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**PVO COFINANCING PROJECT
688-0247- USAID/MALI**

**INTERIM PROGRAM ASSESSMENT
REPORT**

October 1992

INTERIM PROGRAM ASSESSMENT

DEDICATION

PREFACE

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SYNTHESIS

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CHILD SURVIVAL

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DEDICATION/DEDICACE

In memory of our colleague, our friend Boubacar Kanté who devoted his time, his energy and his commitment to grassroots development so that this evaluation could be a reality, the PVO Cofinancing Project would like to dedicate this report. Boubacar, may your soul rest in peace! Amen.

A la mémoire de notre collègue et ami Boubacar Kanté qui a consacré son temps, son énergie et son engagement dans le développement à la base afin que cette évaluation soit une réalité, le Projet de Cofinancement des ONG voudrait dédier ce rapport. Boubacar, que ton âme repose en paix! Amen.

PREFACE

Speech given by Mr. Dennis J. Brennan, Director of USAID, on the occasion of the start to this study.

1. I am not sure whether the distinction between NGOs in the north and NGOs in the south is always worthwhile. Perhaps it is not even valid. There are international NGOs with an entirely Malian or African staff. There are American NGOs which are dominated by expatriates, and others where the foreign national staff is very small, even entirely inexistant... replaced by African nationals. There are also Malian NGOs that are staffed by foreigners. So much the better, if this can bring them knowhow and new skills. But all this makes me increasingly doubt the advantage of this artificial distinction between "north-south" in NGO typology.

2. What seems far more interesting is the work that the NGOs accomplish in the field. USAID gives grants to NGOs so that they may make a contribution toward socio-economic change at the village level. This is a long-term process. It seems irresponsible to me that an NGO should leave the village and abandon the villagers on the way. If an NGO accepts the responsibility of working with the people, stimulating their hopes, reinforcing their social organization, improving their standard of living... it takes on a commitment. If a project is started and it succeeds, it should then continue by starting other projects. We should be able to claim, after an accompaniment of 10 years, that we have mobilized this community and achieved a living standard within this community. This work will be based on mutual trust, built between the members of the community and the teamworkers of the NGO.

3. This explains our strategy, which consists in encouraging partnership between the American and Malian NGOs and the communities at the grassroots. There is in our approach, the concept of partnership, the concept of succession and the concept of continuity.

4. The contribution made by NGOs is today greater than it used to be. I do not say this only because of the advent of democracy, in the wake of events in 1991. Democracy is a part of Malian grassroots communities, where NGOs have been working for a long time now. But the importance of NGOs has grown as compared to the resources and capacities of the State and the donors. With a perspective such as this, the role of NGOs has become of primary importance. During the '90s, we saw a rise in NGO funds for Africa. We must prove, through good results, that development works well in Africa, that it can succeed.

The current decade will witness a real competition for funds: that is the true challenge. In such circumstances, NGOs will play a key role in replying to the question: "Will Africa be able to pull off its development?". It will mostly be the NGOs that will answer "yes" or "no" to this question.

5. Then the balance of development will change. In future, development will depend, more than ever before, on common agreements made between the government and the communities. And USAID will not be the last to follow this inescapable evolution. The NGOs have been identified as the most direct route to reach grassroots populations. By choosing NGOs as partners, we have taken the most efficient road to the country's development.

6. The PVO-Cofinancing project was started in 1989 with an initial budget of US \$ 8 million. In 1991, we doubled the project funding to US \$ 16 million. The NGOs convinced us so well of the effectiveness of their development strategies that most of the funds are already allotted. Going by the INTERIM ASSESSMENT report, we can already envisage another increase in 1992 in the budget allotted to NGOs and their village partners.

7. We would like to know what works and what does not work. We want to make an evaluation of the progress made by NGOs in the three sectors of the project and see why this or that should be done. Our goal is especially to allow NGOs to grow and further improve their efficiency by correcting mistakes and reinforcing their strengths. This is the key to the future and it must work!

Dennis Brennan
Director
USAID Mali.

**SYNTHESIS BY Dr. ABDOUL DIALLO
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**LEADER OF THE
ASSESSMENT TEAM.**

The project 688-0247 has passed through several stages before reaching its current phase.

I. COLLABORATION FOR EMERGENCY AID

In the early '80s, USAID (American Agency for International Development) collaborated in a significant way with several PVOs (Private Voluntary Organizations) in the distribution of help from the United States of America to counteract the adverse effects of drought in Mali.

This concerted aid consisted mainly in the transportation and distribution of food aid sent to Mali by the United States government. It also included the resettling of populations that had migrated. Apart from food, this aid covered other essential needs of the populations concerned (especially in the health sector). In varying degrees, it covered all the drought affected regions.

II. COLLABORATION FOR DEVELOPMENT

With the recession of the drought, the PVOs progressively abandoned the emergency aid program in favour of other development programs that aimed at the rehabilitation of displaced populations. USAID has encouraged and assisted the PVOs in these efforts, by giving support to AFRICARE, for example, for its Child Survival Program in the District of Segou. This same PVO receives aid from AID/Washington for its technical assistance and cooperative training program for the District of Mopti. The Child Survival programs of Save the Children in Kolondieba and World Vision International in Gao and Menaka, the CLUSA cooperative training programs in the Haute Vallee du Niger area, the natural management resources program of World Vision International in Gao and of CARE-MALI in Timbuctoo and Djenné, as well as those for institutional support by PACT (Private Agencies Cooperating Together) of the CCA/ONG are simply other examples of AID support for this new PVO policy.

In order to organize its aid to PVOs and achieve the maximum with the minimum, USAID concentrates its efforts in three priority sectors: Child Survival, Natural Resources Management (NRM) and the Development of Small and Micro Enterprises (SME). On August 29, 1989, USAID/Bamako signed an Agreement for US\$ 8 million for the implementation of the PVO Cofinancing Project 688-0247. The End of Project is September 30, 1995. The aim of the project is

to promote Mali's economic growth through an improved distribution of resources and an increase in production, productivity and revenues at the village and community level. Its main aim is to help PVOs operating in Mali promote the strategic goals of USAID by making facilities for Child Survival, NRM and SME more readily available to village communities. This aim conforms with the that of PVOs and NGOs (Non-Governmental Organizations) concerning economic development in Mali. An initial funding of 8 or 9 grants was envisaged for PVOs.

The project encourages PVOs to enter into collaboration with Malian NGOs and to work together, in common interest areas, in activities relevant to their competence. This creates a mutually fruitful partnership between these two types of institutions. PVOs can bring financial support to NGOs, and, above all, a certain professionalism in the technical execution of their task. In return, NGOs bring to PVOs their knowledge of the land and their cultural approach, which helps improve the impact of development work. In Segou, for instance, the collaboration between the American Friends Service Committee (AFSC) and the Association Entraide et Development (AED, earlier known as FEDEV), allowed the latter to develop an SME program for women and to become an officially recognized NGO. In Mopti, the partnership between World Vision International and l'Oeuvre Malienne pour l'Aide a l'Enfance du Sahel (OMAES) provides a precious source of information for setting up a good female staff and creating collaboration mechanisms between NGO and PVO. Up until now, the project has given 20 grants to 8 PVOs working with 12 NGO partners. We also have 30 NGOs in the Pivot Groups and 20 others in urban projects.

Partnership exists in all the three components of the project. Within the framework of Child survival, we try to improve the villagers' understanding and sense of responsibility towards elementary sanitary practices with a view to improving their wellbeing. To be more precise, this component wants to reduce the child and mother mortality rate (space between births, oral rehydration therapy, immunization and nutritional supervision, information/education and health communication, etc...).

Natural Resources Management (NRM) encourages innovation and creativity in the approaches and technologies used for the prevention of desertification. The following areas, among others, are important:

- the elaboration and dissemination of technologies which preserve the stock of resources, while providing farmers their means of subsistence;
- the creating of conditions or mechanisms for community institutions in order to facilitate those activities which cannot be done on an individual basis;
- promoting good relations between local government representatives and the communities so as to allow and encourage local initiatives decentralized down to the

level of village institutions.

For **Small and Micro Enterprises (SME)**, PVO activities should aim at improving management competence, while providing assistance to rural and urban business people (men and women), village associations and tontines. Considering the importance of this sector in Mali's economy, this component also intends to tackle the serious problem of the deterioration of rural living conditions, a problem which especially affects women and children.

III. AMENDMENT # 1.

In the light of the good results achieved by the project, USAID signed an amendment on July 18, 1991, prolonging its duration until August 1997 and increasing the budget to US \$ 16 million. The aims and objectives of this project remain unchanged. The same goes for the three components that were retained and the geographical cover.

This amendment launches the creation of Pivot Groups as described in the speech made by the Director of USAID during the 23 October 1990 CCA/ONG meeting. The aims of Pivot Groups are as follows:

- to help organizations and private associations at the grassroots promote and support USAID's strategic goals through more effective work in the three project areas (Child Survival, NRM and SME).
- to develop partnership between PVOs, NGOs and the grassroots populations.
- to ensure professionalization of NGOs in the relevant areas so that they are better able to handle grassroots development problems.
- to train Malian NGOs so that they are able to meet USAID's management requirements. In this way, they may be able to register directly with USAID, and eventually become the direct recipients of financial aid.

Save the Children (US), CARE and AFRICARE are, respectively, the PVOs which lead the Pivot Groups Child Survival, Natural Resources Management and Small and Micro Enterprises. Collaboration within the different groups should result in a more concerted and deeper analysis for each sector. Hopefully, this will give birth to a better coordination between private and public organizations. The participation of outside specialists in Pivot Groups is intended, which will bring better results. The PVO/NGOs will identify areas of work where they have a comparative advantage, and where their impact is greatest. This will help each Pivot Group to work out a Strategic Action Plan for the PVO/NGOs that come within its scope.

The current INTERIM ASSESSMENT, which comes less than three years after the start of the project, will help PVO/NGOs in their task. Its goal is to measure the progress of activities, identify strengths and weaknesses and make recommendations that will improve the project's execution.

A. AIM

This analysis, which comes after less than three years since the project started, aims at an evaluation of the progress of activities in the three sectors, identifying strengths and weaknesses and making recommendations for improved effectiveness.

B. METHODOLOGY

More detailed information on methodology can be obtained from sectoral reports. Essentially, it should be noted that the general methodological approach consists in (1) having a documentary analysis and interviews in the offices of USAID, PVOs and NGOs; (2) field interviews with the people in charge, development officers and the grassroots populations and supervision of field work, and (3) regular meetings (including the discussion of preliminary results) with leaders of the wider NGO community comprising of the different nationalities working in Mali. The aim of this was to ensure a participative approach to the survey.

C. MAIN RESULTS

This summary recapitulates the main results of the Interim Assessment, culminating with reports from the three sectors:

- Child Survival component (Dr. Fatoumata NAFO, Dr. Catherine TOURE, Dr. Daouda MALLE);
- Natural Resources Management (Dr. Yafong BERTHE and Mr. Norbert DEMBELE);
- Small and Micro Enterprises component (Mr. Mamédi SIDIBE, Mme Korotoumou OUEDRAOGO).

The results presented here were obtained mostly from the NGO Cofinancing Project 688-0247. However, they also include results from other NGOs, Malian and foreign, that are involved in the three sectors of our project. This answers one of the needs of the project: developing functional collaboration links among all the NGOs working in Mali so as to create a wider complementarity amongst all those involved with its socio-economic development.

Going about it in a thematic way, this summary will present, one after another, all the salient points for each of the sectors. The presentation order for these subjects does not necessarily match with that of the sector reports, where all the details concerning the sectors of the project may be found.

I. THE PROJECT AS VIEWED BY THE DIFFERENT PARTIES

Through its different activities, the project in particular and NGOs in general are perceived differently by the leaders and the communities involved in project implementation.

a. Natural Resources Management (NRM)

According to ministry officials, the project is in harmony with the National Project for the Prevention of Desertification.

For NGOs working in this area, the NRM approach and management of the village domain are important, for they encourage:

- a better protection of the environment
- harmonization and integration of activities
- a rational distribution of financial resources and work done within the time and space framework
- open dialogue between partners, avoiding competition.

The NGOs believe the people should start feeling the necessity for an NRM approach once they have received information and training.

1. Grassroots Populations

Opinions are divided according to ecological zone. In the Sudanian zone with relatively abundant resources (Kolondiéba), the rural communities feel less urgently the need for a rational management of natural resources in the form of land regeneration. As proof of this, NGOs lay stress on micro-achievements that respond to the immediate needs of the people: which actually constitutes a serious handicap for long-term development. In the Niger Delta zone, the need for land regeneration is greatly felt by the people, and they have buckled down to it. Farmers think that good management of the village domain allows, among other things, the following:

- a judicious distribution of rural space;
- a decline in the number of land disputes;
- preservation and protection of natural resources.
- social stability.

2. Technical Facilities and Local Development Committees (LDCs)

Management of the village domain by the people is essential for achieving a harmonious and durable management of natural resources. Prudence is recommended, nevertheless, for this approach can become a source of conflict if the area's socio-economic realities are ignored. It should be an expression of the population's will, technical services serving only as support structures.

b. Child survival

1. Government officials

The medico-social context (worsening conditions, insufficient State funding, inadequate health facilities limited only to 282 arrondissement towns for a total of 13,000 villages in Mali) encourages NGO intervention. NGOs make privileged partners in health development especially in realizing the social objective of health-for-all as early as possible, by developing primary health care.

2. Donors/NGOs

Bilateral donors recognize the role played by NGOs in the Health Sector, as these have more supple methods of intervention and a capacity for integrating themselves into the milieu which makes their grassroots involvement a lot easier.

The donors have some reserves about Malian NGOs (lack of management discipline and professionalism, poor technical capacity). But the tendency is to involve them more and more, because of their knowledge of the environment and the potential (staff) that they can offer, should the foreign NGOs retire from the scene.

NGOs, and especially Malian NGOs, admit having difficulty in responding to the administrative demands of donors (reports,...) and in conforming with certain demands of the financial systems. Whatever the case may be, they have not so far succeed in formulating pertinent proposals for rendering the financial and administrative mechanisms more flexible.

3. Grassroots Populations

The villagers express a certain satisfaction with regard to the improvement in their health situation. They hope to have better access, geographically speaking, to health facilities and essential drugs, the choice of curative medicine and a reinforcement of transferred knowledge.

c. Small and Micro Enterprises (SME)

1. Government Officials and International Experts

Government officials and international experts think that PVO-NGOs offer a boundless potential for the development of the SME sector in all fields of activity, in the cities as well as in the countryside. This is mainly due to the fact that the target-groups are generally made up of underprivileged people. This is why national and international organizations want more

and more to intervene in this sector of the economy.

Thanks to their light and flexible structure, PVO-NGOs help in implementing and following through projects with minimum costs involved. They offer the possibility of representing and organizing groups that are financially destitute, in order to allow them access to credit within the most flexible conditions.

2. Small businessmen

Many a potential micro-entrepreneur finds his access limited by conditions, often too strict, that are imposed by certain parties involved, notably the banks. The requirement of a prior guaranty or of personal contribution to the funding of the project hinders the participation of young graduates and women, two social groups that are rich in enthusiasm and in innovative ideas. With the exception of the Banque Nationale de Developpement Agricole, nearly all the other banks are more inclined to fund businesses that are already running, rather than help with the creation of new enterprises. Nevertheless, the reimbursement rate for the few SME loans granted is said to be better than in the commercial sector.

II. STRENGTHS AND WEAKNESSES

The first two years of the project's implementation highlight its strengths but also certain weaknesses some of which are of a general nature, while others are specific to the project.

a. NRM

Table 1: Project Strengths and Weaknesses in the NRM sector

Strengths	Weaknesses
<p><u>NRM sector in general</u></p> <ul style="list-style-type: none"> - Participative and concerted approach - Clear objectives - Appropriate choice of techniques and technologies - Good geographical cover - Diversity in intervention, meeting the maximum number of the people's needs - Management autonomy - Training for transfer of competence, the prerequisite for durability - Rural mobilization and organization around community work. 	<ul style="list-style-type: none"> - An approach which is sometimes sector-based - Scattered field intervention, causing the follow up to be costly and ineffective - Low technical standard of local NGOs, comprising mostly young graduates and/or laid off workers - Short-sightedness of some projects (1-3 years) - Centralization of decision-making at the NGO headquarter level
<p><u>Co-financing project in particular</u></p> <ul style="list-style-type: none"> - USAID's long-term vision (10-20 years) - Flexibility and dynamism in planning and execution - Willingness to decentralize the powers of NGOs - Closer ties between PVOs, as well as between PVOs and NGOs - Reliable funding source for local NGOs - Participation of all possible sectors for project realization - Well integrated approach - Training and professionalization of local NGOs - Support for research-action 	<ul style="list-style-type: none"> - Inadequate dialogue between American PVOs - Sluggishness in the start-up process of the Pivot group - Limited number of Malian NGOs involved in this sector, for the project can have only 4 NGOs per U.S. PVO.

b. Child Survival

Table 2: Strengths and Weaknesses in the Child Survival sector

Strengths	Weaknesses
<ul style="list-style-type: none"> - Effective and direct field presence - Easy and frequent contact with communities - Community participation and grassroots planning for seeking solutions to health problems - High capacity for resource mobilization - Flexibility in decision-making - Elaborating innovatory and integrated approaches - Transfer of knowhow and experience through training 	<ul style="list-style-type: none"> - Inadequate matching between staff profiles and tasks to be accomplished - Field workers' poor capacity for conception and analysis - Projects are often sector-based - Low capitalization of previously acquired experience when implementing projects - Rivalry between local NGOs for obtaining foreign funding - Geographical cover either too limited or too scattered - Project 688-0247 not well known to field representatives - Uncertain viability of work, for strategies used do not take sociological realities sufficiently into account

c. SME

Table 3: Strengths and Weaknesses in the SME sector

Strengths	Weaknesses
<ul style="list-style-type: none"> - Subsector analysis techniques enabling the identification of methods which could influence the development of SMEs - NGO experience in making small-scale initiatives work - Widening USAID's scope to go beyond just funding the government - Rapid implementation and follow-up facility, thanks to the light, flexible NGO structures which cost very little to USAID - Long-term programming (minimum 5 years) - The SMEs' ambition for a long-lasting development through the Pivot Group's professionalization work - Establishing dialogue between USAID and the PVO-NGOs - Pivot group's capacity for self-organization - Relevance of goals and activities planned in project document - Reinforcement of the work of the CCA-ONG through dialogue and coordination - Flexibility and high degree of receptiveness of NGOs - Efficiency in extension work and ability to work with grassroots populations 	<ul style="list-style-type: none"> - The practical application of the GEMINI study results is hindered by the fact that they are not widely known - The choice of NGOs is too restricted, for there are other successful rural development organizations (OHV, CMDT) - Disagreements on defining SMEs - Links between the Pivot Group and other contributors (bilateral and multilateral, state-run, para-state or private organizations) not yet well known - The NGOs' lack of competence - Lack of specific strategies for women's activities - Confusions between the social and the economic - Lack of the spirit of complementarity among NGOs on the one hand and between NGOs and the other parties involved on the other

**SUMMARY OF THE REPORT ON
CHILD SURVIVAL**

Written by:

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U.S.A.I.D.'s co-financing project for NGOs has entered its third year of operation. It is now necessary that an analysis be made, in order to have an overall view of progress and to ascertain the judiciousness of an increase in the project's budget. This project favours NGOs that work as catalysts in promoting community welfare through three priority sectors: Management of Natural Resources - Micro-Enterprises - Child Survival. This assessment, which took place between May 4 and June 5, 1992, was made by national consultants. It led the team to visit about fifteen NGOs and development projects within the Bamako district and the regions of Sikasso, Segou and Mopti, to interview several representatives at the national, regional and local levels, and to meet with communities that have benefitted from these development interventions.

DEVELOPED APPROACHES

At present, there must be a hundred NGOs across the country that are working in the field of health and social welfare. They differ because of their history, their philosophy, the way they are financed and in their field of intervention. But what distinguishes them most is their scope (material, financial and human means) and mainly the approaches they develop. Four types of NGOs have been listed:

. NGOs that have stressed community organization - SCF USA - Care-Mali - World Vision International...

These NGOs have been working away at training (village health workers - health teams - literacy classes) and community organization (Health Committees - Village Society - pharmacy funds).

The support of technical health workers (counsellors, family and village organizers, community health workers) has helped carry messages through IEC (Information, Education and Communication), talks, discussions, anecdotes and stories about Oral Rehydration, Immunization Programmes, hygiene, sanitation, family planning, nutrition, and initiated research-action work based on data regularly collected at the village level.

. NGOs that have stressed the reinforcement of existing health facilities: SCF UK - Alliance Mission...

These have mainly supported the existing technical services (district or area health centre) with a view to reaching their goals in accordance with their health and social development policy. Their interventions have helped towards the construction and rehabilitation of the health infrastructure, equipment, training of health workers, making essential drugs available, starting the system of cost recovery, the reinforcement of the operation budget as well as the improvement of the management, organization and data collection systems.

. Specialized NGOS: AMPPF - AOI (International Odontology Aid).

These ensure the provision of services and equipment not only to the existing public services, but also to other NGOs within a specific domain (family planning, odontology...). This support, with an extended cover in some very limited fields, shows the possibility of integrating the work of the public services with that done by the NGOs. This approach testifies, all the more, to the help that an NGO specialized in health can provide, by virtue of its being highly professional.

. NGOs working in urban and peripheral areas: Alphalog - Action Mopti.

These NGOs operate in urban areas; they have no preestablished programme, but meet almost all the needs expressed by the people. They develop and encourage the formation of associations, community offices and mutual benefit societies, while supporting the already existing urban organizational infrastructure: parent-teacher organizations - local representatives - tontines - age-related group meetings.

One may note here the American NGOs' preference for community approach.

STRENGTHS AND WEAKNESSES

Strengths

- Effective field presence: This characteristic of the NGOs makes up for some of the inadequacies found in basic health services. Their peripheral involvement explains why USAID has chosen them as a means to achieving its goal for community development.
- Community counselling: This has favoured community participation, planning at base level, the development of new and integrational approaches and the transfer of knowledge and experience.
- The capacity to mobilize and use funds: They exploit all the potential and competence that is present. They show great dynamism in fund seeking (the co-financing project budget has gone up from 8 to 16 million US dollars only 16 months after its inception).
- Flexibility in decision-making: Their mode of functioning allows for a quicker response to demands.

Weaknesses

The poor capitalization of experience, the absence of a link-up with existing health structures, the field workers' poor capacity for conception and analysis, the frequent development of sector-level projects and the competition and rivalry existing among them - these appear to be the major weaknesses found in NGOs.

EFFECTS ON THE COMMUNITIES

Field work has favoured the observation of and contact with the communities. Thus, we were able to note a definite improvement in the people's condition. We have recorded statements to confirm this. The communities have indicated in particular:

- the decrease of certain diseases (fevers, measles, diarrhoea)
- an improvement in the health of women, particularly due to better pre- and post-natal care.
- the availability of certain essential drugs
- improved water supply
- village cleanliness
- improved conditions for evacuation of the sick and injured
- better contact with health services.

There are quantitative results to confirm these qualitative appreciations made by the communities. As an example, we present some indicators extracted from NGO reports.

CHILD SURVIVAL
SOME RESULTS OBTAINED BY NGOS

INDICATORS	ZONE	PAST SITUATION (1989)	CURRENT SITUATION
1. Oral rehydration rate by women	Dioro	2,7%	31%
2. Impact of diarrheal diseases	Dioro	41,1%	20,64%
3. % of women who had a prenatal visit	Kolondiéba	25%	66%
4. Birth rate	Kolondiéba	47 per thousand	28 per thousand
5. Neonatal death rate	Kolondiéba	49 per thousand	24 per thousand
6. Infant mortality rate	Kolondiéba	102 per thousand	59 per thousand
7. Child mortality rate	Kolondiéba	189 per thousand	109 per thousand
8. Immunization cover BCG	Koutiala	40%	81%
9. Average cost of a prescription	Niono	2,700 CFA	900 CFA
10. % of people who have access to basic medication	Bandiagara	12,86%	26,37%

These data were extracted from the reports of NGOs and project visited. We did not judge their reliability. Finally, we did not show the ratio between performance achieved and the resources used (human, material, financial), between the performance achieved and the area covered ("arrondissement", "cercle", and regions).

COMMUNITY EXPECTATIONS

If the villages show a certain satisfaction, their aspirations concerning the improvement of health conditions are no less hidden. They hope for:

- . improved access to health facilities (in geographical terms).
- . a possibility of getting curative treatment
- . a reinforcement of transferred knowledge
 - Various training programmes
 - Periodic recycling of village health workers
 - Introduction to and/or reinforcing literacy classes
- . improved access to essential drugs (increasing the quantity and improving the quality of medicines).
- . a better cover/follow-up of villages.

DURABILITY

If the results obtained appear to be conclusive, they are no less fragile, owing to the fact of the

- effective length of projects;
- withdrawal conditions;
- recurrent costs;
- link-up with public services.

It is clear that if the NGOs make an appreciable contribution towards the promotion of basic community health, the work begun can in no way be disconnected from the public services. It is on this condition that they can last. Only a concerted strategy will allow the installation of a viable system. The public services can ensure the upper and intermediary levels of the health pyramid (districts, regions), improve the possibilities of curative treatment, set up a drug supply and cost-recovery system.

It is within this context that village development work can be perpetuated, for, in this way, it is linked to the global reference system.

INDICATORS

Taking into account USAID's five technical criteria, the related indicators, as defined by each project according to its objectives, do not allow a comparison of results. In order to do this, and in view of a need for standardization, we propose indicators that allow us to measure the full range of the results obtained. The indicators reflect the knowledge, use and improvement (number, serious cases...) levels for every category.

. Birth spacing and family planning:

- % of women knowing of a modern method of FP (Family Planning)
- % of Women of Reproductive Age (WRA) using a modern method of contraception.
- % of men using condoms
- average interval between births
- couples per year using contraception

. Immunization of mothers and infants:

- % of WRA aware of the usefulness of immunization
- % of WRA knowing about the immunization calendar
- % of infants under one fully immunized
- % of infants under one immunized according to vaccine type
- abandonment rate for Rouvax/BCG
- abandonment rate for DTC3/DTC1
- new cases of measles.

. Nutrition and growth follow-through:

- % of WRA knowing of a technique for enriching baby's food
- % of WRA administering an enriched food to their infants
- % of infants from 0 to 3 years regularly examined (weight/age)
- % of infants found to be undernourished from among those regularly examined
- % of undernourished infants that were saved
- % of infants seriously undernourished

. Promotion of Oral Rehydration and village-level training:

. Oral Rehydration

- % of WRA aware of the sugar/salt solution (SSS)
- % of WRA knowing how to prepare correctly an SSS
- % of WRA administering SSS to their diarrhoeic infants
- Incidence of diarrhoea
- % of the population having access to drinking water

. Village-level training

- number of villages having a health committee
- number of health committees that are functional

- number of trained village health workers
- number of villages having their own village pharmacy fund
- number of village pharmacy funds in financial balance
- number of deliveries handled by traditional midwives
- number of literate people : women, men
- existence of a remuneration system for village health workers

. Hygiene and Sanitation:

- number of finished wells or borings
- % of the population having access to drinking water
- % of families having a latrine
- existence of a garbage disposal system

More generous indicators, such as infant and mother mortality rates, birth rates, are necessary for NGOs whose aim is to reduce these. Obviously, the method of calculation should be the same for everyone, in order to avoid a situation like the current one where we have varying infant mortality rates, 171%, 102% and 108%, from three different sources, The World Bank, the 1987 National Census of Mali, and UNICEF, respectively.

It is obvious that the list above is far from exhaustive; it provides the minimum needed, to be used in conjunction with whatever else the project may consider necessary. In fact, the NGO is subject to conditions imposed by the funding agency, the technical department (health) and probably the BURECOPs (Regional Programme Coordination Offices) as well, all of which have to be taken into consideration when implementing the country's population policies. These requirements should be harmonized so that the different parties are able to set up certain key indicators after the fashion of the district of Mopti which has put together a list of indicators that everybody can use.

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CONCLUSION AND PERSPECTIVES

The present context of democratization and decentralization of institutions is favourable to the widening of NGO activities. The NGOs can now, more than ever before, fully play the part of catalysts in the advancement of rural and urban communities - advancement to which they have every right. Of course, they still need to find, together with grassroots organizations, new and original solutions to the problems of development in order to create a real dynamic that instils confidence into the people, motivating them to get organized and develop all their capacities.

In order to ease the consequences of budget restriction, and to form a coherent group to deal with donors and public authorities, the NGOs need to consult one another, share their competence, show proof of professionalism and take full advantage of their experience.

The improvement in health conditions for communities in the fields of immunization, hygiene, cleanliness and drinking water supply which has been achieved by NGOs through the work of their local organizations, health committees and health workers, is highly appreciable. In the perception of health care as a whole, sector-based divisions must be transcended and everything must be done to implement properly projects which are integrated from their conception all the way through to their execution.

It is also important that the NGOs determine their field of responsibility and make clear the interaction they are to have with the private, associative and public sectors that are currently working in the social economy.

The co-financing project is a valuable forum for NGOs. It would benefit by becoming better known, being flexible in its procedures and adapting its administrative management to fit the flexible working methods of NGOs.

RECOMMENDATIONS

1. USAID co-financing project

1. To make the project better known to American, Malian and other NGOs as well as to the various donors.
2. To review the project's philosophy with a view to giving greater autonomy to Malian NGOs whenever they provide sufficient guarantee (experience - management capability).
3. Opening funding possibilities to foreign NGOs (Canadian - French - Italian, etc....) with appreciable capability and performance records, but also to other development partners (associations, mutual benefit societies, local and regional development committees, village associations) who come up with well-conceived projects that answer the needs of beneficiary communities.
4. Improving the management and administration capacities of the Malian NGOs, particularly in the mastering of the American system of management (USAID norms).
5. To make the project less dependent on USAID's administrative sluggishness, so that it may meet the NGO and associated partners' needs for flexibility.
6. To review the programme's assessment system, essentially by including criteria that conform to national strategies and policies and that deal with the length of projects in progress. Also by giving greater importance to the aspects of management capacity and reinforcement of human resources.
7. To add the education sector (training - literacy classes) to the other existing sectors (health, management of natural resources and micro-enterprises).
8. To reinforce coordination and integration of the three sectors (Natural Resources Management - Micro-enterprises - Child Survival) at the time of their conception as well as during their implementation.
9. To form a consultative committee made up of persons from outside the project with experience in development who can, from time to time, contribute a technical viewpoint as regards the project's orientation and progress.
10. To play a precursory and motor role in NGO-donor collaboration by promoting dialogue.
11. To release funds for research-action and applied research.

12. To stretch the technical criteria list to include mother care (supervision during pregnancy and delivery) and essential drugs.

2. Pivot Child Survival Group

1. To get the Pivot Child Survival Group known to as many NGOs, public services and donors as possible.
2. To increase collaboration between the Pivot Child-Survival Group and the CCA-ONG (The NGO coordination committee) as well as to house it within the CCA-ONG following the example of other Pivot groups such as NRM (Natural Resources Management).
3. To update and improve the Child Survival component in the CCA-ONG data base.
4. To help NGOs to form a coherent negotiating group for donors and the administration and to encourage collaboration at all levels between NGOs and public services by holding meetings and workshop-seminars.
5. To set up a rotation system for the leadership of the Pivot Group and to entrust it to non-American NGOs.
6. To improve expertise in the fields of information and training for member NGOs, make provisions for a research component within the NGO programme and promote an exchange of research experience among NGOs.

3. CCA-ONG:

1. To encourage the Child Survival Pivot Group fully to assume its role by delegating to it NGO representation for Health.
2. To provide information about the Pivot Group and the Co-financing project.
3. To organize a regional coordination of NGOs and NGO groups.
4. To organize so that it may assume its representative role before donors and public authorities.

4. NGOs:

1. To improve their technical capacities, particularly for project conception and management, with a view to obtaining funds more easily.
2. To increase partnership with other NGOs in order to facilitate skill complementarity and fund seeking.
3. To draw up profiles for the various positions and to recruit staff to fit the job descriptions, involving personnel in the planning and reorientation process according to what it has achieved, emphasizing all the while its capacity to think, conceive and innovate.
4. Design projects so that they may be taken over by beneficiaries.
5. To get more closely involved with the CCA-ONG and the Pivot groups in order to make them more dynamic.
6. To follow also the indicators used by CROCEPS (Regional Orientation and Health and Social Welfare Programme Coordination Committees).
7. To invent approach strategies for the people; by initiating new community organization around projects of common interest, such community centres.
8. Besides village level help, NGOs ought to build good relations with government services: training, information, supply of statistical data.
9. To encourage interaction between the NGOs and the private and associative sectors.

5. Ministry of Public Health and Social Affairs

1. To make available every bit of information regarding the national health and population policy to the NGOs.
2. To decentralize the signing of special agreements between the NGOs and the Ministry of Health.
3. To plan the organization of a unifying work-group for setting up health and social welfare indicators that could be used by all the parties concerned. This could constitute a logical framework for NGOs working in the health sector.

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REPORT SUMMARY

NATURAL RESOURCES MANAGEMENT

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1. AIMS AND OBJECTIVES OF THE CO-FINANCING PROJECT

The co-financing project was started towards the end of 1989. Its aims and objectives are to promote economic development through the growth of production, revenues and well-being for the community by helping voluntary development organizations in their programmes for child survival, natural resources management and the development of micro-enterprises.

2. AIMS AND OBJECTIVES OF THIS STUDY

This study is more of an analysis of the co-financing project's work; its aims are:

- to analyze the perception of USAID's project partners after two and a half years of work;
- to appraise results obtained so far;
- to analyze the strengths and shortcomings of NGOs entrusted with NRM work;
- and to make guidance recommendations to project officers with a view to obtaining better results.

3. HOW THE DIFFERENT PARTIES VIEW NRM AND THE PROJECT

All the different contributors realize the importance of a rational natural resources management. They all believe that it promotes the protection of the environment, while at the same time ensuring the increase in production, revenues and all that is necessary for their socio-economic development.

It should however be pointed out that the degrees of NRM perception vary according to agro-climatic zones; in the Sudanese zone (Kolondieba, for example), where resources are relatively abundant, the need is less greatly felt. Elsewhere, in the Saharan zone (the Mopti region, for instance) where there are fewer resources, the different parties are very well aware that the management of natural resources is today indispensable not just for development, but even for survival.

As for the co-financing itself, it is perfectly in line with the National Plan for the Prevention of Desertification.

4. THE PARTNERSHIP

The partnership principle that the co-financing project wishes to develop is greatly appreciated by all Malian and American NGOs. Partnership as it is experienced nowadays, embodies the following strengths:

- Effective support for the institutional development of Malian NGOs by reinforcing their technical and managerial capabilities:

Example 1: AMADE and OMAES are proud of their partnership with Africare for Sarafere (Niafunke)

Example 2: The NGO management training that was given to some heads of local NGOs (GRAD, GUA-MINA) in May '92 at Abidjan;

- Training of NGO officers and local populations:

Example: Training local populations in market gardening (Care-Macina), well-digging (SCF Kolondieba) and pasture management (World Vision Menaka);

- Bringing together of NGOs through dialogue and exchange of experience;

- Laying stress on grassroots development that helps to promote the rural economy and to improve living conditions for the local population;

- Reinforcing the rural population's technical capacity for analysis and decision-making;

- Developing mutual confidence between the partners, especially USAID, the NGOs, the people and the technical and administrative services through dialogue, sharing of responsibility and close involvement on everyone's part;

- Improving management of natural resources.

But, the co-financing project also brings to light the shortcomings that need to be rectified; some of these are:

- A very limited number of national NGOs that have so far been able to benefit from co-financing under PVOs (4 national and 6 American NGOs). Given the small number of American NGOs in Mali, this measure greatly limits the number of national NGOs able to benefit from partnership;

- The poor involvement of national NGOs in finance management, which should, in fact, have been one of the elements in their training;

- The paternalistic attitude of the PVOs and the passive attitude of national NGOs;

- The American NGOs' lack of flexibility with regard to their partners;

- The poor decentralization of decision-making powers by donors, who thereby leave their field representatives only a very narrow

margin within which to operate;

- The centralization of decision-making at the headquarters of national NGOs.

5. RESULTS OF THE CO-FINANCING PROJECT

The project's achievements may be appreciated on two levels:

5.1. Training: (see Table 1)

This table shows the appreciable effort that five (5) PVOs have made, especially with regard to training local beneficiary populations (4,373 villagers - men and women) who were trained in various areas.

5.2 Concrete achievements: (see Table 2)

This table testifies that the NGOs involved with co-financing have very good results to show in the areas of water management, agriculture, forestry and cattle-breeding.

As regards the plantations, it should be noted that over 70% of the young plants grew to become live fences. The global survival rate is estimated at 85%.

TABLE N° 1: TRAINING SYNTHESSES OF THE CO-FINANCING PROJECT

TYPE OF TRAINING	CO-FINANCING NGO (BENEFICIARY)					
	SCF		NEF		AFRICARE	
	Technicians	Villagers	Technicians	Villagers	Technicians	Villagers
Environmental awareness (meetings, slides, GRAAP)		600	-	-	-	-
Seminars/workshops	20	-	-	-	2	-
Study trips - erosion prevention (PLAE Koutiala, DRSPR Sikasso)	2	3	-	6	-	-
Market gardening	1	-	-	-	-	-
Social development for women	5	-	-	-	-	-
Shallow dams	-	-	3	2	1	-
Forestry/agro-forestry	-	-	-	-	4	-

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TABLE N^o 1: (continued)

Practical Training:						
-- Digging wells	-	150	-	-	-	-
-- Building dams	-	15	-	-	-	15
-- Market gardening	-	133 Vil.	-	-	-	-
-- Erosion prevention	-	52	-	300	-	-
-- Making compost	-	157	-	-	-	-
-- Growing young plants	-	-	-	200	-	-
-- Building small dikes	-	-	-	709	-	-
-- Direct seeding	-	-	-	48	-	-
-- Planting	-	-	-	600	-	-
-- grafting	-	-	-	-	-	-
-- cultural animation in villages	-	-	-	-	-	-
-- Mutual visiting among villages	-	20	-	174	-	-
TOTAL	28	1 142 (30 villages)	3	2 039 (50 Villages)	7	-

TABLE N° 1 : TRAINING SYNTHESIS OF THE CO-FINANCING PROJECT

Type of training	Co-financing NGO (Beneficiaries)					
	CARE-MALI		WORLD VISION		ALL 5 NGOS TOGETHER	
	Technicians	Villagers	Technicians	Villagers	Technicians	Villagers
Environmental awareness (meetings, slides, GRAAP)		"	-	-	-	600
Seminars/workshops	1	-	-	-	23	-
Study trips - erosion prevention (PLAE Koutiala, DRSPR Sikasso)	-	-	-	-	2	21
- Truck farming	-	-	-	-	1	-
- Social développement for women	-	-	-	-	5	-
- Shallows/dams	-	"	2	-	6	2
- Forestry/agro-forestry	-	-	-	-	4	-

TABLE N° 1: (continued)

Practical Training:						
- Digging wells	-	-	-	-	-	150
- Building dams	-	-	34	-	34	15
- Market gardening	38	1 142 Vil.	-	-	38	1 275
- Erosion prevention	-	-	-	-	-	352
- Making compost	4	-	-	-	4	157
- Growing young plants	-	50	-	-	-	250
- Building small dikes	-	-	-	-	-	709
- Direct seeding	-	-	-	-	-	48
- Planting	-	-	-	-	-	600
- grafting	-	-	-	-	-	-
- Cultural animation in villages	3	-	44	-	47	-
- Mutual visiting among villages	-	-	-	-	-	194
TOTAL	46	1 192 villagers	80	-	164	4 373

TABLE N° 2: EVALUATION OF THE CO-FINANCING PROJECT'S CONCRETE

TECHNICAL SECTORS	TYPE OF ACHIEVEMENT	PVO					
		ECF		NEF		AFRICARE	
		Achievement	Affected Population	Achievement	Affected Population	Achievement	Affected Population
Water Management	Wells	56	9 000 pers			4	1 200 pers
	Dams	3	900 pers	5 (22 ha)	2 000 pers	1	900 pers
	Deeper ponds	-	-	2 in view	-	-	-
Cattle breeding	Livestock renewal	-	-	-	-	-	-
	Pastoral associations	-	-	-	-	-	-
	Pasture regeneration (hectares)	-	-	-	-	-	-

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TABLE N° 2: (Continued)

TECHNICAL SECTORS	TYPE OF ACHIEVEMENT	PVO					
		SCF		NEF		AFRICARE	
		Achievement	Affected Population	Achievement	Affected Population	Achievement	Affected Population
AGRICULTURE	Farming area						
	- Collective	1	300	-	-	-	-
	- Individual	7	70	-	-	-	-
	PIV (irrigated area)	-	-	2 (40 ha)	500	-	-
	Ponds	-	-	-	-	-	-
	Craft groups	-	-	-	-	-	-
	Collective fields	-	-	-	-	-	-
	Compost machines	33	4 200	-	-	-	-
	Improved granaries	56	280	-	-	-	-
	Improved zais (water pockets)	30	150	-	-	-	-
	- Number of fields	-	-	-	-	-	-
	- Surface area (Ha)	-	-	-	-	-	-
	Level contour ploughing	-	-	-	-	-	-
	- Number of fields	-	-	-	-	-	-
	- Surface area (Ha)	-	-	-	-	-	-
	Slope perpendicular ploughing	-	-	-	-	-	-
	- Number of fields	-	-	-	-	-	-
	- Surface area (Ha)	-	-	-	-	-	-
	Straggered row sowing	-	-	-	-	-	-
	- Number of fields	-	-	-	-	-	-
- Surface area (Ha)	-	-	-	-	-	-	
Farmers' Associations							

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TABLE N^o 2 : (Continued)

TECHNICAL SECTORS	TYPE OF ACHIEVEMENT	PVO					
		SCF		NEF		AFRICARE	
		Achievement	Affected Population	Achievement	Affected Population	Achievement	Affected Population
FORESTRY	Live fences (M)	30.000 m	450 pers	-	-	200 m	20 pers
	Small dikes (M)	30.000 m	34 pers	-	-	-	-
	Field planting (Ha)	?	?	-	-	-	-
	Grass strips (M)	-	-	-	-	-	-
	Stone fences	10	50	-	-	-	-
	Tree nurseries	-	-	-	-	-	-
	- Individual	-	-	-	-	-	-
	- Collective	-	-	36	72 pers	-	-
	Plants	-	-	-	-	-	-
	- Grown	-	-	-	-	-	-
	- Planted	-	-	-	-	-	-
	Developing natural Forest areas	-	-	12.060	320 pers	-	-
	Banco mud stoves	-	-	2.540	?	-	-
	Beekeeping (improved beehives)	2	600 pers	-	-	-	-
		5	15 pers	-	-	-	-
	4	5 pers	-	-	-	-	
Improved natural parks		4 pers	-	-	-	-	

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TABLE N° 2 (CONTINUED)

TECHNICAL SECTORS	TYPES OF ACHIEVEMENT	PVO				ALL 5 NGOs TOGETHER	
		CARE-MALI		WORLD VISION		ACHIEVEMENT	AFFECTED POPULATION
		ACHIEVEMENT	AFFECTED POPULATION	ACHIEVEMENT	AFFECTED POPULATION		
Effective water management	Wells	34	1.200 pers	6	340 pers	100	22.540 pers
	Dams/works	--	--	--	--	126	3.840 pers
	Bore holes	--	--	12	340 pers	12	340
Cattle breeding	Livestock Renewal (small ruminants)	--	--	2.940	330 fam.	2.940	330 fam.
	Pastoral associations	--	--	22	--	22	--
	pasture regeneration (Ha)	--	--	275	12 oasis	275	12 oasis

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TECHNICAL SECTORS	TYPES OF ACHIEVEMENT	PVO				ALL 5 NGOs TOGETHER	
		CARE-MALI		WORLD VISION		ACHIEVEMENT	AFFECTED POPULATION
		ACHIEVEMENT	AFFECTED POPULATION	ACHIEVEMENT	AFFECTED POPULATION		
AGRICULTURE	Farming area	number not mentioned	?	? (9 ha)	340 pers	?	640 pers
	- Collective		?			7	70 pers
	- Individual						
	PIV (irrigated area)	-	-	? (85 ha)	592 pers	? (125 ha)	1.092 pers
	Ponds	-	-	-	-	-	-
	Craft groups	-	-	-	-	-	-
	Collective fields	-	-	19	-	19	-
	Compost machines	-	-	-	-	33	4.200
	Improved granaries	-	-	-	-	56	280
	Traditional zais	-	-	-	-	30	150
	- Number of field	29	-	-	-	-	-
	- Surface area (Ha)	13,1 ha	145 ha	-	-	29	?
	Improved zais (water pockets)	-	-	-	-	13,1 ha	145 ha
	- Number of fields	58	-	-	-	-	-
	- Surface area (Ha)	23,5 ha	290 ha	-	-	58	-
	Level contour ploughing	-	-	-	-	23,5 ha	290 pers
	- Number of fields	-	-	-	-	-	-
- Surface area (Ha)	5	-	-	-	5	-	
Slope perpendicular ploughing	4,5 ha	25 ha	-	-	4,5 ha	25 pers	
- Number of fields	-	-	-	-	-	-	
- Surface area (Ha)	2	-	-	-	-	-	
Staggered row sowing	1,5 ha	10 ha	-	-	2	-	
- Number of fields	-	-	-	-	1,5 ha	10 pers	
- Surface area (Ha)	6	-	-	-	-	-	
Farmers' Associations	1,5 ha	10 ha	-	-	6	-	
	-	-	-	-	1,5 ha	10 pers	
			7	-	7	-	

TABLE 2 (Continued)

TECHNICAL SECTORS	TYPE OF ACHIEVEMENT	PVO					
		CARE-MALI		WORLD VISION		ALL 5 NGOs TOGETHER	
		Achievment	Affected Population	Achievment	Affected Population	Achievment	Affected Population
FORESTRY	Live fences (M)	2. 000.	?	-	-	32.000 m	470 pers
	Small dikes (M)	-	-	-	-	32.000 m	34
	Field planting (Ha)	-	-	-	-	-	-
	Grass strips (M)	-	-	-	-	-	-
	Stone fences	-	-	-	-	10	50
	Tree nurseries	-	-	-	-	-	-
	- Individual	50	50	-	-	50	50
	- Collective	62	62	-	-	98	134
	Plants	-	-	-	-	-	-
	- Grown	92. 442	?	10.359	-	114. 861	?
	- Planted	48. 274	?	10.359	-	61. 173	?
	Developing natural Forest areas	-	-	-	-	2	600
	Banco mud stoves	-	-	-	-	15	15
Beekeeping (improved beehives)	-	-	-	-	5	5	
Improved natural parks	-	-	-	-	4	4	

6. STRENGTHS AND SHORTCOMINGS OF THE NRM NGOS

6.1. Strengths

For this sector, they can be summarized in 8 main points:

- Approach: it is participative and concerted; this promotes good understanding among the beneficiaries and confidence in the project. Thanks to this factor, the project enjoys their good support right from the start. Save the Children and Africare, for instance, are well-known for their effective approach.
- Clear Objectives
- Appropriate choice of techniques and technology; the projects use those that are generally known to the people and traditionally used by them. This makes their integration easier, for example: banco mud stoves, zai farming, fences made of straw and stone, agro-forestry, etc...
- Presence in remote areas: the NGOs bring help to the remotest and most spread out villages and hamlets, something that perhaps the state institutions would never have the means or the will to accomplish.
- Diversity in intervention so that the maximum number of the population's needs can be met.
- Management autonomy.
- Training: the long-lasting effect of aid depends upon the transfer of knowledge through training. Certain NGOs are well-known for this:
 - . Care-Mali for market gardening,
 - . SCF for wells,
 - . NEF and DED for soil preservation.
- Rural organization and mobilization for community work.

Apart from these general strengths, the co-financing project has other specific ones:

- USAID's long-term vision in this NRM programme (10 - 20 years);
- Flexibility and dynamism in planning and implementation;
- The NGOs' wish to decentralize power at all levels;
- Closer ties among American NGOs and between American and

Malian NGOs;

- Reliable funding source for local NGOs; this allows them to make not only mid-term but also long-term plans;
- Involvement of all interested parties in the realization of NRM projects (dialogue and collaboration between the local development committee, the technical services and NGOs);
- A fairly integrated approach, taking the work interactions into consideration in the widest possible way.
- Good training and professionalism in local NGOs;
- Support for action-research, an indispensable reference base for NRM development.

6.2. SHORTCOMINGS

Five (5) main weaknesses have been identified:

- The approach is frequently sector-based, which is ineffective in NRM.
- Scattered field work, with a follow-up that is ineffective and costly;
- A low technical standard and the lack of experience of Malian NGOs; for example: overflow of mostly young graduates, and/or government officials who have been laid off;
- The short-sightedness of certain NRM projects (1 - 3 years), which make little or no impact.

Besides what has already been mentioned, the co-financing project shows the following specific shortcomings:

- Poor collaboration among American NGOs;
- Slow start-up of the NRM Pivot Group;
- The still limited number of Malian NGOs involved in the co-financing programme.

7. INDICATORS

TABLE, N° 3 : IMPACT INDICATOR CATEGORIES

Field of Intervention	Indicator categories	Verification constants
Water management + hydrology	<ul style="list-style-type: none"> . Drinking water . Reduced water carrying burden . Improved production and productivity . Ground water restoration . Surface water . Developed areas 	<ul style="list-style-type: none"> . Reduced number of waterborne diseases . Shorter distance to walk, saved time used in another way. . Produce rate/Ha, better incomes, etc. . Deeper wells, vegetation cover, increased vegetation production. . Permanent water flow, new waterways . Number, and revenues
Soil preservation and restoration	<ul style="list-style-type: none"> . Soil regeneration . Plant regeneration . Increase in food production, recovering disused areas . Increased soil humidity . Protection for environment and constructions 	<ul style="list-style-type: none"> . Field yield, thickness of silt deposits, improved field fertility. . Number of trees/Ha in the fields, good rate of natural regeneration. . Output or yield . Good quality of natural regeneration, of the vegetative state of plants and quality of ears or cobs . Number of windbreaks, kilometers of live fences, number of shade-giving trees.

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TABLE N^o

<p>AGROFORESTRY</p>	<ul style="list-style-type: none"> . Restoration of cover (vegetation) . Improved living conditions . Increased food production and productivity . Preservation and improvement of the biodiversity 	<ul style="list-style-type: none"> . Vegetation coverage rate . Windbreaks, live fences, reforestation. . species grown . Number of shade trees, area under reforestation, success rate. . Good quality of biological diversity, reappeared species.
<p>PASTORAL DEVELOPMENT</p>	<ul style="list-style-type: none"> . Increased pastoral production . Improved quality of pastures 	<ul style="list-style-type: none"> . Fodder production capacity, fodder biomass, state of livestock.

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TABLE No 3 (CONTINUED AND END)

<p>Social</p>	<ul style="list-style-type: none"> . Social stability . Improved health and living conditions for rural populations 	<ul style="list-style-type: none"> . Reduced rural migration, fewer social conflicts. . Drinking water, improved nutrition. . Revenue increase . Better employment opportunities.
<p>Training</p>	<ul style="list-style-type: none"> . Trained population . Transfer of competence . Literacy classes . Inter-village exchange programs. 	<ul style="list-style-type: none"> . Number of newly literate people using their literacy . Technical autonomy for the people. . Number of literate people . Study trips, inter-village meetings.
<p>Rural organization</p>	<ul style="list-style-type: none"> . Mobilization ability . Village organizations . Work organization 	<ul style="list-style-type: none"> . Village associations, tons villages, pastoral associations . Mutual help

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TABLE N° 4 : MENU ACCORDING TO AGRO-ECOLOGICAL AREA

	Technical menu		
	Agriculture	Forestry	Cattle-breeding
Southern Sudanian zone	<ul style="list-style-type: none"> - Blocked furrows - Straw anti-erosion belts - Making compost - Filtering dikes - Micro-silt dams - Stone belts - Zais water pockets - Low water dikes - Deepened ponds 	<ul style="list-style-type: none"> - Preservation - Early burning - Forest enrichment - Supervised regeneration - Modern beekeeping - Firebreaks - Extensive fish - farming 	<ul style="list-style-type: none"> - Growing fodder - Improving and protecting water courses
Northern Sudanian zone	<ul style="list-style-type: none"> - Small mud dikes - Small stone dikes - Stone belts - Half-moon basins - Zais water pockets - Supervised field regeneration - Windbreaks - Improved granaries - Small barrages - Fallow periods - Identification of tree shoots 	<ul style="list-style-type: none"> - Protection - Supervised regeneration - Forest enrichment - Reforestation - Firebreaks - Growing medicinal plants - Modern beekeeping - Smoke producers for honey collection - Improved stoves burning less fuel 	<ul style="list-style-type: none"> - Growing fodder - Improved pens - Protection - Enriched fodder - Fodder stock

TABLE N° 4 (CONTINUED AND END)

<p>Zone of the interior delta</p>	<ul style="list-style-type: none"> - Deep ploughing - Zais water pockets - Small and normal dikes - Small barrages - Low water dikes - Live fences - Shoot identification protection of plants in the fields - Half-moon basins 	<ul style="list-style-type: none"> - Enrichment of natural forests - Agro-forestry - Use of wood substitutes (cowdung, farm waste) - Home and village reforestation - Extensive fish-breeding - Rice-growing and fish-breeding 	<ul style="list-style-type: none"> - Village farming - Growing fodder (black-eye beans) - Low water dikes - Improved pens
<p>Southern Sahelian zone</p>	<ul style="list-style-type: none"> - Wells bore holes - Zais, dams, half-moon basins - Filter dikes - Stone belts - Straw belts - Agro-forestry - Improved granaries - Protection of shoots - Improved water points - Traditional farming methods (hoes, improved) 	<ul style="list-style-type: none"> - Protection - Developing natural forests - Fixing dunes - Reforestation - Enriching natural forests - Growing medicinal plants - Phoeniculture (date palms) - Alternative power sources - Briquettes for fuel 	<ul style="list-style-type: none"> - Growing fodder plants - Treating and recycling of harvest residues.
<p>Northern Sahelian zone</p>	<ul style="list-style-type: none"> - Prevention of silting-up - Windbreaks - Fixing of dunes - Low water farming - Protection of banks - Improved water points - Live fences - Irrigated farming 	<ul style="list-style-type: none"> - Protection - Reforestation - Biological fencing of land - Improvements - Phoeniculture (date palms) 	<ul style="list-style-type: none"> - Pasture - Growing fodder plants

8. TECHNICAL MENU

The evaluation team considers it advisable to submit the following menu to the different NGOs working in NRM.

It is important to note that this package of various techniques is not exhaustive. It could be improved with appropriate research.

CONCLUSIONS

The co-financing project is in perfect harmony with the National Programme for the Prevention of Desertification.

The project is well on its way to achieving its goals. The results already obtained testify to this (see Tables 1 and 2).

All NGOs and other organizations greatly appreciate the partnership system.

The beneficiary populations are visibly motivated by, and receptive to, the project's programmes.

RECOMMENDATIONS

- USAID should reinforce project funding while retaining its long-term vision (10 -20 years).
- It should also promote and support the creation of a Foundation for Grassroots Development with the intense involvement of local populations and local and foreign NGOs.
- Care-Mali and the CCA-ONG should rapidly set up the Pivot-Group Action Research unit for coordinating the projects' NRM programmes, and start field work.
- It is the CCA-ONG's duty to re-energize the programme's liveliness (promoting awareness and training NGOs).
- As for Malian NGOs, they ought to seek to diversify their funding sources, while furthering their specialization area.

**SUMMARY OF REPORT ON THE
SMALL AND MICRO ENTERPRISES SECTOR**

Presented by

Ms. Korotoumou OUEDRAOGO
Mr. Mamedi SIDIBE

June 1992

USAID's bilateral aid policy relies increasingly on the development of the private sector, and thereby, the SME (Small and Micro Enterprises).

And the important role played by voluntary development organizations has led USAID to choose them for the SME sector. They are the intervention main line that will enable it to reach the base-level populations with maximum effectiveness: thus to create solid foundations for economic growth in Mali through a more effective distribution of resources and an increase in production, productivity and revenues at the village and the rural and urban community levels.

The Co-financing programme, which fits into this strategy, has for its goal the capacity reinforcement of PVOs and NGOs for better support for work initiated at the grassroots level through the development of SMEs.

Over two years after the project was started, USAID has judged it necessary to "know what works and what does not work" in order to make appropriate adjustments for greater impact.

Therefore, within the Interim Assessment context of the co-financing programme and in keeping with the terms of reference, the SME sector team has tried to measure the impact of the project's funding and to make recommendations keeping in mind the other work-related experiences in this sector and the priority needs of the milieu.

In order to do this, we conducted a documentary analysis, a series of interviews with the different parties involved in this sector in Bamako as well as in the districts of Segou, Mopti and Sikasso.

All through the study, the NGOs, through their innumerable achievements and good field approach strategy, proved to us the judiciousness of USAID's choice in using NGOs as an effective expedient for making help available to base-level populations for the development of SMEs.

The SME sector, one that is in rapid expansion due to the privatization policy under way in this country since some years now, is the NGOs' preferred sector, even though they do not always have the required expertise.

From the strengths and shortcomings that emerge from the different contributing structures of Co-financing, the following points may be retained:

THE STRENGTHS AND WEAKNESSES OF USAID'S SME STRATEGY

Strengths

Two main strengths may be noted:

- The first strategic strength lies in the analysis tool (Analysis procedures) which allows the main work to be situated at the grass roots level whereby the decision makers and the SME contributors can support the general development of SMEs in the sector concerned.

- The second strength lies in the choosing of NGOs for implementing SME strategy. Indeed, NGOs with a great deal of experience in development with the economically underprivileged are privileged partners for SME development since it aims at the economic uplifting of these people through enterprise.

Along with these strengths, certain weaknesses may also be pointed out:

Weaknesses

- One of the weaknesses concerns the analysis network, in which techniques tend to be research oriented. NGOs have trouble understanding these without their practical applications.

- Another weakness concerns the restricted choice of NGOs as the only main axis in SME development. Even though NGOs make privileged partners for SME development, other contributors, particularly the O.D.R. (CMDT-ORV), are no-less effective in their area as shown by the positive results that they have achieved with micro-entrepreneurs (blacksmiths, builders, carpenters) with intense base-level intervention.

- Finally, the last strategy weakness of USAID in SME is concerned with the poor diffusion of strategy recommendations proposed by GEMINI (the consultant), on both the USAID and the NGO levels.

- USAID's Co-financing Programme would certainly be an appropriate framework within which the dissemination strategy could be concretized.

2. STRENGTHS AND WEAKNESSES OF THE CO-FINANCING PROGRAMME

Strengths of Co-financing

- By opting for a partnership with PVO-NGOs, the Co-financing programme offers USAID the wonderful opportunity to reach local populations directly. Indeed, through their method of approach (direct partnership with rural populations), and light intervention structures, the PVOs constitute an effective tool for the realization of SME programmes at the grassroots level in a relatively economic way.

- The facility to implement rapidly and to follow up projects funded by USAID through flexible co-financing structures, makes it possible to avoid USAID's administrative sluggishness.

- The option of long-lasting development is a deciding factor that allows the laying of a real grassroots foundation of economic lift-off for rural populations while giving them the necessary time to develop local ability for taking charge.

- The PVOs-NGOs professionalization back-up as determined by the Co-financing will allow the development of PVO-NGO expertise with a view to achieving greater effectiveness in their SME work.

- The opening of dialogue between USAID-PVO-NGO-CCA/ONG offers a better framework for the exchange of experience and expertise and the improving of intervention approaches. Work becomes more effective when the total sum of experience is made available to all.

- Co-financing's piloting cell, which is a light structure (3 people), is run by receptive people, imbued with awareness of base development problems and possessing a good knowledge of the NGO world.

- The cell's human resources constitute an essential strength, for the structures are made worthy only by the men who pilot them.

- Despite the existence of these strengths (numerous), some weaknesses are also apparent:

Co-financing's Weaknesses

The weaknesses relate to:

- The absence of a "common language" among the different co-financing partners when dealing with the SME concept. This makes it difficult to collect data (each has his own view of SME).

- The length of the project, which is limited to 5 years, whereas the long-lasting development option should extend over at least 10 years.
- The limited perspective of seeing Malian NGOs working on their own outside of partnership, even though they may show true capability for implementing programmes. Indeed, at this time, there is no existing arrangement for their quick and autonomous access to USAID's funding.

Careful thought within USAID (Co-financing), PVOs-NGOs and the Pivot Group should contribute to the finding of solutions that overcome the above-mentioned shortcomings.

3. Strengths and Weaknesses of the Pivot Group

It would be premature to pass judgement on the Pivot Group, since the Co-financing funding scheme has only recently been started. However, looking at what already exists, we will bring out the tendencies (strengths and weaknesses) to be taken into consideration for the Group's improved effectiveness.

Strengths of the Pivot Group

The visible strengths relate to:

- The internal dynamism created within the Pivot Group which formed itself even before any funding was allocated, initiated regular dialogue between PVOs-NGOs on SME issues and began training courses for the professionalization of its SME members.
- The joint responsibility of the Pivot-PVO Africare and a counterpart Malian NGO, AMADE, for directing the Group, which has enabled all its members to make a joint appropriation and has created a climate of healthy PVO-NGO partnership.
- The field experience of Africare and AMADE with grassroots-level populations and the profitable experience of the group in "Agribusiness". AMADE has acquired a certain experience in SME with matters relating to technology.
- The aptness of the goals aimed at and the work recorded in the project document which will encourage the professionalization of PVOs-NGOs to take place through coordination, research-action, exchange, information and training work.
- The existence of a technical structure (Pivot Group) for NGOs which will encourage the reinforcement of the CCA-ONG's support work for members and partners in the SME sector.

Apart from these strengths of the Pivot Group, certain apparent weaknesses may be noted and should be taken into account when the Group's work plan is being conceived.

Weaknesses of the Pivot Group

- One of the weaknesses seems to relate to the non-existence of a link system between the Pivot Group and non-NGO contributors; whereas the Pivot Group could take on plenty of other contributors in the SME sector (Bi- and Multi-lateral, Government and Para-Government and private organizations).
- The lack of SME competence noted in NGOs shows up as a weakness of the Group, which would have already achieved a certain level of effectiveness had there been a real expertise existing within the NGOs. This weakness will hopefully be corrected with the arrival of an expert.
- The last weakness relates to the lack of clarity in the general approach to SME, and the total absence of a specific approach for women, who, after all, represent 70% of the contributors in the Informal and SME sectors (Source: USAID Study on the Informal Sector).

and lastly,

4. The Strengths and Weaknesses of NGOs

NGOs present numerous advantages, something that could make them true catalysts for SMEs in Mali.

Indeed,

- their flexible method of intervention
- their high level of receptiveness
- their effectiveness in popularization
- and their ability to work in partnership with population at the grassroots...

earns them impressive results which would grow in number if we can correct the few weaknesses listed below:

- the NGOs' lack of expertise in SME
- their lack of collaboration with the administration
- the lack of a spirit of complementarity among the NGOs on the one hand and between the NGOs and other SME sector contributors,
- the NGOs' lack of adequate resources,
- the ever increasing tendency to confuse social and economic issues in NGO work.

But the work already accomplished by the Co-financing and the Pivot Group's workplan gives rise to the hope that NGOs will be able to achieve even greater effectiveness.

And the few recommendations proposed below aim to achieve a better adjustment of the Co-financing programme.

5. Recommendations

To USAID and the Co-Financing Programme

1. Considering the weak dissemination of the GEMINI survey (as much within USAID as among the partners) and the importance it has in SME development strategy, a wider dissemination of its recommendations should be envisaged so as to ensure the integration of the SME element into USAID's programmes and projects.
2. The development of the SME sector requires a long-term effort which cannot be planned on a short-term basis.

Hence, we propose that the duration of the co-financing programme be extended over an additional period of 3 to 5 years so as to have greater impact.

3. The development of the SME sector cannot occur without financial resources. The principle of "cold" money is fast disappearing; the beneficiary populations should contribute towards their development. In the world of finance the credit saving system is proving its worth in effectiveness to certain contributors in the SME sector (CMDT, BIT/SNS, SCF USA:..) and deserves to find a place in USAID's SME sector policy.
4. Initially conceived for 8 projects, the Co-financing programme has ended up with about twenty, and more will surely be added on soon. Despite the pilot team's availability, it needs to be reinforced for better programme follow-up. Without reaching a verdict on the additional project numbers (without deep analysis of the cell), we recommend the presence of at least one resource person - a woman - for better consideration of the feminine aspects of the co-financing programme.
5. The taking into account of the above-mentioned recommendations requires a logical increase in the volume of the Co-financing programme's funds and a search for ways and means to help Malian NGOs have direct access to these.

To the Pivot Group

1. One of the advantages of grouping together under the Pivot Group umbrella is the possibility of exchanging experience, and holding dialogue; this avoids duplication of effort.

As we have already seen, the NGOs are not the only ones to be operating in the SME sector. We therefore recommend that the Pivot Group open itself to other non-NGO contributors and form a group for reflection and dialogue.

2. Since the detailed workplan is not available to date and considering the needs felt in the field (NGO, businessmen...), we feel that the Pivot Group should put special emphasis on:

- technological research, a very important factor in the development of SME.
- developing the spirit of enterprise in training and consciousness-raising programmes.
- elaborating and making available to its members the simple management tools that SME has adopted along with trainer guides and manuals.
- the procedures analysis technique ought to be divulged inside NGOs through practical cases (studies to make).
- women's entrepreneurship, by carrying out a detailed examination of the specific constraints that women come across while engaged in their activity, and appropriate solutions (study of procedures).

3. Considering the lack of precise data about SMEs at the NGO-PVO level, we recommend that a complete and detailed study of these organizations and their work in SME development be undertaken as early as possible.

4. Improved work harmonization in coordination and training between the Pivot Group and the NGO-WCC is indispensable. The Pivot Group, which is the technical and specialized structure, should be an "arm" of the NGO-WCC for all issues pertaining to the development of SMEs at NGO level.

On the NGO-WCC Level

1. The last recommendation made to the Pivot Group (see above) applies also to the NGO-WCC, which should try to achieve a closer integration of the group in its work.
2. Considering the proven capability of NGOs in grassroots development work, the CCA-ONG should reinforce its collaboration with State-run facilities. The NGOs are essential to national development, and their importance to the social economy and the Micro-Enterprises sector needs to be better understood.

To NGOs

1. The co-financing programme gives NGOs the opportunity to reach a higher level of professionalization in SME, and they should grab this opportunity if they wish to find a good place with donors. This is one of the essential conditions for their funding. Indeed, nothing is more reassuring for a donor than a transparent and rigorous management, competent staff, good administration, a coherent planning of work, clear and precise objectives, a participative approach, a coherent strategy.
2. NGOs should lean towards long-term strategies that allow their programme to accompany the development process. This implicates an adequate planning of work activities.
3. They should develop the spirit of partnership among themselves, and also with other contributors (State-run services, multi- and bi-lateral organizations, village groups...) in order to create a symbiosis of their activities and experience.

General Conclusion

The investigations on the SME sector of the Interim Assessment that have been made within the context of this "analytical appraisal of the Co-financing programme" bring us to conclude that it is shaping well.

The weaknesses noted for various partners will turn into potential strengths once adjustment measures have been set up in order to reach the desired effectiveness for work and efficiency and the targeted results.

SME effectiveness and efficiency assume that NGOs have a profound knowledge of NGO experiences in the SME sector, necessary for creating a common bank of positive experiences and lessons that have been learnt from past failures. The deadline for this study did not permit a thorough investigation of this kind. An appropriate study in this field needs to be made. This would most certainly enable USAID to get greater profitability from resources intended for SME development by enhancing the true capability of NGO partners in SME.

Just as USAID has merit in giving support to the Pivot Group, working for the professionalization of NGOs in the SME sector, the Pivot Group should, similarly, take the initiative to open up to other financial partners (donors). The widening of the partnership network to include other donor organizations will contribute to the already existing enrichment process while bringing in more resources (financial, human, technological) for a higher professionalization of NGOs in SME.

If professionalization is a priority for the Pivot Group, one should not lose sight of the search for ways to facilitate direct access of Malian NGOs to USAID or other funds, for professionalization should not become an end in itself.

Within this context, it is also desirable that the CCA-ONG take new initiatives to mobilize resources necessary for NGO work in SME specifically, and for grassroots development work in general. It is true that a Technical and Financial Support Cell exists (CATF), However, its content and its form should lean more towards the creation of a Foundation for Grassroots Development which will have the advantage of becoming responsible to the Social Economy and the donors with regard to NGO work in Mali.

Table 1: Assessment of Co-financing's achievements in the SME sector
(August 1989 to May 1992)

P.V.O.	FUNDING \$US	FIELD OF ACTIVITY	TRAINING IN SME	SMEs CREATED, OR BEING CREATED	DIRECT BENEFICIARIES	MULTIPLIER EFFECTS
World Vision International	580,980	Housing Grain banks	32 builders	7 village associations	32 people 10,000 people	Improved housing and development of other economic activities envisaged (market gardening, milling and petty business).
World Education	1,738,479	. Urban renewal . Women's SMEs (catering, dyeing, soap manufacture)	25 (Malian NGOs). 70 organizers 15 women 15 women 65 women	10 E.I.G.s (Economic Interest Groups) 4 enterprises 4 4 4	5,000 people of which 749 are women 15 women 15 women 65 women	The problem of cleanliness solved by the community concerned. 60 civic groups and 10 E.I.G.s (Economic Interest Groups) formed for this purpose. Greater efficiency in work management - involving revenue optimization for women.

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Near East Foundation	200,000	Planting tree nurseries	285, of which 35 are women	35 nurserymen	285 people	Popularization of arboriculture (planting fruit trees and reforestation) done by village specialists.
SCF/US	442,333	Credit savings Creating SMEs Training Supervision Literacy classes	15 village funds 3,877 people	15 village funds - Bakery - Karite nut press - Grain mill	268, of which 61 are women 3,877 people	Integrated development Reinforcement of the economic capability of women, who represent around 23% of the savers, and hold about 50% of the total savings.
AFRICARE	355,401	Market gardening Credit (petty businesses) Handicrafts	10 women 10 people 3 women's groups 1 person	2 groups 10 people 3 women's groups 1 person	120 women 10 women 3 women's groups 1 person	Reinforcing the economic role played by women, especially in the rural milieu through income-generating activities

CARE	250,000	<ul style="list-style-type: none"> . Market gardening . Planting tree nurseries . Petty businesses (selling karite nut butter) . Technology (foot pumps) 	218 families	11 women's groups	149 women	Reinforcing the economic role played by women, especially in the rural milieu
FFH	80,000	<ul style="list-style-type: none"> - Credit - Training 	1,000 women trained	40 women's associations	1,000 women	Making it easier for women to have access to credit facilities
ATI	14,471	<ul style="list-style-type: none"> . Technology (foot pumps) 	500 people	1 person	500 people	Access to a less-costly type of technology
PIVOT SME (AFRICARE)	700,000	Institutional NGO support in SME	24 (NGOs)		24 (NGOs)	Professionalization of NGOs - Reinforcement of ability to operate SME projects
S	U	M	M	A	R	Y
9 PVO fundings	4,401,664	#	5,880 people 49 NGOs 3 groups 15 associations 218 families	62 individual SMEs 16 groups 62 associations 5 others, i.e. 145 SMEs	21,337 people 3 groups 24 NGOs	Economic base reinforcement of the socially under-privileged - revenue increase and improvement of living conditions Professionalization of NGOs in SME.

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Table 2: Recapitulative table of NGO achievements (1990)

ACTIVITIES	OBJECTIVES	NUMBER OF NGOS/PROJECTS * BENEFICIARIES/EXPENSES	SPECIFIC INDICATORS
Market gardening	<ul style="list-style-type: none"> . Revenue generation . Improved nutrition . Diversification of revenue sources, particularly for women . Creating jobs 	<ul style="list-style-type: none"> . 80 NGOs . 186 projects with a market-gardening section . 2,380,687 beneficiaries 	<ul style="list-style-type: none"> . Research action for the less easily perishable varieties . Appropriate technology for improved yield conservation . Introducing farm vegetables in local eating habits.
Grain mill	<ul style="list-style-type: none"> . Lightening the work burden for women . Revenue sources . Mobilization of women 	<ul style="list-style-type: none"> . 17 NGOs . 39 projects . 292,107 beneficiaries 	<ul style="list-style-type: none"> . Frequent use of the mill . Creating other mill-related activities . Mastering and maintaining the mill
Grain banks	<ul style="list-style-type: none"> . Food security . Correct yield remuneration . Sources of revenue . Reinforcing the spirit of solidarity 	<ul style="list-style-type: none"> . 21 NGOs . 30 projects with grain banks . 177,531 people or groups 	<ul style="list-style-type: none"> . Grain balance of trade for the area . Stabilization of prices (in production gap periods) . Rate of loss during storage
Funding Working capital	<ul style="list-style-type: none"> . Funding production-related activities . Creating jobs . Creating businesses . Organizing rural populations for revenue generating activities 	<ul style="list-style-type: none"> . Cooperative (30 NGOs, 52 projects) . Craft industry (28 NGOs, 43 projects) . Business (11 NGOs, 11 projects) 	<ul style="list-style-type: none"> . Project related dependence . Technological equipment . Increase in productivity and production . Currency circulation

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Credit savings fund	<ul style="list-style-type: none"> . Tap into savings . Developing a financial infrastructure . To raise family revenues . Economic democratization . Increased access to credit for women 	<ul style="list-style-type: none"> . Credit (15 NGOs, 18 projects) 	<ul style="list-style-type: none"> . Amount of loan granted . Number of beneficiaries (M/F) . Total amount of savings . Degree of monetary fluidity . Self-financing trend . Recovery rate . Return on credit
Appropriate technologies: Karite nut press, threshing machines, hulling machines, solar dryers	<ul style="list-style-type: none"> . Lightening the work-load, especially for women . Preservation techniques . Improved returns on yield processing . Creating jobs 	<ul style="list-style-type: none"> . 44 NGOs . 94 projects 	<ul style="list-style-type: none"> . Frequent use of the machine . Higher time-related availability of women . Mastering and maintaining the machine . Multiplying effect (creating an activity chain) . Creativity
Training/ Literacy classes	<ul style="list-style-type: none"> . Increasing knowhow through training . Improving people's access to knowledge (newspapers, pamphlets...) . More effective use of management tools 	<ul style="list-style-type: none"> . 40 organizations . 65 projects with a training component 	<ul style="list-style-type: none"> . Developing team spirit . Number of literate and newly literate men/women . Knowledge and use of development tools (functional efficiency)
Social work for women	<ul style="list-style-type: none"> . Effective participation of women in development . Creating jobs . Lightening the work-load . Increased revenues and emancipation of women . Training and conscious-raising of women 	<ul style="list-style-type: none"> . 29 organizations . Cost: 7,779,816 FCFA 	<ul style="list-style-type: none"> . Number and volume of projects started for women . Number of women with decision-making authority . Mobilization of women . Increase in women's revenues

* Data from CCA/ONG 1990

** The mill should be taken into consideration when talking about appropriate technology. But we have deliberately set it apart, considering its "hallowed" importance to women (one of the major grievances of rural women).

Table 3: Some Examples Of Work Done In The SME Sector

ORGANIZATIONS	PARTNERS	FIELD IN WHICH WORK WAS DONE	TARGET POPULATIONS	ACHIEVEMENTS	OBSERVATIONS
F.E.D.	ONUDI GIE	<ul style="list-style-type: none"> . Funding . Training and supervision 	Young graduates, retired, dismissed officers of the S.A.P. (Structural Adjustment Programme)	<ul style="list-style-type: none"> . 630 new businesses started . 2,422 jobs created . Budget of over 4 billion CFA 	<ul style="list-style-type: none"> . Guarantee of group dynamic . Interesting recovery rate . Channelling of savings . Organizing the SME sector (GIE)
PAPME	BIAO/Co-financing	<ul style="list-style-type: none"> . Funding . Technological support . Training/Information . File notions 	"Good project, good promotor" Malians Transformation enterprise		<ul style="list-style-type: none"> Extra wide concept of SME Minimum loan: 3 million Maximum loan: 25 million
P.M.R.	<ul style="list-style-type: none"> . ACIDI . Canadian and Malian NGOs . Canadian Training Centre 	<ul style="list-style-type: none"> . Interest free funding . Management training 	Every business house (individual or group of people)	<ul style="list-style-type: none"> . Budget of 15 million Canadian \$ (1986-1992) 	<ul style="list-style-type: none"> . Extra wide concept of SME . Distinctive feature: interest free funding more flexible conditions.
UNDP/BIT	<ul style="list-style-type: none"> . Bank of Africa . Ministry for employment 	<ul style="list-style-type: none"> . Funding . Training . Supervision 	Young graduates	<ul style="list-style-type: none"> . 300 million CFA . 44 enterprises . 252 jobs 	<ul style="list-style-type: none"> . Special emphasis on training (supervisors, bank officers, businessmen)

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UNDP/BIT	. World Bank . USAID/ State funding	of "bank-able" files	All businessmen	. 12 businesses . 120 jobs for 90 million FCFA	Population targeting at the start had limited the project's scope
R.A.F.	UNDP/BIT	. Training (technical management) Animation/Advice	Businesswomen	. 50 women trained . Budget of 15 million FCFA	End of the first phase Should include the credit-savings component for greater impact
BIT/SNS CAE	UNDP	. Credit saving . Training/ Supervision	Craftsman; apprentice	2 trained managers/ fund 254 shareholders (men and women) (October '91)	. Channelling of savings . Easier access (conditions, rate...)
FAC PROJECT Support cell for SME-SMI	C.C.C.E.	File and study	. Businesses with extension plans (40 million FCFA)	ND	The project is mainly designed for smaller businesses.
CAPEs	ONUDI	. File study . Assistance- Advice . Fund seeking . Information . Training	. Private businessman . Public and para- public enterprise . NGOs	Over 230 files compiled	Foremost commercial enterprise for management training, offering good advantages from the fact that its staff is highly experienced.

O.H.V.	USAID BDM BNDA BMCD BIAO CLUSA	<ul style="list-style-type: none"> . Supervision rural development . Organizing credit-savings . Acting as intermediary with banks (security funds) . Training/Literacy classes 	. Rural milieu	<ul style="list-style-type: none"> . OHV funding (1990 - 1991): 137,951,614 FCFA . Bank funding (1990 - 1991): 363,000,462 FCFA 	<ul style="list-style-type: none"> . Huge experience in the organization of rural development . Influence on technologies
CMDT	BNDA State	<ul style="list-style-type: none"> . Rural organization (production, marketing) . Funding . Credit-savings . Credit to rural enterprises . Training/Literacy classes 	Rural milieu (growing cotton)	<ul style="list-style-type: none"> 232 operating blacksmiths, of which 68 are equipped with heavy machines Total of revenues: 370 million (1991) 	<ul style="list-style-type: none"> . Channelling savings, but . Degradation of the environment . Lack of price index expertise for major products
GTZ	Cooperative action Agriculture department	<ul style="list-style-type: none"> . Financial support . Technical support . Training 	. Village associations and groups (tons villageois)	<ul style="list-style-type: none"> . 75 villages . Over 700 loans granted . Budget of 560 million FCFA (1989-1992) 	. Emphasis on appropriate technology

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World Bank AGETIPE: Agence Général d'Execution des Travaux d'Interêt Publique et de l'Emploi	Research unit for SMEs Contracts for urban renewal.	. Creating jobs . Training . Cleaning up the milieu, . SME development	Young graduates Unqualified workforce	. 5 projects being operated, 3 of which are run by SMEs (over 100 million) .. 1,302 jobs created in 4 months (permanent and temporary)	Considerable impact in the fields of job creation and SME. . 100 projects are planned for January 1993.
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ANNEXES

INTERIM PROGRAM ASSESSMENT PROGRESS

April 22, 1992	Preparatory Conference at the Tennessee Hotel
May 4, 1992	Introduction of Consultants to the Mission Director
May 5 - 10	Document Tracking by the Assistants.
May 11 - 18	Site visit by the Consultants in the field.
June 4 - 5	Analysis of the preliminary reports at Sélingué.
June 9	Synthesis of the Reports at Grand Hotel.
June 30	Final Report in French.
July - September	Editing the Translation
October 31	Publication in English and in French.

PARTICIPANTS LIST

We wanted this evaluation to be participative. This list indicates the name of people who participated to the analysis in Sélingué and/or the synthesis at Grand Hotel.

It goes without saying that many people have contributed in the field to the evaluation process. It is impossible for us to name them all: but they should be assured that their support has been in valuable.

Peter BUIJS	CARE
Ali DJIGA	CARE
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Issa SIDIBE	SCF/USA
Peter LAUHGARN	SCF/USA
Modibo MAIGA	SCF/USA & CCA Health Pivot Group
Sam ASARI	World Vision International
Gregoire GROTH	World Vision International
Dan DEVINE	World Education
Mrs Nancy DEVINE	World Education
Macky DOUCOURE	World Education
Abdoulaye TOURE	World Education
Mrs Maïmouna BADO	World Education
Jeff FELTEN	CLUSA
Ms Fatoumata GUINDO	CLUSA
Tahirou FOFANA	AETA
Diadié Amadou FANE	AETA
Modibo DIARRA	AETA
Mrs Mariam THIAM	AED
Brehima TOURE	OMAES
Aart Van Der Heide	Consultant
Souleymane DEMBELE	GWA MINA
Mamédi SIDIBE	GWA MINA & USC Canada
Mrs Korotoumou OUEDRAOGO	AMRAD & EPES
Ms Fatou HAIDARA	Consultant AETA
Mrs Catherine TOURE	AMRAD & CERNES
Yamadou DIALLO	Assistant Consultant
Drissa DOUMBIA	Assistant Consultant
Jaffar CISSE	Assistant Consultant
Edmond DEMBELE	AMRAD & CCA NRM Pivot Group
Ali CISSE	CILCA
Jacques MOINEAU	AFDI
Daniel GERBER	AFRICARE
Jeff BARNES	AFRICARE
Abdou TOGOLA	AFRICARE & CCA SME Pivot Group
Massaman SINABA	CCA-ONG: Secretary Permanent
Sayon KONE	CCA-ONG - Solidarité Canada-Sahel
Mamadou Sékou TOURE	CCA-ONG - Information Unit
Seydou THERA	CCA/CATF
Jean DAKOUCO	CCA/CATF
Yousouf SANOGO	GRAT
Ousmane SAMASSEKOU	AMADE & CCA SME Pivot Group

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Diawary BOIRE
Daouda MALLE
Mrs Fatoumata NAFO
Norbert DEMBELE
Yafong BERTHE
Yaya DIAKITE
Mrs Mariam KONE
Daba COULIBALY
Ms Ellen TIPPER
Cheybane COULIBALY
Gouro DIALLO
Becaye HAIDARA
Noumoutié SOGOBA

AMADE
SCF/UK
PSPHR
GANS
PLCD
AMPPF
AMPJ
STOP SAHEL
DATEX Consultant
IMRAD
GRAD
MATDB
Commander Yanfolila

USAID:

Georgé THOMPSON
Abdoul DIALLO
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Mamadou FOFANA
Boubacar DIALLO

Fanta MACALOU
Chahine RASSEKH
Amadou CAMARA
Wayne MACDONALD

Maïmouna DIENEPO
Kadi CISSE
Hamaciré DAOU
Hamidou KEBE
Robin POULTON
Late Boubacar KANTE
Mahamane BABY

USAID/GDO
ADO - Rural sociologist
PVO - HRDO
GAG - Agronomist and pest control
D/EHRDO - Head of human ressource
development
HLS/HPO - Health
BEEP - Education
ADO - Agricultural economist
LIVESTOCK - Mission Environment
officer
PRM - WID
PRM - Evaluation
Engineer
Engineer
PVO - Rural economist
PVO - Agronomist
PVO - Administrator

BIOGRAPHY OF THE CONSULTANTS AND THE PVO PROJECT STAFF

Team Leader:

Dr Abdoul Diallo is a Rural Sociologist in the Agriculture Development Office at USAID/Mali. In addition to his knowledge of Malian rural development and his understanding of NGOs, Dr Diallo brings to the Assessment his experience as Team Leader of the evaluation team for functional literacy in the Haute Vallée du Niger.

Child Survival:

Dr Fatoumata Nafo is head of the Projet Santé Population et Hydraulique Rurale (PSPHR). She has great knowledge of child survival, a solid background in health issues and is a specialist in medical statistics and surveys.

Dr Catherine Touré holds a Ph. D. degree in social sciences and has occupied several posts of responsibility at DNAFLA, UNDP, ISFRA. She is the author of several publications on health, she is currently working as an independant consultant specializing in health and NGO issues.

Dr Daouda Mallé was head of the Douentza program of SCF/UK. A Specialist in child survival, Dr Mallé participated in the design of several strategies for the improvement of family welfare. After completing the Interim Assessment, he was granted a scholarship and is now studying in Great Britain.

Natural Resource Management:

Mr Norbert Dembélé is a specialist in NRM. He worked at the OMBEVI and obtained a scholarship to study in the USA. He was the first Malian forest specialist to conduct biological forest research in the Sahel. After the Interim Assessment he was promoted to be the Director of the Canadian NGO, GANS (Groupe d'Action Nord-Sud).

Dr Yafong Berthé works at the Direction Nationales des Eaux et Forets where he has occupied several posts of responsibility. He has participated in many studies aimed at protecting the environment. After the Interim Assessment, he was promoted to to the post of Director of PNLCD (Programme National de Lutte Contre la Désertification).

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Micro-enterprise Development:

Mme Korotoumou Ouedrago holds degrees in Economics from the Universities of Dakar and Ouagadougou. She occupied several positions of responsibility in Burkina Faso in different ministries. She specializes in management and women's SME, and was managing Director of the Société Burkina de Manufacture du Cuir. She is Director of the EPES consulting group and has worked as consultant for CARE, ILO, UNDP, USAID, ATI/AETA, IPD and others.

Mr. Mamédi Sidibé holds a degree in Public Administration and Finance from ENA. He participated in many studies designed to improve the management and monitoring of NGO projects. Former Treasurer of CCA-ONG, a member of the CCA finance committee CATF, Sidibé is Director of USC (Unitarian Service Committee).

PVO Cofinancing Project Staff:

Robin Poulton, PVO Project Coordinator. Did his thesis on village economics at the Collège Coopératif de Paris. Director in West Africa for several NGOs, he spent 3 years as Head of Training for Association Malienne pour la Recherche-Action dans le Développement (AMRAD), before joining USAID in May 1990 to develop the Co-financing Program.

Late Boubacar Kanté. Expert in natural resources management, specialist in extension programs at grassroots level, Boubacar Kanté spent all his energy and his competence to help rural communities reach self-sufficiency. Very enthusiastic, he marked the Interim Assessment with his hard work, his seriousness and his professional skills. He worked at OHV for fourteen years, was the Deputy Director before joining USAID in August 1991. He served as a member of the CATF, the project finance committee of CCA-ONG. He died on July 31, 1992 of an asthma attack at the moment when he was supervising the translation of this Interim Assessment Report.

Mahamane Baby is a graduate of Ecole Normale Supérieure (ENSUP). Secretary at the moment of the Interim Assessment, he organized and participated in all the Interim Program Assessment workshops, coordinated the administrative work of all the PVO consultants. He was promoted to be Project Management Assistant in August 1992, and now handles all the administration of the PVO Co-financing Project.

Yacouba Santara and Safiatou Bâ have been hired as temporary clerks at the moment of the submission of the Interim Program Report. Their help in the typing and reproduction of the document has been valuable.

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TABLEAUX

Annexe: 4

PVO COFINANCING PROJECTS 688-0247-G-00

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PVO	GRANT No.	PROJECT TITLE	LOCATION	BUDGET \$	PROJECT DESCRIPTION\OBJECTIVES	PARTNER
World Vision	9128-00	Menaka Child Survival Project (April 1, 1990 to Sept.30, 1992)	Gao Menaka Ansongo	1,030,364 (1,030,364)	Lower Child and infant mortality and mordity extension of CREN	Tassagt SEAD GARI-GSEG
	1175-01	7th Region Initiatives (17 Avril 91. - April 94)	Gao, Menanka, Ansongo	1,488,160 (2,088,832)	Provide economic activities appropriate to the emergency drought situation in Gao	
	1174-00	ACORb Projet de réhabilitation (Apr. 17, 91 to Sept. 29, 1993)	Gao, Bourem, Kidal	234,380 (234,380)	Provide economic activities appropriate to the emergency drought situation	
World Education	0196-02	Promoting Economic opportunities for women in Mali (August 1991 to Sept. 29, 1993)		1,038,479 (1,038,479)	Provide support through training in business organisation	OMAES, AED
	1303-01	Mali Urban Revitalization Project (Aug.15, 91-Jan 15, 93)	Bamako & autres centres urbains	1,698,753.1 8 (1,698,763. 18)	Strengthening civic organisation working on urban cleanliness and building restoration	
Near East Foundation	0177-01	Douentza Forestry Program (Sept.1, 1990 - Aug. 31, 1995)	Douentza	460,630 (460,630)	Biological component of NRM project	Gua Mina
	1304-00	Développement du Tarabé/ Korombana (Sept 1, 1991 to August 31, 1994)	Mopti- Tarabé	284,131 (333,873)	Appui à l'agriculture (aménagement techniques) appui au groupements villageois (banques de céréales, crédit agricole, alphabétisation)	G.R.A.D
A. F. I.	1326-01	Strengthening Technology Transfer capacity (August 30, 1991 to March 31, 1993)		31,971 (31,971)	Treadle pump microenterprise project preparing Phase II	A.E.T.A.
Freedom From Hunger (FFH)	2157-00	Credit with Education for Women (April 1992 - March 31, 1993)	Dogo, Kaleya	105,000 (105,000)	Poverty lending and alleviating hunger through promoting credit and education for women.	CANEF

PVOs	GRANT No.	Project Title	Location	Budget	Project Description Objectives	Partners	Lead PVO in sector of	Partners in lead Program
Save the Children / USA	0179-02	Integrated Rural Development in Southern Mali (June 22, 90 - June 30, 95)	Kolondiéba (in Five Districts)	1,402,679 (1,402,679)	NRM, Micro-enterprise-credit Child Survival Action	Gua Mina		AED, ADAK, AFOB, OMAES, AMPPF, AMIPJ, GUA MINA, AMAPROS, AREFOC, AMRAD, AMAC, GRAPES, SCF/UK, MEDECIN SANS FRONTIERE, CARE, AFRICARE, WORLD VISION, WORLD RELIEF, PLAN INTERNATIONAL
	1316-00	Family planning Operations Research Project (Aug. 15, 1991 - Aug. 15, 1993)	Kolondieba	150,000 (150,000)	Development of sustainable model of community based distribution of contraceptive that complete existing			
	2079-00	Pivot group proposal for child survival activities (Jan. 1992 - December 1995)		567,407 (567,407)	Professionalization of local NGOs in child survival activities	Group Pivot members	Child Survival	

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AFRICARE	2160-00	Pesticide Visual Aids/Booklet Publication (Apr. 1, 92-March 31, 94)	Baguineda, Kati, Nafadji & GMDT Zones (8 locations)	99,804 (99,804)	To produce, test, publish and distribute educational visual aids material showing safe pesticide use practices	GRAT PCorps	Micro- enterprise development	AMADE, GRAT, OMAES, SNV, AMAC, ACD, CADEF, ADAK, WED, GUAMINA, AMRAD, CCA, PCORPS, AED, AETA, SENE CONSEIL, AMPAS, AMAPROS, GRAPES, CARREC, AMIPJ, DONKO, PADI, GAPES
	2078-00	Microenterprise Development PVO Pivot (Jan. 92 - Dec. 31, 1995)		700,000 (1,500,000)	Professionalization of local NGOs in MED			
	0257-02	Niafunké Circle Natural Resource Management (Sept. 30, 90 Sept. 30, 1993)	Niafunké, Ngourkou, Saraféré, Banikane, Léré, Tonka	1,395,401 (1,835,929)	Water Resource Management forestry-agro-forestry, women in development	AMADE OMAES		
	1176-00	6th Region drought assistance & development (Apr. 17, 91 - Oct 16, 1994)	Diré, Goundam	533,253 (533,253)	Ensure clean water / Population	OMAES		

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CARE - MALI	1173-00	Timbuktu Rural Development (TRD) Initiative for development and Emergency Support (IDEAS) (April 17, 1991 - 16 April, 1994)	Timbuktu Tombouctou)	896,800 (896,800)	To provide assistance in the emergency situation	AMRAD	
	2159-00	NGO Integration in the Aménagement de Terroir (Land use planning) (March 92 - September 1997)	Zones tests	666,866 (968,723)	To provide assistance for professionalization of NGO in NRM activities		Natural Resource Management
	9127-01	Macina Child Survival Project (July 15th, 1991 to Dec. 31, 1993)	Macina	318,117 (318,117)	To provide child survival services		ADAK, AED, AETA, AMAC, AMADE, AMAPROS, AMPAS, AMRAD, CADEF, GRAPES, GRATES, GRAT, GUA MINA, OMAES, SCF USA, SENECONSEIL, STOP-SAHEL
	2158-00	Djénné Agriculture Systems Project (July 1, 92-June 30, 92)	Djénné, Sofara, Mougna et Central	135,000 (135,000)	Create conditions suited to the long term viability of the agricultural activities in the cercle of Djénné		

NB: The first figure in the budget line is the Total Obligation, and the second figure, which is between parentheses, is the Total Estimated Cost

Date = January 29, 1992 Updated = April 3rd, 1992

Re-updated = September 24, 1992

Ref = pvochart

NS