, tools, electronic devices/equipment, furniture, etc.

Most women surveyed have at least one asset. In fact, 77.6% of women in the project intervention zones stated they have at least one asset. Findings of the evaluation indicate that over half of women (56.2%) control the assets they own.

With the project, the ratio of women who control their assets has almost stagnated (a low increase) from the baseline study in 2014 to the final evaluation in 2018, 56% against 56.2%, i.e. 0.2 increase. This may be due to the way the Malian society is organized whereby the woman is expected to seek permission first from her husband or husbands before making an important decision.

The detailed analysis per type of assets shows that 23.2% of women own a piece of land. 22.7% of women own a house. 16% of women state they own a house different from where they live. Over half (50.8%) of women own

According to a VSLA woman from the commune of Docoumbo, circle of Bandiagara, « the changes that women experience is mainly that they have today learnt how to save part of their incomes from IGAs at the bank. For example, if they have CFA 25,000, they deposit CFA 10,000 in a microfinance institution or at the bank.»

Another VSLA woman from the commune Siribala, Ségou, said: «Before the GEWEP project, I was just a housewife with no importance whatsoever for the community. Honestly speaking, since the GEWEP project started, we can take care of ourselves and of the entire family. Thanks to the project, I share the family expenses with my husband. He has a lot more respect for me now because I contribute a lot. I conduct income generating activities, I make profit and I save as well. »

The head of the village of Siribala testifies: « Women no longer have the same behavior as before; they know how to save and particularly how to manage their savings. »

The mayor of Docoumbo, circle of Bandiagara, went on saying: «Women are starting to be independent; they have understood that men do not want a woman who is doing nothing economically. This is the reason why they get together in groups to leverage funding from donors. For example, Yatimbé BANOU, a female locally elected councilor in the office of the mayor, is engaged in economic activities and does not need her husband’s help for some expenses. »
jewelries or valuable stones against 48.9% who own cattle like sheep, goats, cows, chickens, etc.…). About 31% of women own tools (hoes, water pumps, plows, etc.). Nearly 26% of women own at least a means of transportation (bicycle, motorbike, car, cart). Less than half of women (44.4%) own at least a furniture (bed, mattress, tables, chairs, fridge, etc.). About 41% of women own at least an electronic device (phone, radio, TV etc.). At last, 42% of women declared that they own cash (savings, remittance of funds, etc.).

3.2.2.3.- Changes in policies/laws/public practices that promote women’s economic rights

Public policies in Mali provide for women and girls economic empowerment. In fact, it is embedded in the 2016-2018 Strategy Paper for Economic Recovery and Sustainable Development (CREDD), the 2012-2017 Strategy Paper for Growth and Poverty Reduction (CSCRP). The issue of women and girls’ economic empowerment is among international priorities through strategies and policies and particularly Sustainable Development Goals.

The CREDD is the national reference document for the formulation of all economic, social and cultural policies. Its objective is to promote inclusive and sustainable development to reduce poverty and inequalities in a peaceful and united Mali and to facilitate prospects for achieving Sustainable Development Goals (SDGs) by 2030.

The project visited the network of MJT groups called the « Venise » in Mopti which was established on September 24, 2018 to see firsthand what the project has achieved toward improving economic power. It comprises four MJT groups (Benkadi, Sorofin, Faso kanou and Jolie) of 93 women with head offices in Mopti.

The member groups were established in April 2018 and consists mainly of women implementing IGAs (sale of cereals, cloth materials, shoes, cakes, catering services, etc.

Before the project started, according to testimonies collected on the field, women in the area were not interacting and were implementing their IGAs with no idea on incomes and profit they were making. They had no clue of business management techniques. They were often not getting along well with their husbands because they were not sharing household expenses.

Within a short time, assistance provided by the project to build capacities, specifically on business management, advocacy and social negotiation, nutrition, SRH, early marriage, rights and duties, dialogue within the couple, GBV, helped
to achieve some results in changes in families and IGAs. Although the network is still recent, they plan to become a leader in food production, fish farming and cattle rearing in the area.

3.2.2.4.- Success of Income Generating Activities (IGAs)

In all the three regions where the survey was conducted, over six women in ten (62.9%) are engaged in IGAs. IGAs are more dominant among VSLA women (68.5%) compared to non VSLA women (52.1%). Thanks to the project, women are implementing IGAs in the project intervention zones. They state they have made profits. Results show that the average annual profit is CFA 76,491 per women.

During the various FGDs conducted, women in all the areas covered by the survey indicated that the project brought about significant changes in their lives. One participant from the commune of Doucombo in Bandiagara said: « I have undergone significant changes because I can make money to work with and with the profit I buy clothes for my children and treat myself when I’m sick without asking my husband for money.»

A 45-year old woman from the commune of Pignari Bana said: « My life has changed a lot since the project started. I do business and with what I earn, I meet my own needs and those of my children.»

A woman from the commune of Siribala in the region of Ségou added: « Thanks to this project I contribute to and share family expenses with my husband. He respects me a lot because I contribute a lot. I implement IGAs. I make profit and I save part of it.»

Korotoumou, a lady from Siribala, said: «My name is Korotoumou. I’m a member of MJT, groups. Before the GEWEP project started, poverty was prevailing in our village. The first time we established a group, it did no work. We’re not getting along with one another well. After some time, three years ago, we established a new group and it has been working well till now. Now, I’m selling tomatoes and I grow them. I make profits. I take care of all my expenses without help from anyone. If I need money, I borrow from our group. I thank GEWEP a lot.»

One member of the women network of the commune de Diouna: « My name is Sadio Diallo. I’m a member of the network of women in the commune of Diouna. Before the project started, I was not doing any IGA. Since the project started, we established some groups to integrate them. We were able to secure a cereal bank which helps to promote all women in the network. Thanks to this project, I’m doing my business. I have a fridge to produce ice, yoghurt, drinks that I sell. This is selling well. I’m saving some money and helping my husband with family expenses. Honestly speaking, I have no problem with my husband. We discuss every issue and we’re living in full harmony. In my commune, I’m a reference/a role model for most women and I’m proud of it. Honestly, I can’t thank enough the people who have initiated this project. I thank them for their assistance to our community.»
3.2.3 Women’s participation in decision-making bodies and processes

This section outlines indicators on strengthening women’s participation in decision-making processes. Globally, all indicators have improved.

Graphic 2: Trend of indicators on women’s participation from 2014 to 2018

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Ev. Base 2014</th>
<th>Ev. Finale 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women’s attitude toward their participation</td>
<td>3.1</td>
<td>3.57</td>
</tr>
<tr>
<td>% of women who declare significant participation in decision making processes</td>
<td>23.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>% of women who are members of a political party and declare they can influence decisions</td>
<td>30.00%</td>
<td>75.40%</td>
</tr>
<tr>
<td>% of women who used sexual and reproductive health services over the past 12 months</td>
<td>0</td>
<td>16.60%</td>
</tr>
<tr>
<td>Women’s perception of social integration in the community</td>
<td>3.96</td>
<td>4.01</td>
</tr>
<tr>
<td>% of women who are members of community committees and declare they can …</td>
<td>63.00%</td>
<td>63.60%</td>
</tr>
<tr>
<td>% of women who are members of decision-making bodies</td>
<td>23.20%</td>
<td>38.70%</td>
</tr>
</tbody>
</table>

2.

3.2.3.1.- Women members of a decision-making body

This section outlines the ratio of women who are members of a decision-making body. Analyses point out that women participate increasingly in decision making bodies. In fact, 21.2% of women stated that they are members of the water management committee. They are also members of community school/education management committees (16.6%), producer associations (12.6%), community health management committees (12.5%), political parties (11%), faith-based and local peace/dialogue committees (5.1%). Less than
5% of women are members of committees making decisions on community land use.

Moreover, the percentage of women who are members of at least one decision-making body is 38.7% in all the project intervention zones.

The ratio of women who are members of a decision-making body has increased in 2018 (38.7%) compared to the baseline study in 2014 where the percentage was 23.2. The situation in 2018 is still better than that of the project Phase 1 final evaluation conducted in 75 communes with a percentage of 36.5%.

Aïssata Senou, a widow of the Bandiagara MJT, said: «I was the president of the ADEMA local section. I participated in meetings and in campaigns in villages. In 2009, I was a simple member of the party and I was only getting T-shirts. My experience from this political activity strengthened my self-confidence and self-esteem.»

Although some progress was achieved in women’s participation in decision-making bodies (38.7%), this involvement is not effective. The evaluation shows that 61% of women do not participate in any decision-making body, which is a very high ratio.

This implies that the program needs to develop more awareness raising and information activities toward the MJT women so that they can have access to information on election processes for members of decision-making bodies in the community. The program also needs to scale up the “engaged men” approach to have the bulk of men change their behavior toward women’s involvement in decision-making processes.

3.2.3.2. - Influence of the committees

Women participate in community life. Women are increasingly developing their negotiation skills to influence and make a difference in decision-making bodies. Overall, the ratio of women who can influence decisions is 63.6% according to findings from the evaluation conducted in 2018.

Specifically, 62.4% of women members of water management committees can influence decisions. Nearly 57.7% of women can influence community school/education management committees. Moreover, 71.8% of women can influence community health association boards. Most women also influence producers’ associations (67.1%) and political parties (75.4%). In fact, women are increasingly developing their negotiation skills to influence political decisions. They claim they no longer vote for the sake of just following someone, but so candidates take their needs into account. They also state that their votes to a candidate depends on their enrolment on the voters’ list during elections.
The level of women’s influence in decision-making bodies has increased slightly from 63% during the baseline study in 2014 to 63.6% in 2018, i.e. a 0.6 increase while women’s influence in political parties has increased significantly from 30% in 2014 to 75.4% in 2018.

3.2.3.3. Women’s perception of social inclusion

Women’s perception of social inclusion in the community is strengthened thanks to the project. Increasingly, women have a good social network in the community. They participate in or attend associations activities, community events. They also receive support from the community in the event of shocks or crisis. They are also treated with more respect in the community.

Overall, we observe that most women appreciate their social inclusion in the community. The average social inclusion score is 4.01 out of 5 in the three regions where the survey was conducted. Compared to the baseline study in 2014, we note an improved social inclusion of women from 3.96 in 2014 to 4.01 in 2018, i.e. a 1.2% increase. This slight increase is due to the fact that social inclusion had reached a high level since the baseline study.

3.2.3.4 Women’s attitudes toward their own participation

It’s all about measuring the interviewee’s attitude toward their participation in decision-making processes in public life. For this, testimonies on participation were collected from women and they cover: the position held by women in decision-making bodies, freedom of political opinion, participation in the household’s major decisions, women’s right to work and education. The level of appreciation was on a scale of [1-5], where 1 = Strongly disagree and 5= Strongly agree. To know the overall level of appreciation, an estimate of the score was made considering these statements. The high score indicates positive attitude while low score indicates negative attitudes.

Overall, it is observed that women’s attitudes toward their own participation in public life are positive. The great bulk of women think they should be able to run for elections (local, national). They can be head of state or they should decide on their own who should be their candidate during elections without their husbands’ influence.

Positive changes in attitudes were observed in women’s participation in decision-making bodies thanks to the project interventions. In fact, the overall average participation score increased from 3.10 in 2014 to 3.57 out of 5 in 2018. Improvement in positive changes in women’s attitudes toward their own
participation is nearly 15.3% increase from the baseline study in 2014 to the final evaluation in 2018.

Testimonial by Aissata Senou, a widow from Bandiagara MJT: « I was the president of the ADEMA local section. I participated in meetings and in campaigns in villages. In 2009, I was a simple member of the party and I was only getting T-shirts. My experience from this political activity strengthened my self-confidence and self-esteem. » Another testimonial on women’s participation by Mariam Sinti Goumo, a member of the village network of Morikoira: « Before, my husband would not allow me to participate in village meetings, but since the project started I asked the village chief to beg him to let me join one MJT group. He ended up giving his consent. Since then, every week, I would attend our weekly meeting. Today, thanks to the village network in which I’m the information officer, I participated in many fora and workshops organized by the project and I learnt so much from them. GEWEP put me on the spotlight and today I’m one of the women who participate more in meetings with men and I am not shy to express my views. I’m the one who travels more often outside the village (in Tombouctou and elsewhere) for the network’s business. My husband has so much confidence in me that he used to follow me during some of my trips to Tombouctou. I can only thank the GEWEP project which changed my life. Once again, thank you GEWEP. »

3.2.3.5. Changes in policies/laws/practices: include quotes from interviews with political leaders and legislative bodies

Recent studies conclude that Malian women are present in all sectors of public administration and more in areas typically reserved for women such as health, social affairs or education. However, they are increasingly present in areas that used to be typically reserved for men such computer and electronics, construction work, etc. The ratio of representation has increased from 2000 to 2004 (from 15.3% to 24.5%) and their numbers are increasing at higher positions: from 2000 to 2004, the number increased from 9.6% to 12.0% for senior staff positions against 90.4% to 88% for men.

According to a study conducted by RECOFEM in February 2006, under the Third Republic, women are more present at decision-making positions than under the previous régimes.

However, despite the authorities’ political will, the men/women parity is not yet achieved and prospects to do this in the long term are doom if the trend continues this way. In fact, women hardly account for 1% of the mayors in 2005, i.e. seven female mayors out of 703; 6.53% of local councilors, 10% of MPs, 18.51% of ministers, 2% of prefects, etc.
Women’s political participation and leadership to improve promotion of equal access for women and men to elected and appointed positions is endorsed by law:

Law No. 2015-025 of December 18, 2015 to promote gender at elected and appointed positions is widely supported by women and men and attracted respect from Mali’s partners and friends around the world.

Nowadays, we have observed improvement in women’s participation in public agencies/offices. For example, at least 30% of the members of the new government of President Ibrahim Boubacar Kieta’s second term in office are women as provided by law.

On August 9, 2018, CARE International Mali signed a Partnership Memorandum of Understanding (MOU) with the Ministry for the Promotion of Women, Children and Family. Under the MOU, both parties agree to work with grassroots associations and communities, including «Musow Ka Jiguiya Ton (MJT), to promote development in general and socio-economic empowerment of women and girls in target communities through developing humanitarian and development strategies. CARE and its partners focus on advocacy and influence activities, synergy between relevant programs, documenting evidences of interventions and scaling them up to amplify impact.

CARE is a member of the National Committee for Monitoring the Development and Adoption of the draft bill on the Prevention, Repression and Counseling of victims of GBV in Mali, because CARE has been there from the beginning to the end of the process, providing CFA five millions in funding through the project. The draft bill was officially handed over to Mrs. Traoré Oumou Traoré, Minister for the Promotion of Women, Children and Family.

CARE is a member of the Coordination and Monitoring Committee of activities of:

- The international campaign (Plan, UNFPA, Save the Children, World Vision, Terre des Hommes/Lausanne, OXFAM, Right to Play, IRC etc.);
- National NGOs (AJM, Enda, REFAME, CCNEJ, COMADE, APJEC, AEJT, ASAFA, CESMAC, the Network of Communicators for the Elimination of early marriage in Mali etc.);
- Ministries (Ministry for the Promotion of Women, Children and Family and related services, Ministry of Religious Affairs and Worships, Ministry of Justice, Ministry of National Education and related services, Ministry of Health and Social Affairs and related services, Ministry of Economy and Finance, Ministry of Foreign Affairs and International Cooperation);
- UNICEF, UNFPA and MUNISMA.
CARE is also a member of the Savings Group Network Mali through GEWEP for aspects of financial inclusion and ensure the leadership that includes the Stromme Foundation, Plan International Mali, Oxfam, Mercy Corps, ASSAFE, AMAPROS, YA-G-TU, CAID, ARDIL, Coris Bank, Nyèsigiso, Ecobank, BNDA, Ministries for the Promotion of Women, Children and Family, Economy and Finances, and Investments).

CARE is a member of the Civil Society National Reference Group for the Spotlight Initiative composed of six pillars: Legislative and political Pillar, Policy Strengthening, GBV Prevention and Social Norms; quality and reliable Services available, supporting CSOs, communities and women movements led jointly by the European Union and the United Nations. CARE is a member of the six pillars that support Civil Society Organizations, communities and women movements for which Plan International Mali is the lead.

CARE is a member of the GBV sub-cluster and of the Children Protection Cluster, an experience sharing setting between GBV control stakeholders with the Ministry for the Promotion of Women, Children and Family as the lead and UNFPA as the implementer.

3.2.4 Men’s attitude toward women’s rights to empowerment

At all levels, we observe a change in men’s attitudes. It is worth noting that there’s been a decrease in GBV, i.e. from a score of 3.12 to 3.03.

Graphic 3: Change in men’s attitudes toward women’s empowerment from 2014 and 2018
3.2.4.1. Men’s attitudes toward women’s economic security

Like women, men have a positive attitude toward women’s economic security. The findings from the evaluation show a positive perception of interviewees on various aspects of women’s economic security, for example: women’s right to work outside the house; women’s freedom of movement, women’s legacy rights, women’s rights to own and control assets. An analysis of findings shows positive changes in men’s attitudes toward women’s economic security. In fact, the average score increased from 3.42 in 2014 to 3.65 out of 5 in 2018, i.e. a 6.6% increase.

3.2.4.2.- Men’s attitude toward women’s participation in public life

Most men state that women can: run for elections, become head of state like men, choose their own candidates, disagree with their husband’s political opinion, etc…. The project has got a positive impact on men’s attitudes toward women’s participation in public life. The average score for men has increased from 3.10 in 2014 to 3.52 in 2018. The increase in term of percentage is 13.5%.

Responses from qualitative interviews with engaged men confirm this increase in women’s participation in decision-making processes. Thanks to the project, women are increasingly participating in the various meetings in the community. Some women represent their villages in village public gatherings.

Testimonials by an engaged man who is also the chief of the village of Salakoira Binga:

«We are implementing many activities in our community and we have started feeling their impact on our households. We have for a long excluded women from decision-making processes in the family and in the community, thinking that a man should not share his concerns with women. Anything a man does should be kept secret for women. This is what it means to be a man and the head of the family. However, with the activities of the project, we are getting to know this was out of ignorance. Since we received training on masculinity, we are getting enlightened on this matter.

As far I’m concerned, things are going on well because I discuss with my wife and children all issues regarding the family. Even when I have some concerns about an event, we discuss, and I find the solution. This helped me to develop skills to manage my family and to expand these skills to the way I manage the village, because I’m the chief of the village and I’m expected to manage many difficult situations. I learned so many things from the training on masculinity. For example, those of us who are from the Gourma in the circle of Diré are very affected by the spread of the armed Islamic groups. However, we’re living our lives without any physical assaults and violence because we know how to behave in such situations. When the islamists call us, we listen to them carefully, and in return, we know what to do because our only weapon in such situations is active listening. We learnt this active listening thanks to the project. We are using it as a weapon to resist; knowing quite well that an engaged man and islamists cannot get along well. »
3.2.4.3. Men’s attitudes toward women's sexual and reproductive health

Men increasingly think that: the couple should decide the number of children they should have rather than the husband alone, a woman can on her own decide to go to the health center and ask her husband to use condom during sexual intercourses. A quantitative score of attitudes was calculated based on various items on sexual and reproductive health. Findings show that between the 2014 baseline survey and the final survey conducted in 2018, men’s attitude toward women’s sexual and reproductive health has not changed. It has remained steady, i.e. 3.4 out of 5. On the other hand, the situation is better for men who have at least one MJT woman in their household (average score =3.43) compared with other men.

There needs to be emphasis on this aspect in the new interventions of the project.

3.2.4.5.- Men’s attitudes toward GBV

Gender-Based Violence (GBV) is an action that leads to or is likely to lead to physical, sexual or psychological sufferings on women (or girls), including threats of such actions, constraint or arbitrary denial of freedom, in public or in private life. This includes, but is not limited to abuses/assaults: (a) physical, sexual and psychological violence in the family, including assaults, sexual abuses/assaults on female children in the household, violence related to dowries, rapes, genital mutilations and other traditional practices detrimental to women, violence outside the household and violence related to exploitation, (b), physical, sexual and psychological violence in the community, including rape, sexual assaults, sexual harassment and intimidation at work, in schools and elsewhere, woman trafficking and forced prostitution; (c) physical, sexual and psychological violence, perpetrated or tolerated by the government wherever they happen. [Definition from the 1993 Declaration on the Elimination of violence against women].

To measure men and women’s attitudes toward women’s exposure to violence, during the survey, they were asked about their perception on some aspects of violence like women’s resignation to violence, excision, the right to sex in marriage, etc. An average score was calculated based on the various aspects. Unlike other average scores, a high average expresses positive attitudes to violence, i.e. negative attitudes while a low average score expresses positive attitudes, therefore reduced violence.
Men’s attitudes toward controlling GBV have improved thanks to the project. In fact, the average score of men’s positive attitude toward GBV changed from 3.12 in 2014 to 3.03 out of 5 in 2018, i.e. a reduction of 3.1% in negative attitudes.

3.2.5.- Gender-Based Violence is reduced

Graphic 4: Change in Gender-Based Violence from 2014 to 2018

Women’s attitudes toward controlling GBV have changed positively. In fact, the average score of women’s positive attitude to GBV shifted from 3.05 in 2014 to 2.40 out of 5 in 2018, i.e. a decline in negative attitudes of 21.5%.

Testimonials from women in MJT groups:

A VSLA woman in th district of Bamako Coura in Sévaré: «The project achieved significant progress on GBV control. In fact, before the GEWEP project started, there was no well-structured community organizations and violence against women and early or forced marriages were very common practices. The project helped to put in place grassroot community organizations (MJT), train and raise women’s awareness on their duties and rights, establish GBV committees to manage locally reported cases of GBV, like conflicts between spouses, forced marriages, early marriage, sexual harassment, physical violence (beating one's wife, beating children), emotional violence (abuses).» A woman in Boussin in the district of Ségou said: «Before we’re trained, my husband would not even want to carry the baby so that I can rest. He would not also pay the cost of ingredients for the meal. He would not even sit and chat with me, he would just go wandering from one place to the other. Thanks to the project and the training it provided, my husband has changed. He carries the child when I have a lot of household work to do. He fetches water for me; he regularly pays for the cost of ingredients for the meals as he can afford and I pay the difference if I can. »

Changes in policies/laws/public practices on all forms of GBV (household violence, sexual violence, FGMs, trafficking, others.)

In Mali, almost all women in half of the southern part of the country undergo excision. According to the Demographic and Heath Survey conducted in 2006, 85.6% of women and girls aged 16 to 45 years have declared they have undergone excision.
In Mali, Article 2 of the February 25, 1992 Constitution provides that: « All Malians were born and remain equal in rights and duties. All forms of discrimination based on social origin, color of the skin, language, race, sex, religion and political opinion are prohibited. »

Based on the National Gender Policy, the vision of which is a democratic society that guarantees the promotion of all women and men through the full exercise of their basic equal rights to an active and participatory civic engagement and equitable access to resources, to make Mali an emerging country, with strong growth and proud of its values of justice, peace, solidarity and social cohesion, there is hope for human rights defense organizations.

Mali has ratified several international and regional instruments without any reserve. It has also endorsed several resolutions of the UN Security Council. Resolution 1325 passed in 2000 urges governments to consider women’s concerns/needs in all processes of conflict prevention and mitigation and peace building and Resolutions 1820, 1888 and 1889 on the protection of women, compensation for abuses and suing criminals before relevant law enforcement agencies.

In the programs, we observe: (i) a study conducted in 2002 on violence against women in Mali; (ii) the National Gender Policy 2011-2013 Action Plan that focusses on six strategic areas and 19 components. Violence is integrated in Strategic Area 1; (iii) finalizing the national Action Plan on the UN Security Council Resolution 1325; (iv) the National Program for controlling violence against women and girls for 2011-2013 which has six outputs.

3.2.6. - Strengthening of women’s sexual and health rights

Results from qualitative interviews show an improvement in women’s sexual and health rights. A few testimonials are provided below.

Testimonials from the chief of the village of Konodimini in Ségou: «The change is that in the past, our ancestors would marry three to four wives while they had no resources. This is not common practices nowadays. Men have understood that they had better stick to the number of women and children that they can afford. And both women and men have understood that they need to space births for the sake of their own health. »

Testimonial from the Women, Children and Family Promotion Officer in Sèvaré: « What I said is that there is need for awareness raising from both men and women. Men understand now that women are not their rivals but supplement them rather. When a woman has health problems, even children’s education is jeopardized because the man alone cannot cater for all the needs of the family. Now thanks to awareness raising by the Maaya danbé project, there is increased awareness raising at all levels. »
3.2.6.1. Use of sexual and reproductive health services

The ratio of women who have used at least one sexual and reproductive health service over the past 12 months is 28.9%. Per type of services, one woman in 10 (12.8%) said they used pills over the past 12 months. Nearly 15.3% of women use ante-natal care services. 17.3% of women attended a health center (hospital, clinics, maternity, etc.). About 12.9% of women received post-natal care against 11% for information and counseling needs.

3.2.6.2. Satisfaction with sexual and reproductive health services

The ratio of women who are satisfied with sexual and reproductive health services over the past 12 months is 62.4%. The level of satisfaction increased slightly since the project started from 60.6% during the baseline study in 2014 to 62.4% in 2018, i.e. an increase of two (2) points.

3.2.6.3. Informed decision-making on sexual and reproductive health

Almost all the women who were interviewed (92.8%) made informed decisions on reproductive health. The project has had positive impact on information. Women are using health services. They are doing it based on an informed decision. The level of the indicator increased almost three times thanks to the project intervention, from 33% in 2014 to 92.8% in 2018, i.e. an increase by almost 60 points.

3.2.6.4. Women’s attitudes toward sexual and reproductive health

The average score of women’s attitudes to sexual and reproductive health is 3.5 out 5 in 2018. The estimated average score shows positive changes in women’s attitudes to sexual and reproductive health. The overall average score for women has increased from 3.48 in 2014 to 3.50 in 2018 while this score for men had remained steady.

3.2.6. Strengthening resilience

Shocks or economic crisis are described here as a major unplanned and unforeseen event that urgently requires lot of money to address them or to recover from them. For example, a burial of or admission of a family member to hospital, fire, drought, etc. The emphasis is on events that create urgent economic shocks and affect the household’s poverty level.

Households that were affected by shocks or crises

The results indicate that nearly six households in 10 (59.40%) were affected by shocks or crises over the past 12 months. Moreover, over seven households in 10 (70.9%) have never been affected by a sudden serious disease or injury of a
member of the household. Over eight households in 10 (80.3%) said they were never hit by sudden death of a close member of their household. The same is true for crisis due to drought, flooding and other natural disasters with 55.6%. Nearly 84.4% of households were not affected negatively by crisis due to armed conflicts in the North or center (theft of assets and equipment, displacement of household members, etc.)

- **Households’ capacity to respond to shocks**

The final evaluation measured households’ capacity to respond to shocks. These are households that were able to respond quickly to the various shocks or crises (paying immediately for all expenses) or those which could develop strategies to respond to these crises (use of resources from production, use of social funds, use of savings).

Households’ capacity to respond to shocks has improved from 2014 to 2018. The ratio increased from 43% in 2014 to 45.3% in 2018, i.e. an increase of 2.3 points. However, it should be noted that over half of the households in the project intervention zones cannot respond to the various shocks or crises. The government and NGOs should make efforts in this respect to further strengthen household’s capacities to respond to shocks.

- **% of women who must sell their assets to respond to economic shocks after one week or less**

Overall, nearly nine households in 10 (89.1%) must sell assets to respond to shocks. This is the case in all the target regions. The analysis shows that the strategies used in 2014 and 2018 are different. In fact, use of resources/part of production by households as key strategies is 25.5% against 5.7% in 2014. Likewise, the adoption of the strategy to reduce consumption and other key strategies has increased from 3.4% in 2014 to 9.9% in 2018. On the other hand, adoption of the use of production assets to respond to shocks has increased from 11.3% in 2014 to 17.4% in 2018. It is important to note that the use of loan as a key coping strategy has declined significantly from 2.9% in 2014 to only 16.8% in 2018.

3.3 CIARE’s global indicators

3.3.1 Active use of financial services

The final evaluation indicates that 30.7% of women are active users of financial services globally. Among the women using financial services, 71.9% use the informal system against 28.1% of women who use the formal systems. The
percentage of use of financial services is 38.2% for VSLA women against 19.8% for non VSLA women.

3.3.2 Women’s financial contribution/participation in the households

Most women (64.3%) state that they can participate in financial decision-making in the household.

3.3.3 Unpaid household work and care

On average, women devote about 8.5 hours per day to unpaid household work and care.

Women (8.5 hours per day) devote more time to unpaid household work and care than men do (5.67 hours per day).

The average time devoted to unpaid household work and care is reduced based on the high level of education. The average time per day is 7.44 hours for uneducated persons against 5.5 hours for people with graduates/higher school education.

4 Discussion of findings

The GEWEP project fits into national policies on women and girl’s empowerment: the 2016-2018 Strategy Paper for Economic Recovery and Sustainable Development (CREDD), the 2012-2017 Strategy Paper for Growth and Poverty Reduction (CSCRP). The issue of women and girl’s empowerment also fits into international priorities through strategies or policies, particularly the Sustainable Development Goals.

The CREDD is the national reference document for the formulation of all economic, social and cultural policies. Its objective is to promote inclusive and sustainable development to reduce poverty and inequalities in a peaceful and united Mali and possible prospects for achieving the Sustainable Development Goals (SDGs) by 2030.

The various results achieved by the GEWEP project contribute significantly to achieving some objectives of the CREED under the Priority Area 4 : Rural Development and Food Security and Priority Area 10 : « Social Development, Humanitarian Actions and Solidarity » and Specific Objective 27 : « Promotion of Gender Equity, Women Empowerment, and Promotion of children and family.»
In fact, women’s empowerment leads to poverty reduction, inclusive economic development and rural development and food security.

Priority Area 10: « Social Development, Humanitarian Actions and Solidarity » and Specific Objective 27: « Promotion of Gender Equity, Women Empowerment, and Promotion of Children and Family» of the CREDD will help to achieve specifically Sustainable Development Goals 1, 2, 3, 4, 5,10 and 16.

Along the same line, in 2011, in a brainstorming document on women’s empowerment, it is indicated that promoting women’s economic empowerment is a must for achieving sustainable development and a pro-poor growth as well as all MDGs and therefore SDGs. At the same time, it is a matter of rights and building equitable societies. Ensuring women’s increased access to resources and services – land, water, technology, innovation, loans, bank and financial services – will help to strengthen their rights, increase food production, reduce hunger and improve economic growth. Michelle Bachelet (2012) also worked on the theme: « Women’s economic empowerment ». She pointed that empowering rural women and strengthening their rights and access to land, power, opportunities and choices will help to develop economies, strengthen food security and improve prospects for current and future generations. The project is also relevant as it contributes to achieving the objectives of the CREDD, and various SDGs i.e. SDGs 1, 5, 8, 16 and 17. Given its importance, a study needs to be conducted to measure the project’s actual contribution to SDGs and the CREDD.

5 Lessons learned

Present in Mali since 1975, CARE is working for the sustainable socio-economic development of communities through a wide range of projects that has diversified and enriched significantly over the past 40 years. The development programs have adjusted to changing contexts and development challenges in Mali. Today, CARE Programs are among the largest and most innovative development programs in Mali, considering the country’s development policies and the root causes of vulnerabilities and marginalization of some specific groups including women and children.

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SDG1: Reduce all forms of poverty and everywhere in the world;
SDG2: Reduce hunger and achieve food security, improve nutrition and promote sustainable agriculture;
SDG3: Making it possible for everyone to live in good health and promote welfare for everyone at all ages;
SDG 4: Secure equal access to quality education for everyone and promote learning opportunities throughout life;
SDG 5: Achieve gender equity and empower all women and girls;
SDG 10: Reduce inequalities in countries and from one country to the other;
SDG 16: Promote peaceful and open societies to achieve sustainable development, promote access for everyone to justice and put in place efficient and accountable institutions at all levels.
Since 2017, two major programs (Resilience and Gender) focus on providing assistance to subnational governments and civil society organizations in the areas of governance, local movements, food security and nutrition, good natural resources management, prevention and management of risks and disasters, women and girls socio-economic and political empowerment, health and education. A crosscutting emergency program is being implemented for impact groups of both programs in CARE intervention zones.

As a refresher, in the 1990s, CARE Mali shifted from a direct service provision approach to a partnership approach with local NGOs to strengthen its contribution to building the capacities of Malian civil society. The two phases of GEWEP implemented by CARE built on the experiences it gained from eleven years of partnership with Malian NGOs. Building on the positive results from this partnership to build the capacities of civil society and achieve anticipated results, lessons learned for future phases are listed below:

- The "MJT" approach is a good path for women and girls socio-economic and political empowerment and the sustainability of action initiated for them;
- The accountability mechanisms developed by the Program (workshops to measure progress, the TOGUNA public hearing space, Steering and Coordination Committee, etc.) helped communities, key stakeholders (elected officials, Technical Services, the Administration, Members of MJT groups/networks, community and faith-based leaders, traditional communicators, engaged men, etc.) to take ownership of the project.
- The use of gender-friendly tools in the communes’ planning processes helped to consider the needs of the key impact groups of the program who are women and girls;
- The partnership approach for the implementation is a good means for ensuring sustainability of the program interventions and to scale them up;
- Building the capacities of civil society organizations and developing alliances are efficient strategies for engaging them to play their watchdog roles;
- The gender and diversity approach developed by the program helped it to be inclusive and to reduce inequalities, specifically between women and men and to consider persons living with disabilities;
- Networking of GMJT at various levels (Villages, communes and circles) was an efficient strategy to build a critical mass of women and establish a collective strength to be considered from now on for women and girls.

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Toguna is place where wise men of the village in the Dogon community meet to discuss important issues in the life of the community. CARE used this tool for public hearing for citizens to hear local authorities on progress in the implementation of the PDSECs.
socio-economic and political empowerment and the protection of their basic rights.

- Adult literacy which targets women of the MJT groups and networks is an efficient strategy to support women leadership and women empowerment;

- Innovations by GEWEP II through the “Men’s Engagement” approach extended to boys, and the establishment of coalitions of engaged men at both the circle and regional levels have been very successful initiatives that served as tools to influence some social norms/traditions that hinder women and girls socio-economic empowerment;

- Approaches adopted by GEWEP I and II through their men engagement approach helped men and boys to understand how social norms influence them, influence their partners and their families. Communication tools developed facilitated building the capacities needed to achieve healthier behaviors and more equality in the household and in the community.

- Understanding of the “Men’s Toolbox” and promoting “Dialogue in the household” created significant social transformation in the project intervention zones

- The involvement of coalitions of engaged men consisting of religious leaders (all faith combined: Pastors, Catholic, Imams), traditional leaders (Chefs of Villages and others), traditional communicators, representatives of youth coordination and movements, etc. is a potential and serious human capital to support all initiatives for women and girls empowerment.

The program initiatives since the political and security crisis Mali went through in 2012 in compliance with UN Security Council Resolution 1325, helped women to play their roles fully in decision-making bodies for reconciliation and peace building.

The cereal bank approach initiated under the GEWEP is without the shadow of any doubt a sustainable and efficient resilience strategy for women and girls in the MJT networks and the entire community during the lean seasons (July – September).
6 Conclusion and recommendations

The objective of this study is to conduct an evaluation of the Women and Girls Empowerment, Civil Society Governance Project (GEWEP) called MAAYA DANBE in local language and funded by the Norway Government through CARE Norway for four years (2016-2019). It seeks to empower women and girls affected by poverty, inequalities, violence and social exclusion so that they can claim and achieve their human rights.

The results indicate an improvement in women and girl’s empowerment in the project intervention zones. Women developed income generating activities thanks to the project. Through the project, civil society has been strengthened. The results also showed increased economic empowerment of women. The involvement of engaged men and all awareness raising activities conducted by the project toward communities helped to improve men’s attitude toward women’s rights and empowerment. They are increasingly participating in decision-making processes in the household and in the community. The results clearly highlight a reduction in GBV. We also observe a strengthening of women’s sexual rights and rights to health. Thanks to the IGAs, household’s resilience is also strengthened.

Therefore, the following recommendations can be made:

For CARE’s future interventions
- Develop the external resource mobilization capacities of the MJT networks (relation with MFIs, looking for donors);
- Build women’s capacities on issues of women’s sexual and reproductive health.

For CARE MALI for the sustainability of project achievements
- Put in place post-project monitoring committees;
- Organize exchange visits and brainstorming on the consolidation of project activities;
- Monitor and consolidate accomplishments through a third funding;
- Strengthen the coalitions of engaged men for them to take over after project closeout;
- Continue the "baroni " focus group with women.

For subnational governments and the Government
- Coordinate post-project monitoring committees;
- Include the GEWEP approach in the activities of future programs;
✓ Develop strategies with MFIs to fund women MJT groups;
✓ Develop national strategies for reducing girl’s migration;
✓ Develop more market gardens;
✓ Develop rural roads to facilitate access for people living with physical disabilities;