



**ADVANCING WOMEN'S STATUS
& CHILDREN'S WELL-BEING**

The Woman-Child Impact Program



**Annual
Report**

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WOMAN/CHILD IMPACT PROGRAM: A FIVE YEAR MATCHING GRANT

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EXECUTIVE SUMMARY OF PROGRAM ADMINISTRATIVE AND FINANCIAL STATUS

The goal of the WCI program is to contribute to human development and the empowerment of women and children as key participants in their communities' social and economic development. Save the Children is expanding upon the previous community development and child survival/MCH programs to define a women-focused child centered approach which emphasizes: (1) Integration of mutually reinforcing programs in economic development, education, health and natural resource management; (2) Achievement of significant scale through expansion, partnerships and replication; (3) Measurable and sustainable impact at both policy and program levels. In addition, the program assists in further developing capacities in impact evaluation, staff/organizational development and grant management.

During the third year the WCI program continued to exert a strong influence on program directions and management systems within Save the Children. Significant changes include the attendance by the full Board of Directors at a Program Committee meeting where the rationale for a WCI approach was presented along with women and child centered sector strategies. At a meeting of area directors, for the first time, program strategies with a woman/child emphasis were formally presented for each region. In addition, a series of Westport based agency wide discussions on WCI themes has been initiated. The publication of a descriptive brochure has renewed interest in the WCI approach both within and outside the agency.

As WCI programs become established, there has been a visible and growing interest in achieving significant scale through creative partnerships. Systems for the measurement of impact have also been refined, and field capacity to measure impact on women and children has been enhanced. The concept of a clearly defined geographic "Impact Area" is being expanded as programs begin to achieve significant scale.

Internationally, the WCI program is receiving increased prominence. The Bolivia program has been selected for publication and presentation at the United Nations Fourth World Conference on Women as a case study of successful integration of gender in development. The Mali program in non-formal education has drawn the attention of UNICEF, UNDP, UNESCO and the Malian government. Summaries of country activities appear below.

Bangladesh: The aim of the Bangladesh field office is to measurably improve the lives of poor women and their children through sustainable, integrated programs and by contributing through action research and documentation to the broader understanding of and policy support for development processes that effectively reach the target group. Women are at the center of all efforts. Highlights of activities include the development of an annual training calendar, development of 16 training modules covering targeted skill areas for communities, women's savings groups, community-level promoters, and BFO staff, development of a monthly program monitoring report that includes non-health indicators, restructuring of the Management Information and Research section of the BFO, training in qualitative research methods, completion of a baseline empowerment survey, presentation of study results at fora involving a wide range of donors, researchers and development practitioners, and large-scale partnering with ASA in the delivery of credit.

Bolivia: The Bolivia field office seeks to empower women through intense group work with women in diagnosis of community problems. Two major outcomes of this work in the health field have been the initiation and expansion of non-health interventions, including credit and literacy programs for women. The Bolivia program also seeks large scale impact and policy influence through partnerships with other NGOs and through frequent dialogue and advocacy within government ministries. In addition to activities such as credit and literacy, the field office has promoted workshops to develop leadership skills for women and has supported groups seeking to establish zonal and/or provincial level women's organizations. Other notable activities include the expansion of the multi-level school model and greater documentation of program impact, to be shared through videos, histories (at the community level and for the field office as a whole) and studies (especially on women's empowerment and on early childhood development).

Haiti: Save the Children's Haiti field office implements an integrated community-development program in Maissade. While the Haiti field office engages in numerous activities, women (and women's clubs) are the major focus of attention. Major activities for this year include the strengthening of literacy training for women, credit and small scale enterprise development, and evaluation. In the past year, agriculture also received considerable attention. Agriculture/natural resource management activities include seminars in agroforestry, improved water systems, and the use of model farmers in soil conservation. The Haiti field office continues to exert a major influence on AIDS/STD activities in the Central Plateau.

Mali: Mali's development work, like that of other core countries, progresses on a number of fronts. Through the continued expansion of high quality, sustainable village schools, the Mali field office has established itself as a leader in non-formal education. This reputation extends well beyond Mali's borders. A second initiative launched this year is the development of a specific women's credit and savings project. Historically, the Mali field office has an excellent reputation for child-focussed programming (including gender parity in educational opportunities). The events of recent months, including the GGLS workshop in Jordan and the WCI mid-term evaluation, have provided considerable impetus to now develop and refine programs to ensure that women actively participate in and benefit from development work. With staff on board and with high expectations, new activities focussing on women hold considerable potential.

I. BACKGROUND TO GRANT AND PROJECT CONTEXT

Save the Children is an international non-profit agency which has programs in 43 countries world wide. While these programs are varied--encompassing community development, relief operations, and refugee programs -- they share a fundamental commitment to making lasting, positive differences in the lives of disadvantaged children.

During 60 years of operations, Save the Children has continually refined its community-based, integrated approach to meet global challenges. The agency has positioned itself to improve community health and survival, reduce population growth, alleviate poverty, increase educational attainment, and promote sustainable agriculture and natural resource management. More recently, the agency has strengthened its commitment to achieving measurable, positive impact on women and children, through innovative programs based on the agency's core values.

In 1991 Save the Children conducted an agency-wide strategic planning process, involving home office and field office staff as well as external experience and input. This process resulted in a women-focused, child-centered approach that supported integration, impact at program and policy levels, and the achievement of significant scale. The following strategic goals were also elaborated:

- Define and strengthen a child-centered approach to community development that addresses the special needs of women both as a matter of equity and as a principal strategy in a child-centered approach.
- Significantly improve Save the Children's capacity to evaluate and document its programs.
- Encourage institutional partnerships and collaboration with indigenous and international non-governmental organizations.
- Strengthen program management and staff training and capability.

The Matching Grant funded by USAID provided the external resources necessary to launch the Woman/Child Impact Initiative of Save the Children, and to operationalize the agency's strategic program plan. It provided the resources for planning and implementation of programs with greater emphasis on women-focused and child-centered approaches to development, and enhanced Save the Children's capacity to develop and implement quality programs with a measurable and significant impact.

The specific background and project context of each core country, and headquarters support funded by the grant are elaborated in the text which follows.

II. PROJECT METHODOLOGY

The goal of the WCI project is to contribute to human development and the empowerment of women and children as key participants in their communities' social and economic development. We are accomplishing this goal by building upon Save the Children's existing community development and Child Survival/MCH programs in four primary countries by (1) organizing and strengthening women's groups, (2) expanding their productive capabilities, (3) increasing the attainment of basic education and (4) leveraging resources through partnerships between SC field programs and local PVOs.

The WCI program is supporting expanded activities in economic development, education and natural resource management sectors, linking them with existing Child Survival/MCH programs. In addition to supporting direct program interventions, the WCI program

assists Save the Children to further develop its capacity in three critical areas: impact evaluation, staff/organizational development and grant management.

During the first year of the grant, each of the four primary countries prepared detailed implementation plans. During the second year, the core countries began to implement their plans by launching women and child focused programs. They also began reorienting programs to become more women and child focused. In addition, existing core countries initiated action research projects with local NGOs and research institutions.

In the third year, Save the Children's programs continue to be informed by women and child centered approaches. The annual meeting of field office directors emphasized significant impact through scale. As of that meeting the achievement of scale has led to small but fundamental changes in the agency through a redefinition of the traditional "Impact Areas." Increasingly the agency is expanding impact by collaborating with other organizations without the constraints of a pre-defined geographic impact area. In Washington Heights, for instance, SC works collaboratively with Columbia University, in developing innovative components to enhance the Head Start program without an agency field office.

Structural changes within the organization in support of decentralization have also contributed to the achievement of significant scale. Decentralization of technical expertise to the regions has generated substantial interest in regional initiatives. During the third year, the WCI grant co-funded such initiatives in the Middle East, West Africa and Asia.

Mid-term evaluations in core countries revealed that all had met or exceeded planned outputs. A strategic forward-looking assessment is now underway to look even further to expansion of concepts, and to increased documentation of the experience to date. The Evaluation Officer provided technical support in refining systems for measurement on impact on women and children. Field capacity for measurement of impact was strengthened considerably through training in PRA and focus group methods.

A renewed emphasis on policy influence has resulted in a comprehensive strategy for SC involvement at various preparatory stages preceding the Fourth World Conference on Women. Sectoral programs have also strengthened their policy components. The Economic Opportunities division is a founding member of the International Coalition for Credit, and Mali's village school model is being replicated by the Malian government.

III. MONITORING AND EVALUATION

The third year of the WCI grant was marked by considerable advances in the organization's ability to monitor, evaluate, and document program impact. Some of this year's accomplishments include:

1. Increased use of rigorous methodologies in program evaluations

In the past year, the introduction of new evaluation methodologies has enhanced staff members' ability to conduct more objective assessments of program success (or failure). Based on results from these evaluations, staff have been able to improve programs considerably. Activities of note include:

- training in Participatory Rapid Appraisal (PRA) techniques for each of the core countries prior to engaging in the mid-term evaluation of the WCI grant
- the application of rigorous evaluation methodologies to field settings (including the incorporation of non-participant input into evaluation and research in each of the 4 core countries)
- training in focus group facilitation and other qualitative research methods which are not part of PRA (in Mali and Haiti, in particular)
- the use of staff exchanges to enhance program evaluations (the research and evaluation officer and the co-director of the Bolivia field office assisted El Salvador field office staff in planning gender sensitive, child-focussed programs)

2. Enhanced technical assistance to the field

A number of creative approaches were used to provide technical assistance in monitoring and evaluation to the field. These include:

- on-site training and application of qualitative research tools to "re-think" programming (as part of the mid-term evaluation of the WCI grant, Mali field office staff received training in focus group discussion facilitation, then conducted focus groups in "Save" and "non-Save" villages to assess changing gender relations and the impact of Save programs on the improvement of women's status within the community--WCI occasional paper #2 documents these experiences)
- training through regional mechanisms (e.g., the use of in-country or regional resources to conduct PRA training; the development of Save the Children field offices as regional training centers in PRA for other SC field offices--this has already occurred in the Middle East and should take place in Africa and Asia in the near future)
- the use of Program Exchange as an important medium for conveying easy-to-use research and evaluation techniques to the field; these tools are designed to be practical; in the near future, they will be combined with experiences from the field to develop a manual which surveys alternative methods for evaluating programs
- the use of Program Exchange to provide assistance in other arenas; for example, the Bolivian and Indonesian field offices have shared lessons learned about partnering, scaling up, and influencing policy in recent editions of the Program Exchange

3. Better identification of resources to assist home office and field office staff in monitoring and evaluation

Numerous resources have been identified, including:

- consortia and centers, such as the Center for PVO/University Collaboration in Development--an important clearinghouse of information on upcoming collaborative grants and research (the Center is particularly strong in agriculture and natural resource management)
- CD-ROM and on-line databases covering literally millions of references to published and limited-circulation works in agriculture, population, health, and education (Mali

and Bangladesh have the most ready access to these resources since these field offices have computers with CD-ROM drives)

4. Increased representation of Save the Children's work

In the past year, Save the Children has considerably enhanced its representation through improved documentation and through positioning at regional, national, and international conferences.

Improved Documentation

- WCI working papers, monographs, and occasional papers have been written and published using a standard format; these documents have been distributed to colleagues in various organizations--in the remaining years of the grant, other papers will be added and documents will be widely disseminated
- A list of working papers, monographs, manuals, and other documents from all three sectoral offices (Health/Population/Nutrition, Economic Opportunities, Education) has been developed and circulated to all field offices, along with the list of WCI papers
- Results from evaluation and research activities have been compiled in various formats and shared; some examples of these activities include Bolivia field office's production of a video documenting their experience working with women's health groups; working papers regarding the effect of credit on fertility and child health; qualitative studies on empowerment, health, and literacy in Haiti and Bolivia; completion of a baseline survey report on empowerment in Bangladesh; and documentation of Mali's village school program (through UNESCO)
- The production and wide distribution of a brochure outlining key WCI principles and programs in action has led to considerably greater visibility of the WCI program outside of Save the Children
- Documents planned for the future include draft strategy papers on partnership, urban development (and how Save the Children can focus greater attention on urban issues, especially as they relate to women and children), and integrated programing, among others

Conferences

The research and evaluation officer presented papers on the impact of Save the Children programs at the following professional meetings:

- the Bangalore Conference on Child Survival (the paper presented at this conference--Do Women's Savings Groups Affect Fertility and Health?--was prepared by the research and evaluation officer, but presented in Bangalore by Bangladesh field office staff)

- the 13th Conference on Social Science and Medicine in Balaton Fured, Hungary (the research and evaluation officer presented his paper at the session entitled "Gender and Health in Developing Countries")

The research and evaluation officer also presented results of Save the Children studies at a BFO-sponsored forum involving dozens of donors, researchers, and development practitioners. Copies of the paper on women's savings groups in Bangladesh were distributed at the National Council for International Health conference in Washington

5. Greater collaboration with organizations of national and international prominence

In the course of the past year, relationships have been established with a number of organizations. These partnerships have a variety of purposes, but all of them count on the individual strengths of each organization.

- Save the Children has developed a working relationship with the International Center for Research on Women. ICRW will be responsible for conducting the external component of the mid-term evaluation of the WCI grant in Mali and Bolivia. In Bolivia, ICRW will also conduct a case-study on Save the Children's women-focussed programs. This case-study is one of four that ICRW will document (in book form) and share at the Beijing conference in 1995
- The research and evaluation officer has worked closely with summer associates and other graduate students at Yale and Harvard Universities in developing strategy statements for urban programming and in documenting Save's experiences in partnerships and in Women/Child-focussed integrated programming
- The research and evaluation officer is a founding member of the SEEP network's evaluation working group. This group is composed of development professionals from various NGOs who have extensive experience in microenterprise development. Save the Children is positioned to take a leading role in designing evaluations for GGLS programs within this context
- In conjunction with Women's Opportunity Fund, Save the Children has been asked by SEEP to organize a two-day meeting on measuring empowerment
- As a result of Save's growing reputation in evaluation, the research and evaluation officer has been asked to participate in an expert working group meeting on the impact (at the household level and institutionally) of AID's microenterprise program

IV. REVIEW AND ANALYSIS OF PROJECT RESULTS BY COUNTRY

BANGLADESH FIELD OFFICE

I. BACKGROUND TO GRANT AND PROJECT CONTEXT

Eighty-six percent of the population of Bangladesh lives in abject poverty. Roughly 50% of households are landless, a situation which will worsen with the anticipated doubling of the current 111 million population in the next thirty-five years.

Bangladesh has the highest percentage of low birth weight infants (34%) in the world. Over 90% of children are considered malnourished. This partially explains the high under-five mortality rate (150/1000). Though immunization levels have reached 69% nationally, vaccine-preventable diseases still account for approximately one-fifth of childhood deaths. One-third of childhood deaths are diarrhoea-related; national ORT use rate is 30%.

The situation of women is especially difficult and is another significant factor in high infant and child morbidity and mortality. The MMR is one of the highest in the world (650/100,00 live births). Adolescent girls, most of whom marry before age 18, are generally already at high risk when they bear their first child because of a lifetime of inadequate nutrition that causes poor physical development and anemia. The cyclical nature of poor female health - from infancy through child-bearing years - is exacerbated by a low female literacy rate of 27% which also limits economic options.

Low female socioeconomic status is rooted at the family level and is perpetuated by society at large. Few investments are made in female education and health. By tradition, a woman is bound within the confines of her husband's household and her contribution to the family is measured by her ability to bear sons. In general, she cannot even control her own fertility; family planning decisions are generally made by the husband. Contraceptive prevalence rates in the Bangladesh Field Office's Nasiragar impact area are only 19% even though 67% of women surveyed claim to want no children in the next three years.

A woman's lack of mobility directly impacts on her health and the health of her children because it limits her knowledge of and access to health and other services. Rural health services are limited in scope and are of poor quality, particularly for maternal care; they are generally distant from rural areas, rendering them useless for emergency cases. Bangladesh is one of three countries in the world where the life expectancy of women is less than that of men.

These problems - poor nutrition of infants and mothers; limited economic opportunities; low investment in female education; inaccessible and inadequate maternal/child health services; and in particular the poor social status afforded to women - have defined the mission, sectoral foci and strategies of the BFO. The aim of the BFO is to measurably improve the lives of poor women and their children within the context of the family and community through sustainable, integrated programs and by contributing through action research and documentation to the broader understanding of and policy support for development processes that effectively reach that target group. Improving the socioeconomic status of women is seen as a key strategy for improving the health and well-being of children and their mothers.

Prior to the Women/Child Impact program, the BFO was working with Women's Savings Groups as a separate program component within its four project sites. The four sites were geographically disparate and covered very small populations. New approaches were required if Save the Children/Bangladesh Field Office expected to effectively reach and have a significant impact on poor women and their children.

While the BFO had resources for its various sectoral programs, resources were lacking for organizational development initiatives of the type which were needed to re-direct programs toward greater impact on women and children.

The Women/Child Impact program was designed to provide resources for this purpose, specifically in the areas of training and capacity-building, monitoring and evaluation, and action research. The WCI grant has enabled the BFO to expand population coverage, develop decentralized program management and financial systems, revise sectoral strategies for greater focus and impact on women, and develop partnership initiatives with government and non-government agencies.

II. PROJECT METHODOLOGY

Project Goal and Purpose

The goal of the project is to improve program quality and impact on women and children. Objectives to be achieved under the WCI program are to:

- strengthen sectoral strategies and integration of the various program components for greater impact on women;
- enhance effectiveness and sustainability of WSGs as a means of institutional support for the poorest women;
- strengthen BFO's organizational skills and capacity in training, monitoring and evaluation, and action research as a means of improving program quality and disseminating lessons learned.

Proposed Vs. Actual Accomplishments

Training

Training is undertaken at all levels of the program - for staff, community-level promoters, WSGs and other community groups - as a means for skills development, organizing and strengthening groups, integrating activities, and disseminating information. Through the WCI grant, the BFO will institutionalize its training capacity, thereby providing better trainers and more effective and better sequenced trainings at all levels. This will be done by establishing a training unit within the BFO, headed by a Training Coordinator who will work as an integral member of a program management team comprising key sector managers. The Training Coordinator will ensure that all BFO training programs and activities are focused on achieving greater impact on women and children.

Expected outputs are: a BFO training cycle which includes annual training needs assessments and plans for WSGs, community-level promoters, staff and community; standard systems, procedures and formats for planning, implementing and evaluating

training activities; written "core" training modules for WSGs, community-level promoters and staff.

Accomplishments within this reporting period include: development of an annual training calendar in coordination with field and Dhaka-based program staff and community-level promoters; institutionalization of standard format for training design and session planning; development of 16 training modules covering targeted skill areas for communities, WSGs, community-level promoters, and BFO staff (see Annex I).

Monitoring/Evaluation and Action Research

The BFO has an extensive manual and computerized monitoring and evaluation system originally designed to provide program management information on health programming efforts. Through the WCI program, this system will be expanded to track and evaluate women's participation in and benefits from WSG membership and non-health sectoral activities; qualitative studies and action research will supplement quantitative information provided through the program management information system (PMIS) and surveys. The purpose will be to better evaluate the impact of program interventions on women and children and to use that information in program design and advocacy efforts.

Expected outputs are: non-health indicators to measure program impact on women incorporated into the PMIS; modified manual MIS system to include inputs from as well as feed back to the beneficiary and field-level staff; establishment of a computerized sentinel surveillance system; development and implementation of an action research agenda directly linked to program development and focused on enhancement of position and well-being of women and children; dissemination plan for evaluation and study results.

Results during this reporting period include: development of a monthly program monitoring report that incorporates non-health indicators (e.g., participation and credit); installation of a sentinel surveillance system; restructuring of Management Information and Research (MIR) Section of the BFO for increasing in-house capability to design studies and analyze data; installation of SC's PROMIS software; training of program staff in PRA techniques; training of MIR Coordinator in qualitative research methods; establishment of a staff Management Information and Research Standing Committee as well as an informal research advisory group of Bangladeshi researchers to ensure further develop programs and systems for managing various action research activities; completion of an internal WCI mid-term evaluation; initiation of a household baseline survey in an additional (eighth) union in Nasirnagar impact area; completion of large-scale sample survey on Women's Empowerment in Nasirnagar; initiation of two collaborative studies with other agencies; completion and public presentation of seven studies.

III. MONITORING AND EVALUATION

Monitoring and Evaluation Information and Revisions

Population coverage has increased during the life of the grant from a baseline of 76,100 to 153,591 in 8 unions (including Rangunia); an additional union in Nasirnagar with an approximate population of 20,000 is now undergoing a baseline survey which will take population coverage close the level projected for coverage by the end of the grant. This population comprises 27,990 households.

Currently there are 326 Women's Savings Groups with 5,543 members from eight unions in Nasirnagar and Rangunia. (Overall number of groups has been reduced due to phaseover of two SC project sites in Ghior and Mirzapur.) Of these, 168 (51%) WSGs are covered by the SC collaboration with Association for Social Advancement (ASA) credit program in Nasirnagar impact area; further expansion of the collaboration is anticipated but may proceed more slowly while repayment rates are monitored.

Coverage of target households (C and D socioeconomic categories) through membership in WSGs currently stands at approximately 35% against a targeted 75%, a downward trend since the internal mid-term evaluation which is attributed to re-formation of some groups to accommodate the SC/ASA collaboration. Both agencies are working to reverse this trend and it is anticipated that coverage rates will begin to rise again in the next reporting period. Another factor affecting overall coverage temporarily is recent expansion into new unions where program activities are not yet in full swing.

A special study utilizing both qualitative and quantitative methods will be undertaken in the upcoming reporting period to obtain more accurate information regarding the educational status of WSG members' children; education objectives/targets under the grant may be revised as a result.

Institutional sustainability of WSGs is a stated objective of the WCI program. Experience has shown that this may be an overly-ambitious objective within the time frame of the grant; behavioral sustainability of WSG members may be a more realistic objective. A workshop is planned for January 1995 during which WCI DIP objectives and corresponding indicators of effectiveness will be revised to reflect findings of the WCI mid-term evaluation.

Status of Mid-Term Assessment

An internal mid-term evaluation was conducted in May 1994 during which BFO staff assessed changes in the BFO program since 1991 and made plans to further strengthen training, research, monitoring and evaluation. As a result, the BFO has refined systems for planning, monitoring and evaluation so that progress toward achievement of WCI goals and objectives can be more easily assessed. A key conclusion of staff who participated in the evaluation exercise was that the WCI grant should be viewed as an organizational development program, with organizational development initiatives directed toward positive impact on women and children. This perspective helped generate a greater appreciation for the WCI program among staff. An evaluation report was submitted to SC Headquarters in June 1994.

Staff feel that the BFO has undergone many positive changes since the WCI program began. Since 1992 it has expanded its population coverage, reviewed and developed field office systems for increased efficiency, has strengthened several sectoral strategies for greater impact, and has broadened its implementation approach by working with partner agencies. These changes can be considered to be significant considering the short span of time in which they have taken place.

An external mid-term assessment has been delayed due to immigration and flight difficulties related to the outbreak of plague in India where the MTE team leader resides. The assessment is rescheduled for late October.

IV. REVIEW AND ANALYSIS OF PROJECT RESULTS

Specific Outputs

During Year I of the WCI grant, the BFO underwent an extensive and highly participatory strategic planning exercise to lay the groundwork for a greater program focus on women. An important outcome of this process was a stated BFO mission to measurably improve the quality of life of poor women and their children within the context of the family and community through sustainable, integrated programs and by contributing through research and documentation to the broader understanding of and policy support for development processes that effectively reach that target group.

Grant activities during Year II largely concentrated on reorienting staff and communities toward the women-focused program and re-directing program strategies and activities to align them with the BFO mission. This included the development of program strategies, structures and systems to support implementation of the strategic plan developed in Year I.

Year III has been a period of consolidation. That is, moving forward with implementation of new strategies (e.g., partnering in education and economic opportunities) and systems (e.g., decentralized planning, budgeting and monitoring) and expanding activities in training and action research. During the Year III reporting period, it was possible to make some assessment of progress toward program objectives and recommend revisions in some of the strategies and systems.

Human Resource Development/Training

Training activities greatly expanded during the reporting period, particularly in looking toward and utilizing outside training resources for community- and staff-level trainings. This represents a major change from the past where most trainings were designed internally by staff with limited skills and experience in training design and facilitation. There was also a notable increase in the level of documentation of training events; the BFO now has documented training designs and session plans for more than 16 trainings.

Specific outputs during the report period:

- * Institutionalization of an annual planning, monitoring, and evaluation process coordinated by the BFO Training section;
- * Institutionalization of an annual training plan/calendar;
- * An initiative to develop a BFO gender training program;
- * Design and documentation of 16 training modules for community, staff and partner agencies;
- * Drafting and field-testing (still ongoing) of multi-sectoral WSG curriculum;
- * Continued emphasis on development of facilitation and communication skills of all staff and community promoters.

Number and types of trainings conducted during the period:

<u>TYPE OF TRAINING</u>	<u>TYPE/# OF PARTICIPANTS</u>	<u>DATE/DURATION OF TRAINING</u>	<u>PURPOSE OF TRAINING</u>
Leadership and Group Management	WSG leaders, group promoters, community devt organizers, community devt coordinators	Apr-May 1994 (7 days) (7 batches)	Enhance knowledge and skills on group management and leadership
Participatory Rural Appraisal	Selected Program Staff	March-June 1994 (7 days) (7 batches)	PRA techniques as a planning, evaluation, and research methodology.
Annual Planning	Senior Management and Field Staff	November, 1993 (4 days) (1 batch)	Institutionalize annual project planning incl. needs assessment
Financial Management	Impact Area Manager/Coordinator, Community Development Coordinators and Office Assistants		
December 1993 (2 days) (1 batch)	Skills on financial procedures and reports		
Economic Development Phaseover	Selected Program Staff	February 1994 (3 days) (1 batch)	Planning for the handover of the economic development program from Red Barnet to SC
SC/ASA Partnership Credit Management	Impact Area Manager, Group Promoters, Community Development Coordinators and Community development Organizers	February 1994 June, 1994 (3 days) (3 batches)	Knowledge and skills on SC/ASA credit policies and management

TOT on WSG's Curriculum	Impact Area Manager, Group Promoters, Community Development Organizers and Community Development Coordinators	March 1994 July 1994 (5 days) (14 batches)	Knowledge and skills on use of the WSG curriculum
Participatory Project Planning	Selected staff	April 1994 (11 days) (1 batch)	Skills development on participatory project planning
Cross visits to other organizations with women's programs	WSG leaders and selected staff	April 1994 (1 day) (1 batch)	Practical knowledge on sustainability and phaseover
CS-8 intervention	Village health practitioners	April, June, July, August, September, 1994 (4 days) (11 batches)	Skills of CS-8 case management (ARI, COD, MCH)
TOT on VIPP	Training Coordinator	January 1994 (5 days) (1 batch)	Skill development on training technology
TOT on Module Preparation	Program Officer (WSG)	September 1994 (16 days) (1 batch)	Skill development on module preparation
CS-8 interventions	Family Health Promoters, Group Promoters	April 1993 January 1994 (5 days) (7 batches)	CS-8 activities implementation skills
Gender Awareness	Selected program staff	July 1994 (3 days) (1 batch)	Conceptualization on gender awareness
Qualitative Research Methods	Mgt/Info Coordinator	February and April 1994 2 workshops, 5 days each	Qualitative research skills development

Partnering/Inst. Building	Impact Area Manager	Sept 1994 1 workshop, 6 days	Aspects of and approaches to partnering and institution building
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Education

An early childhood development project is being funded by UNICEF/New York to be implemented on a pilot basis in Nasirnagar area and with government-funded, NGO-operated pre-schools in Brahmanbaria district. The project will focus on training parents and other caregivers on low cost, home-based ECCD activities. A study, *Traditional Parenting Practice in Rural Bangladesh*, was undertaken to provide the basis for development of parenting materials and messages for the project. The program addresses children's developmental needs, especially social and cognitive needs of disadvantaged children, through planned behaviors and activities of mothers and their children.

The BFO's Child to Child (CTC) program, initiated in 1994, began as a pilot project to improve child care skills of older children (age 8-11) who frequently provide care to younger siblings. As a result of findings from the 1993 BFO adolescent girl's well-being study, the CTC concept will be expanded to focus not only on sibling-to-sibling child care practices but on family life skills for adolescent boys and girls who may all-too-soon become parents. Revised CTC program objectives are: 1) instilling adolescent girls and boys with basic health and family life education messages and techniques for the dissemination of these to their younger siblings; 2) helping all of the children attain practical skills that will enable them to use their knowledge about health and family life education in their daily lives; 3) helping all of the children improve their use of communication skills with their peer group as well as in the family and community; and 4) involving adolescent girls and boys in activities leading to the improvement of the community environment.

A child-to-child network has been initiated with encouragement and assistance from UNICEF; the BFO has been elected as Secretariat for the network. A workshop was hosted by the BFO in March 1994 in which fifteen agencies now engaged in child-to-child activities attended to share their child-to-child program experiences and resources. UNICEF/Dhaka funded a CTC network workshop in July 1994 in which resource persons from India shared their CTC program experiences; the BFO was instrumental as Secretariat in organizing this workshop.

A conference, "Across the Divide: Quality Education for Girls and Women", sponsored by UNESCO, Paris, and organized by the BFO, was held from May 28 - June 2, 1994. A total of 37 participants from Bangladesh, India, Nepal, Pakistan, and Thailand took part in the workshop. Experts representing both government and non-government programs highlighted the successful components and strategies of their programs and shared their experiences in promoting girls' education. The main purpose of this conference was to share successful strategies of quality education programs for girls of different neighboring countries of this region.

Economic Opportunities - Credit

In October 1993 the BFO conducted an assessment of its economic development program. A key conclusion was that, while the BFO had no particular expertise in operating a credit program, credit should continue to be an integral aspect of the overall empowerment strategy. Subsequently the BFO identified the Association for Social Advancement (ASA) as an appropriate partner that could implement a credit program on a large scale, enabling a greater number of WSG members to benefit.

The partnership with ASA, a national NGO, for the collaborative implementation of a women's development and credit program became operational in March 1994. In this new collaboration, ASA implements the savings and credit component of the integrated program with WSGs while SC provides the group development, health, and education components. Currently there are 168 WSGs with approximately 3,360 members now covered under the collaborative project; all women will receive credit within 1994. Previously, only a few hundred women received loans at any one time.

The BFO is particularly pleased to have initiated this collaboration, possibly the first of its kind in Bangladesh, due to the strengths of ASA's methodology. With their group guaranteed lending model, their operations become self-sustaining after seven months with the interest income covering the administrative costs. The other practical advantage to collaborating with ASA is that, as the third largest poverty lending program in Bangladesh (after Grameen Bank and BRAC), it is a strong agency that will be able to sustain its program in the area for the long term.

The process of developing and maintaining an effective collaboration has been an excellent growth experience for the BFO. The BFO and ASA have jointly worked to develop a formal partnership agreement, conduct orientation and training for respective staffs and the communities, combine financial and human resources, and plan, implement and monitor the process and effectiveness of the collaborative program.

Although working relations between the two agencies have been very smooth, the joint program is not without problems and challenges. While the advantage of ASA's credit methodology is its sustainability, it is also rigid in its membership requirements. Some women who previously were willing to join SC WSGs - which were lax about savings and loan payments (and therefore not sustainable) - are now hesitant because of the obligation for strict savings and loan repayment by all members. This has caused a slower-than-expected expansion of the collaborative program to cover all SC communities in Nasiragar. On the other hand, it provides an excellent opportunity for both agencies to stretch their current models and methodologies to find more effective ways to reach poor women and their families. This will be a key focus of the partnership over the coming year.

Sustainable Agriculture/Natural Resource Management

The BFO has been providing agricultural technical assistance to small farmers and WSGs through an extension program in which villagers were trained as extension agents (promoters) in homestead gardening, poultry and livestock rearing and small-scale fisheries. The program has cooperated closely with the Department of Agricultural Extension at various levels in undertaking these activities. The program has been successful in helping WSGs develop linkages with local service providers that were needed for small income-generating schemes in which they were engaged.

This extension program will now be expanded. The Government of Bangladesh Department of Agricultural Extension has granted funding to the BFO to expand homestead production on a significant scale by conducting field-based technical and training workshops for staff of interested NGOs to enhance their capability to provide effective community outreach and extension. The main objective of this project is to strengthen the technical capacity of cooperating NGOs to provide effective and innovative extension of homestead production activities by conducting at least 20 residential workshops with 20 NGO participants each that will cover both technical and training skills; sessions on promoting family income generation and nutrition, especially for children and women. The project intends to involve the active cooperation of local officials in direct implementation in the base training area as well as in the training of cooperating NGOs. In total, 102 trainings and workshops are planned over the three year project period.

Monitoring, Evaluation and Action Research

The BFO's computerized management information system has been streamlined through establishment of a sentinel surveillance system covering a population of approximately 45,000 at Nasirnagar. This system is activated by a new user friendly package, ProMIS (Program Management Information System), developed at SC/Home Office, and will produce formatted outputs as reports and rosters on child death rates, spacing rates or immunization coverage. The MIR staff have been trained on the operation of ProMIS and its usefulness. The data base in ProMIS will maintain a longitudinal source of data that can also be useful for research and development practitioners.

A Monthly Program Monitoring Report (PMR) using manual record keeping at the field and covering 100% of households is now being used widely by staff and supervisors as a program management tool. It incorporates non-health indicators like WSG coverage, lending status, training, and child sponsorship coverage to strengthen monitoring of program focus on women and children. The report provides monthly and cumulative figures on status of sectoral program deliveries and community behavior. This is expected to help program management to provide regular feedback on program process and impact.

Statistical abstracts are being prepared utilizing the data set which has baseline data from 1986 and program updates up to 1993. These abstracts -which will record socioeconomic, demographic, health and other indicator statistics - are being developed with the help of an external consultant. The abstracts will provide a complete demographic profile of a statistically significant population and will provide valuable insights into the impact of SC interventions. Information provided will serve as a basis for identifying areas for relevant action research that can lead to further program development.

In its effort to develop Participatory Rapid/Rural Appraisal (PRA) skills within the BFO, monitoring and evaluation unit organized a training on PRA for the BFO staff in June. The primary objective of the workshop was to train the BFO staff in PRA skills for application in designing and assessing SC programs. The participants conducted three village studies in Nasirnagar on WSGs, women's health and girls' education during the training workshop. Preparation of a user's manual and a training report based on the practical applications of the PRA methods used are in progress and will soon be finalized.

Another training on computer based data analysis for the MIR staff commenced in June 1994 for the purpose of enhancing their skills in analyzing data through computerized statistical programs.

The BFO undertakes operation and action research in order to improve program quality, guide program development and advocate for action to improve the lives of women and children through dissemination of findings to planners, policy makers, and implementors based on systematic evaluation and studies.

An informal research advisory body of noted Bangladeshi social scientists was established to advise on research agenda and design. Based on specific criteria for selection of action research projects and special studies, some areas of special interest have been identified including:

- * women's health and nutrition;
- * socioeconomic status of women/gender issues;
- * child development;
- * cost effectiveness analysis/sustainability;
- * economic security;
- * impact of targeting adolescents - alternative life options;
- * impact of integrated programming.

With assistance from the WCI Monitoring and Evaluation Officer, Dr. Kirk Dearden, the BFO has developed a system for prioritizing, planning and managing evaluation and action research activities, including a documentation and dissemination of study results. The BFO has already gained solid experience in presentation and dissemination of action research results. Papers have been widely distributed to key policy makers and practitioners and presented in public fora. The following is a list of studies completed and presented during the reporting period (1994):

- * Adolescent Marriage and Early Childbearing in Rural Bangladesh (1994)
- * Child Care giving Practices of Rural Bangladesh
Education
- * Impact of WSGs on Women's Lives in Ghior, Manikgonj District
- * Effect of a Nutrition/Education Program on the Weight of Younger Siblings of Malnourished Children in Bangladesh
- * Do Women's Savings and Credit Programs Affect Fertility and Child Health?
- * Women's Empowerment Baseline Survey Report

Phaseover of Project Sites

The BFO phased over from two of its four program sites - Ghior, Manikgang District, and Mirzapur, Tangail District - as of September 30, 1994. After almost 20 years of continuous programming in those two areas, during which the programs evolved from a focus on male-dominated Village Development Committees to Women's Savings Groups, programs and operations were formally handed over to community members. The BFO plans to make periodic follow-up with the two areas to assess the level of sustainability of community groups (e.g., WSGs) and behavioral change. The MIR staff is developing a simple, low-cost study design for this purpose.

Proposed vs. Actual Accomplishments (as written in the DIP, Section 12)

YEAR 3 PROPOSED ACTIVITIES

YEAR 3 ACTUAL ACCOMPLISHMENTS

A. TRAINING

Training Needs Assessment

Completed. Tools to further formalize needs assessment process to be developed.

Develop annual training plans

Completed. Many trainings are still planned on ad hoc basis; system being refined.

Conduct TOTs for relevant staff.

Completed. In-house TOT being developed, to be conducted at regularly scheduled intervals to "catch" new staff.

Coordinate sector skills training.

Completed

Conduct group (WSG) strengthening.

Completed. WSG curriculum drafted and field test ongoing.

B.. EDUCATION

Conduct facilitator training.

Completed. This will be an ongoing regularly scheduled activity
Ongoing.

Awareness raising and motivation of WSGs

C. EVALUATION & ACTION RESEARCH

Refine comprehensive monitoring system

Ongoing; many refinements have been made to the system but more are planned.

In-depth integrated monitoring in sentinel areas.
Special focused surveys.

Completed.

Women's empowerment survey completed. Baseline HH surveys in expansion unions in Nasirnagar completed.

Ongoing monitoring of program activities.

Regularly completed. Newly developed monthly program monitoring report circulated internally.

Develop research plan.

Completed, to be updated regularly.

Conduct studies.

Develop BFO indicators for measuring WSG self-reliance.

WSG "maturity index" devised; to be refined during analysis of empowerment survey.

Mid-term evaluation.

Internal BFO evaluation completed; external evaluators to complete HO portion in October 1994.

V. MANAGEMENT/HEADQUARTERS SUPPORT

In October 1993, Dr. Shiva Kumar, provided technical assistance for an assessment of the BFO's economic opportunities sector, resulting in a greatly revised strategy that has led to a collaborative project with the Association for Social Advancement, the third largest poverty lending program in Bangladesh.

Communications Expert Estela Libas-Novell assisted in developing a Women's Savings Group curriculum for delivery by Group Promoters during weekly WSG meetings. The curriculum, a non formal education tool, has multi-sectoral content. In addition, Estela designed a workshop for the Group Promoters regarding use of the curriculum as well as a field test framework which is now in use. It is expected that Estela will provide further technical assistance after completion of the field test.

Mr. Kamal Kar led a Participatory Rapid/Rural Appraisal training for BFO staff in June 1994. In addition to the workshop report, Kamal assisted in writing a PRA user's manual for use by BFO staff.

Amy Jo Reinhold of the SC Education Unit provided technical support during the UNESCO regional conference on quality girls' education in May-June. She stayed several days after the conference to assist in education program planning with the BFO's Education Coordinator.

Ms. Masuda Aktar Shefali, Gender Consultant, was to assist the BFO in developing a gender training program for staff. A result of this consultancy was the formation of a gender task group which will follow up with further activities for raising gender awareness among BFO staff.

Dr. Kirk Dearden, M/E Officer for the WCI program, visited the BFO in September to assist in refining the BFO's action research activities.

VI. LESSONS LEARNED AND LONG-TERM PROJECT IMPLICATIONS

The BFO is now working with partner organizations in virtually all sectoral areas. In health, the BFO coordinates closely with Government of Bangladesh Health and Family Planning departments at the district, thana, and village levels. In economic opportunities, the collaborative project with ASA is growing. In sustainable agriculture, the BFO will serve as a trainer for extension workers of over 100 local NGOs. In training, the BFO has begun identifying and utilizing trainers widely to provide technical training and assistance for targeted activities in all sectors. The early childhood development activities are being undertaken with government and NGO partners.

All of these partnerships represent a departure from the past: prior to the WCI program, the BFO most often worked in isolation, relying on internal resources for program development and implementation. The WCI program has encouraged a more outward-looking approach with its emphases on sustainability, integration, and measurability and impact. As a result, the BFO has greater scale of coverage and increased chances of replicability and program and policy impact. These changes have institution-building benefits for the BFO as well as its partners.

In the area of monitoring and evaluation, the WCI grant has provided the impetus for development of skills in participatory rapid appraisal which has allowed greater

community participation in program review and planning. Qualitative studies have provided opportunities for the communities to provide input into program development.

An indication of improved communication skills among staff, brought about through the emphasis in the WCI program on training, is the receptivity of communities in the BFO's project areas to the change in target groups from village development committees (male-dominated) to women. Indeed, even in areas where the BFO phased over its program, staff have been able to explain the phaseover procedures and develop plans with the communities for sustaining program activities in relatively smooth fashion, a notable accomplishment. Staff used well-planned workshops and structured activities to assist communities in making these transitions.

The mid-term assessment pointed out the need to focus more attention and WCI resources on raising gender awareness among staff. While several attempts have been made to develop a gender training program for the BFO, renewed efforts will be made in order to ensure that the BFO and its staff serve as models in Bangladesh for gender programming.

Through the SC/ASA collaboration, credit is being offered to a greater number of WSG members. This immediately has the effect of providing families with supplemental income with which to generate income. The longer term effect will be studied to assess type and degree of impact.

The standardized WSG curriculum provides information to WSG members on health and other social development issues. Since the WSG curriculum is standardized it will be possible to test the effectiveness of the curriculum on raising WSG members' awareness in the specific content areas. The BFO is seeking appropriate indicators to assess organizational and managerial capability among the group members as well.

A large-scale sample survey on women's empowerment was conducted in December 1993, with a follow-up survey to be conducted in early 1996. This will provide valuable insights into the impact of the BFO's program on women and the prospects for their children.

VII RECOMMENDATIONS

1. Based on the mid-term assessment which concluded that the WCI program had been little understood by BFO staff, it would be useful to review the DIP with technical assistance from the WCI Director and Training Specialist to ensure that the field office is working in line with the overall agency goals and objectives for the WCI program. This, in turn, may lead to more measurable organizational development and programmatic objectives for the BFO's WCI program. Such a review could also provide a structured situation in which to assess strategic directions of the BFO. At this point in the life of the WCI program there is still adequate time and financial resources to see progress toward meeting program objectives and goals.

2. The BFO should continue efforts to develop a gender training program for staff with the objective of influencing program development directions and initiatives; staff who are more gender sensitive and aware will be more committed to programs for women and better advocates for women. In addition, it could serve as a model for partner organizations.

BOLIVIA FIELD OFFICE

I. BACKGROUND TO GRANT AND PROJECT CONTEXT

The Woman/Child Impact program in Bolivia seeks to address the concerns of women and their families through a variety of programs. Access to credit and savings programs and literacy training are just two of the activities the field office has engaged in through WCI funding. Through partnership, these and other activities are being expanded within and outside of the impact area where Save the Children works. WCI resources have facilitated the expansion of numerous program services to women and children--services which in the past have been nonexistent in the province. In addition to improving women's access to credit, the WCI grant has qualitatively enhanced primary school learning. WCI funds have also been used to initiate women's literacy programs: these activities continue to evolve as major program components in the multisectoral program of Inquisivi. These expanded activities have provided opportunities to women which have increased both the number of women participants as well as broadening the base of their participation in their own development and that of their community. Results from a recent study on women's empowerment in Inquisivi--made possible through WCI funding--will be available shortly.

WCI resources are directed toward the following sectoral goals:

Economic Opportunities

- To encourage greater economic activity for women in order to increase family income.

It is expected that increased access to income will lead to direct improvements in the quality of life for children.

Education

- To improve the quality of elementary education in rural areas.
- To increase literacy levels
- To increase school attendance and rates of completion for boys and girls
- To train women on topics related to their own well being; and
- To influence the Bolivian Ministry of Education's policies for rural areas.

Bolivia is one of the poorest countries of Latin America, with a GNP per capita of \$620. (1990 UNICEF) The current estimated infant mortality rate is 89 per 1000 live births (1991 UNICEF); the maternal mortality rate in the area where SC/B works is now estimated at 98 per 100,000. (1993 SC/B MotherCare final evaluation). Sixty per cent of children who enroll in grade one reach the final grade of primary school. Data from the Ministry of Education indicate that the rates of repetition and drop out from primary schools are so high that 12.8 years are required for a child to complete basic primary school as opposed to 7.5 in Costa Rica. Due to a variety of cultural factors, women's participation in activities are subject to men's decisions. The discrimination originates from the lack of social recognition of women's work and denies women the opportunity to occupy leadership positions or to have a level of education that enables them to promote positive changes in their lives or their children's lives.

II. PROJECT METHODOLOGY

The WCI program in Bolivia has historically operated at two levels: 1) program development at the local level, with women as the primary focus of activities, and 2) policy level impact and scaling up of programs through close collaboration with the government and with NGO consortia. At the local level, women's involvement in the development of programs is long-standing and antedates WCI. The WCI program itself was developed in response to community women's expressed needs that were discussed during the MotherCare/Save the Children Project (Project Warmi). Project Warmi counts on group process as a means of analyzing problems: in the case of the MotherCare project, those problems related to maternal and neo-natal health. Small groups of women engage in an intense participatory research approach known as "autodiagnosis." One of the direct outcomes resulting from this process was women's growing awareness of the need for training in literacy and greater access to credit. Women felt that credit would enable them to increase their income, thus helping them solve some of the health problems they identified through autodiagnosis. In addition to autodiagnosis, there are other components of the "Community Action Cycle". Staff now use this methodology to guide all of their work relating to women's groups and to other community members. The cycle consists of:

1. group identification and prioritization of problems (the "autodiagnosis"),
2. strategy development (known as "planning together") to address these problems,
3. implementation and follow-up of the plan,
4. evaluation of results.

To date, several facilitation guides in maternal and neo-natal health have already been developed for field staff. These include guides for the "autodiagnosis" and "planning together" steps of the community action cycle. The facilitation guide for the fourth step, "participatory evaluation," is currently being developed and field tested.

This methodology will be adapted and applied in the future to other SC/B projects, including WCI, and will also be shared with other interested NGOs. Currently, autodiagnosis is being modified to examine challenges Inquisivi residents face in securing high quality education for children.

SC/B's strategy is to continue to strengthen women's groups and women leaders through a variety of cross-sectoral activities including:

- maternal and neonatal health community actions (per the community plans developed in the "planning together" exercise);
- workshops to develop leadership skills for women leaders;
- support to groups to establish zonal and/or provincial level women's organization;
- literacy training-related activities such as community newspapers, minutes of group meeting, songs, poetry, etc.;
- an integrated nutrition project that includes egg production, family gardens and recipes for preparation of the produce;

- women's credit and savings;
- participatory research on early childhood education and nutrition;
- inter-community sharing of experiences of women's groups through organized soccer matches, exhibitions, and fairs.

At the policy level, SC/B has had a number of successes. Most notably, Save the Children's community action cycle in maternal and neo-natal health is now being expanded nationwide through twelve partner organizations. In the Inquisivi province, since the initiation of Save the Children's WARMI project, maternal mortality has dropped by one third and neo-natal mortality has been cut in half. Save the Children is also a founding member of PROCOSI, the largest consortium of NGOs working in health in Bolivia.

The multi-level school model has been used in schools in Inquisivi province and is likely to be replicated in schools nationally. In addition to its work in formal schools, Save the Children has been working adult literacy. Increasingly, this work is taking place in close collaboration with SENALEP (the Ministry of Education unit supporting literacy training). For example, Save the Children and SENALEP are jointly involved in the development of post-literacy training materials.

Save the Children's gender programming is the focus of a study to be completed by the International Center for Research of Women. This case study will be taken by ICRW to Beijing. Women's leaders from Inquisivi have also been active in preparations for the Beijing conference.

Each of these activities is described in greater detail in the sections that follow.

III. MONITORING AND EVALUATION

The field office continues to implement comprehensive quarterly planning and evaluation activities that involve the field team of Inquisivi and La Paz-based staff including both management (director or deputy director) and the technical advisors in health, education and agriculture/infrastructure. Field supervisors and the La Paz based education coordinator are charged with ongoing monitoring of the progress of organizing and providing technical support to women's credit and literacy groups. Counterpart staff from SENALEP (the Ministry of Education unit supporting literacy training) and the Ministry of Education also participate in quarterly field visits to monitor the progress of women's literacy groups. In the past year alone, Ministry of Education staff visited 22 of the 56 primary schools participating in the multi-grade "new school" program. The active participation of Ministry of Education counterparts provides a broader technical perspective and enhanced ownership of the initiatives.

Mayra Buvinic and Michael Paolisso from the International Center for Research on Women will conduct the mid-term evaluation of the WCI program in November. In addition, they will research and document Save the Children's experiences in Bolivia, then present the results of their work as one of four case studies of gender programming. These case studies will be presented in book form and will also be taken to the Women's Conference in Beijing.

During the year, headquarters staff played an important role in monitoring the progress of the Woman/Child Impact program in Bolivia. In November, the WCI Evaluation Officer (Kirk Dearden) visited the office to review information systems used to monitor and evaluate WCI activities. He also made an important contribution to the planning of the

external component of the mid-term evaluation and ICRW's case study. In August, the newly appointed WCI Director, Rani Parker, visited the office and provided valuable insights into gender analysis, future directions of the WCI program in Bolivia, and staff training and materials development.

The local consulting firm TES has completed its study on gender/women's empowerment in Inquisivi. This report quantitatively and qualitatively compares program participants and non-participants in a variety of areas, including decision-making and control over resources. The final report has been submitted to the field office and is currently under review. An executive summary for public circulation is still pending. In the near future, a mini-workshop will be held with interested organizations from the government and the NGO community to present the results of the study.

IV. REVIEW AND ANALYSIS OF PROJECT RESULTS

The WCI program in Bolivia primarily focuses on two sectors: education and economic opportunities. The following sections describe the results achieved during the past year in those sectors.

Education

Literacy Program

The literacy program is supported by WCI with complementary funding provided by the British High Commission. With this funding, the field office has been able to extend its programming in literacy to all four project zones. During the past fiscal year, the literacy program has expanded from 37 communities to 53 communities. The total number of participants enrolled in the literacy classes climbed from 701 to 1,192 including 1098 women and 94 men (women constitute 92% of all program participants). The actual number of persons consistently attending literacy classes is 775, representing a drop-out or absentee rate of 35% of the total enrollment. The drop-out rate is an approximation since some women must leave classes during peak work periods but are able to return later to resume studies.

Reasons for drop out are multiple but usually encompass a lack of support from community literacy monitors (who are not paid, who lose interest and leave their classes) or husbands who object to the time required to conclude the 32 sessions. On the other hand, in the past year, 229 women have finished basic literacy training, graduating to post literacy and eligibility for participation in other, more advanced literacy and numeracy activities.

Twenty nine monitors participated in a post literacy workshop during the last quarter. This workshop was the first step toward creating a post literacy curriculum for those women completing the 32 session course. The post- literacy curriculum encompasses instruction on a number of subjects, including: basic mathematics, agriculture/small animal production, reproductive health, cooking, and use of newspapers and other periodicals. During the first quarter of FY95, SC/B, SENAEP, and participants will collectively diagnose and identify the types of materials and activities which should be incorporated into the post literacy phase. Clearly it is essential that the program capitalize on previous successes and encourage women to continue developing leadership and life skills.

Save the Children's relationship with SENAEP has continued to evolve, especially in the area of field level supervision, monitor training and quality control. SENAEP and SC/B have trained 102 monitors, 67 of whom are women. Training activities for monitors

include 7 workshops implemented January through September. The workshops involved refresher workshops for monitors trained in the first three cycles of monitor training; initial training for new monitors selected by communities of Circuata; monitors from cycles 1 and 2 who will be working with post-literacy participants; and finally, new replacement monitors selected in communities where previous monitors have dropped out.

Monitor dropout continues to be one of the most serious problems confronting the program. A more formalized policy has been adapted that requires monitors to negotiate some form of remuneration or recognition for their work prior to making a commitment to the community. SC/B also conditions its acceptance of the prospective new group upon a resolution of this important issue. Past experience suggests that it is extremely difficult for monitors to sustain their commitment without some form of compensation. Negotiation of remuneration/recognition is expected to result in significantly reduced drop out rates in the future.

In August, women's literacy groups participated in a "women's festival", an annual event held in conjunction with the annual Inquisivi fair. Women's group representatives brought examples of community newspapers, murals, and handicrafts that they had produced. Also, women read poems and took part in skits, role plays, song, and dance. Their active participation in such public events is indicative of their personal growth and growing self confidence in their ability to become more integrally involved in family and community life.

Four women's group leaders from the impact area of Save the Children participated in the Latin American Regional Preparation Conference for Women in Mar del Plato, Argentina in September. This conference represents a portion of the important preparatory work which must take place regionally before the Beijing conference in 1995. Quite remarkably, the women attending the conference obtained solid support from their husbands and actively participated in the rather laborious process of obtaining necessary travel documentation for their trip. For all four, the trip was a "first": first passport, first travel by plane, first travel outside of Bolivia, and first attendance at a major conference. Since the conference, these women have been engaged in relating their newly acquired knowledge and skills to other women. They have become important catalysts in the strengthening of women's organizations in the province.

Multi-Grade School (PEM) Primary School Learning Enhancement

The multi-grade or "new school" methodology--adapted from Colombia--has been implemented in Inquisivi for nearly two years. It began with five pilot schools and now extends to 56 primary schools in the province. During the past year, training activities were undertaken for 29 teachers new to the area to ensure continuity of the "new school" methodology in the face of frequent personnel turnover. "New School" teachers have been trained in vaccination promotion, nutrition, food preparation, recreation, reading, gardening, hygiene and the organization of school libraries.

The Ministry of Education demonstrated continued solidarity with the program by actively participating in field visits which enabled ministry professionals to visit a majority (61%) of the "new school" models. SC/B considers this an important step to institutionalizing the "new school" methodology in Inquisivi. While the methodology appears well implanted in general terms, with teacher turnover and burnout prevalent especially in isolated communities, it is essential that a strong supervisory component exist to reinforce the teacher's commitment to maintaining high quality in the learning environment.

The maintenance of program quality in each school is a major challenge of the program in its current state. Experience has demonstrated that with changes in community leadership and school personnel and occasional internal conflict that arises in the community, that a quality PEM program can quickly decline. These situations require astute facilitation and supervision. In the short term this can come from SC/B; however, in the long run, it must come from the Ministry and community organizations committed to the multi-grade program.

Economic Opportunities

Women's Credit

The women's credit program has very successfully evolved from its modest but positive piloting experience in four communities initiated in 1993. At the beginning of the fiscal year the first loan cycles in the four pilot communities were completed. During the course of the year, the program expanded services to 273 women in 47 groups in 21 communities. SC/B has lent a total of Bs. 121,250.00 (approx \$26,000.00). The repayment rate remains high at 99.98%.

As the credit program concludes its first full year of implementation, SC/B is satisfied with the training and supervision given to field supervisors and program participants. Field supervisors are now doing more of their own promotion and training. Credit participants are more aware of project expectations and their responsibilities to their own groups. They demonstrate greater ease in interacting with and asking questions to the field supervisors. Women with access to credit have also assumed a more active role in providing technical assistance to each other and working as a cohesive solidarity group. Attendance at group meetings has also improved.

The credit manual, developed by SC/B and printed by the Peace Corps, has proven to be a very useful guide in training and ongoing field work. Not only has it been routinely used as a reference to communities and staff, it also serves as important educational material for the women's literacy classes. In 1995, SC/B will reprint this manual with modifications which take into consideration recent changes which have taken place since the original printing.

In the last quarter, the manual information system instruments for credit were evaluated, improved upon, and printed. These instruments include the monthly reports by the supervisors, the disbursement receipts and the repayment receipts. These adjustments are believed to significant improvement in both the efficiency and accuracy of the information system.

Using funding from the British High Commission, the credit program was extended to the Circuata Zone during most of 1994. An extension to this grant was approved late in 1994 to include Tablachaca and Ichoca, areas in the higher elevations of the province.

Savings

Initially, credit and savings programs were considerably more successful in providing access to credit. However, recently, there has been an increase in the amount of money that women save. In the past year, Save the Children intensified its promotion of savings. As a result of greater group cohesion and increased levels of confidence among women, previous barriers--including how to physically secure cash savings--have been reduced. This program is still hampered by the lack of banking services: most are only available at

great distances (4-8 hours by car). Nevertheless, there are now 20 groups with members routinely saving. The savings level remains modest with a total of \$400 saved.

Problems Encountered and How They Were Addressed

Education

1. In numerous communities, community leaders and husbands were resistant to the establishment of women's groups. Many men did not value the time and effort women were making to learn to read and write. Recently, program staff have made a concerted effort to ensure that community leaders and husbands understand the importance of literacy efforts for women. Community-level meetings involving leaders and husbands have been used to change opinions regarding adult female literacy.

2. Initially, in multi-grade schools, girls' rates of attendance were considerably lower than boys'. Reasons given included parents' concern for the girls safety while walking relatively long distances to school. Also, parents were concerned about the frequently harsh teaching styles of traditional primary teachers. The PIM methodology emphasizes fundamental changes in teachers' attitudes and practices toward student discipline. This issue should be examined in greater detail during the mid-term evaluation of the grant.

Economic Opportunities

1. The original manual information system designed for the credit program is no longer adequate to handle information from the growing number of participants. SC/B has hired a consultant who is currently developing a new computerized system using a FoxPro application to manage the credit database. The credit information system is expected to be a component of the new SC/B integrated program management information system that will facilitate the comparison of indicators and other relevant data from the Health and Education programs to test impact.

2. In some poor communities, SC/B has experienced problems with late repayment of loans. These communities have eventually repaid, but long after the allotted time period. SC/B has found that very isolated and poor areas that have extremely limited access to markets have had much greater difficulty in making the repayments. SC/B has improved its community selection criteria to include these lessons. Now, SC/B takes a stronger position regarding credit: groups will not be considered for future loans if payment is not in full and on time. This is often a difficult lesson in discipline for those newly initiated to credit.

3. Personnel illness and turnover had adversely affected credit program implementation during 1994. Two field supervisors were hospitalized, one supervisor was fired for poor performance, and one supervisor went on maternity leave. Other supervisors were able to cover these communities but the team was stretched thin. Since then, credit and education teams are now at full strength and the problems have been resolved. With new funding from the British High Commission, four additional staff members have been contracted and will facilitate expansion of the program in Circuata and Tablachaca/Ichoca.

4. The 3% monthly interest rate charged when the program began fell below the market rates during the course of the year. In accordance with program policy to maintain interest rates at competitive and unsubsidized levels, the program increased its interest rates to 4% monthly. Field supervisors invested the necessary time to explain to the communities the need for this change. Most communities accepted.

5. The program experienced a high rate of absenteeism at biweekly meetings for women's credit groups. Women complained that they didn't have time to meet every other week, especially in peak periods when their labor was essential to the family's well being. The meetings were changed to once a month, which has greatly improved the attendance and the seriousness with which these meetings are taken. The change has also made it easier for our supervisors to take on more communities and spend increased time with each group.

6. As the number of communities increases, so too do the distances traveled. Field supervisors complained that they frequently had to walk hours to get to their communities. To resolve these transportation problems the supervisors were trained in motorcycle use and maintenance. Those field supervisors that now feel comfortable riding a motorcycle are programming the use of the motorcycles to get to their communities.

7. Some continuing problems exist with the integration of the credit program with the overall SC/B program in Inquisivi. A one day workshop was held with the WCI team, the SC zonal coordinators, the impact area manager and administrator, and the Deputy Director and Education Specialist. Priorities and responsibilities were discussed and defined for each of the participants. Since then workshop coordination among the projects has improved.

8. The women who belong to credit groups show a continued reticence to save. As the problem was analyzed with staff, SC/B asked the credit supervisors how many of them save regularly. The response was surprising; none of them do. Part of the problem in convincing members of women's groups to save was that SC/B supervisors didn't themselves believe in its feasibility. A concerted effort has been made to raise staff awareness of the importance of savings so that they become more effective advocates of this important component of the WCI credit program.

Impact on Local Institutions

SC/B has actively pursued a local partner institution to assist in the delivering of financial services to the people of Inquisivi. Coordination has begun with PRODEM (Fundacion Para La Promocion y Desarrollo de la Micro Empresa). PRODEM has indicated verbally its intention to establish an office in Quime and to begin operations in July 1995. SC/B and PRODEM are both interested in developing a mechanism to pass or funnel graduated clients of SC/B to PRODEM. SC/B views partnering with PRODEM as the best opportunity to provide sustainable financial services to the province.

With respect to impact on government institutions SENALEP and the Ministry of Education PEM program, SC continues to work effectively with these counterparts in program planning and ongoing field based supervision. Co-participation in workshop planning and implementation and quarterly supervisory field visits has brought staff together and has allowed for greater focus on monitoring progress and ensuring high quality programs, even as they expand in scope. Counterpart field supervision is critical to a long term sustainability strategy and to institutionalizing literacy training and follow up of the PEM methodology in Inquisivi primary schools.

Unintended Results

The credit program has grown at a pace much faster than expected. The program now requires a revamped information system that is computerized and linked to other databases for health and education. The field office is rapidly trying to "catch up" and complete the

development of the new information system so that the project is not dependent on an obsolete system for a prolonged period of time.

While some men have not supported wives' efforts in literacy and credit, there are signs that when men are clearly informed about programs, they will lend solid support to their spouses. Many of the positive changes happening to women in Inquisivi also affect many men positively. In the coming year, a more concerted communication efforts is needed so that men can more effectively advocate for women's participation in the WCI program.

HAITI FIELD OFFICE

I. BACKGROUND TO GRANT AND PROJECT CONTEXT

The Women/Child Impact (WCI) program in Haiti began implementation in October 1992 due to the disruption caused by a military coup in 1991. Although much of WCI implementation was delayed for one fiscal year, activities are now being implemented correctly despite the difficulties of operating under an international embargo during most of this period.

Save the Children's Haiti Field Office implements an integrated, community-development program in Maissade, located in the Central Plateau. SC began work in January 1986 focusing on soil conservation and micro-watershed planning. Child survival activities including vaccination, oral rehydration therapy and promotion of family planning were added in late 1986 and a nutrition component expanded under a Vitamin A grant in 1988. In June 1993, HFO began a region-wide AIDS and STD prevention project working with 10 NGOs in the Central Plateau region.

A program focusing on women is especially appropriate in Haiti given that it has one of the Caribbean countries' highest rates of women-headed households; a maternal mortality rate of 340/100,000; and a tetanus toxoid coverage of pregnant women of 27%. Haitian women are an important economic force; 68% of women are engaged in agricultural activities and 78% in petty commerce. Rural women work an average of 12-13 hours per day and suffer from poor nutrition status. Haitian women are largely responsible for the education and health care of their children.

Women clearly stated their need during club meetings (held monthly), annual women's congresses (held yearly since 1991) and through a study on women and agriculture conducted in 2/93. These include technical assistance to improve agricultural production, literacy, access to credit and knowledge to better care for their children. Organization of women's clubs in Maissade has enabled women to publicly voice their concerns including demands for increased support and respect from men.

II. PROJECT METHODOLOGY

The grant project goal is to contribute to human development and the empowerment of resource-poor women and children as critical participants and beneficiaries of their community's social and economic development. Key sectoral objectives include increasing food security and income by improving agricultural production, increasing numbers of children, especially girls, who enroll and complete primary school, improving the quality of primary schools, increasing families' knowledge of early childhood development, increasing literacy among women, increasing the number of functioning women's clubs and increasing women's income through access to credit and small-scale enterprise.

All project activities increase the participation of women as leaders, decision-makers and beneficiaries. Functional literacy training allows women to improve their self-esteem, giving them access to information and entrepreneurial skills. Credit and small-scale enterprise activities are implemented through the existing organizational structure of women's clubs. Annual area-wide congresses allow women to publicly voice their concerns. Male SC Project staff work to sensitize men to the importance of women's empowerment.

Activities are carried out with community groups, including 103 "groupments" (small mixed-sex groups characterized by a loose association of about 10 people) and 162

women's clubs with 3240 members. Groupement members have formed seven umbrella organizations called associations. Women make up 34% of groupement membership.

Target groups include:

5,166 children 0-4 years of age (2,479 girls, 2,692 boys)
 9,483 children 5-14 years of age (4,639 girls, 4,844 boys)
 10,464 women 15-49 years of age

III. MONITORING AND EVALUATION

Manual and computerized monitoring system

The first version of ProMIS was installed with Westport support in February 1993. Data entry was begun at this date. A Westport workshop on ProMIS held in Westport in August 1993 was attended by SC's health coordinator and a programmer from the Haitian Child Institute. Demographic information data entry was completed in November 1993. An improved program, ProMIS 2 was installed in March 1994 with Westport support. Service statistics on vaccination and weighing were completed at about 50% (25 sectors out of 47) in May 1994.

Regarding manual monitoring systems, a workshop was organized for information systems for all sectors in December 1992, reinforced by a short session at the quarterly meeting of October 1993 and reviewed again during a visit from the research and evaluation officer in January 1994.

All quarterly reports and all quarterly staff meetings were held as scheduled.

The participatory rapid appraisal approach was not used at the beginning of the project as planned but was incorporated into the WCI Mid-term evaluation.

Midterm and final evaluations

After discussions with SC headquarters, it was decided to hold an internal Midterm evaluation (MTE) as resources did not permit an external evaluation as originally planned in the DIP. The dates of the MTE were maintained as originally planned which permitted the incorporation of lessons learned into the FY 95 annual plan. SA/NRM program activities and documentation and research were found to be weak. The SA/NRM sector has suffered from coordinator turnover, difficulties in measuring program impact, lack of funds, and staff reluctance to change preexisting programs. There have also been delays and technical difficulties in producing documentation and action-research studies in a timely manner.

Planned Research Initiatives

Use of ongoing gender analysis matrices showing changes in beneficiary perceptions was eliminated in favor of a more punctual study.

Action research planned to look at health practices/behaviors of women who participate or receive multi-sectoral services and those who do not is currently in progress using ProMIS 2.

Originally, a comparative study was planned to evaluate the impact of membership (and non-membership) in women's club on attitudes, ways of thinking and behaviors. Owing to

various difficulties, this study was modified and begun in April 1994. The modified study uses qualitative methods to examine the relationship between women's empowerment and literacy. UNICEF is collaborating with Save the Children on the study.

IV. REVIEW AND ANALYSIS OF PROJECT RESULTS

Management/Human Resource Development

The Field Office Directors departed at the end of May 1994 and were replaced by Mr. Bertrand Laurent in September 1994.

Ronald Toussaint, SA/NRM coordinator left in May 1993 and was replaced by Edouard Demetrius from May 1993 to September 1993 and then by Hubert Isidor from September 1993 to the present.

Dr. Saintely Dubuisson received a scholarship to undertake MPH studies in the United States between May 1993 and May 1994. He was replaced by the assistant health coordinator, Dr. Ludzen Sylvestre. He returned to SC/Haiti in May 1994 and is taking a position in the new regional WAND project with Dr. Sylvestre taking the Health Coordinator position.

Currently there are 45 male staff members and 41 female staff members in Maissade. The integration of "animateurs" and "social workers" has been accomplished as social workers are now "animatrices"; six women animatrices were hired in February 1993.

Staff Training and Organizational Development

Field staff completed inter-sectoral training as planned, although at later dates than originally scheduled. The gender analysis training was completed in the second quarter of 1994 and is now being replicated with community groups. The current organigram shows a more coherent, integrated program which is supervised by a Program Manager based in Maissade (hired in July 1993).

Staffing levels were balanced from 1991 disparities especially concerning field staff in Maissade which went from 36% female in 1991 to 48% in 1994.

The planned approach for HFO to take a more pro-active stance on PVO collaboration in the Central Plateau was implemented through the development of another project (linked to WCI in its approach to empower women). This project--the NGO Coalition for AIDS and STD Prevention in the Central Plateau--was funded by AIDSCAP and developed in 1992. SC is the Coalition Coordinator and thus far has successfully implemented quarterly meetings and technical training sessions for 10 NGOs located in the Central Plateau. A recent Coalition quarterly meeting included a section on women and AIDS and gender analysis using case studies of the WCI project in Maissade.

Weaknesses and needs

The lack of qualified mid-level staff has been corrected in three sectors with the hiring or promotion of a health trainer, a credit agent and a technician in charge of soil conservation.

Planning for capacity building

Technical assistance was sought and received as follows:

1. Kirk Dearden, Review of data collection instruments for non-health sectors, review of proposed studies, assistance in refining a research agenda, training in qualitative methods, January 1994.
2. Ken Herman, Promis 2 installation and training, April 1994.

In country technical assistance was given by:

1. TAG (Women's club training manual and animatrice training on women's empowerment)
2. CFET (Community organization management and simple accounting manual developed and animateurs trained to use)

SC's private funding has increased considerably since 1991 allowing HFO to have a steadier financial base.

In March 1994 a deputy director for administration and finance was hired. It is anticipated that this addition to the staff will improve systems for grant management.

Three senior level staff made visits to Mali and Bolivia to participate in program evaluations. Hubert Isidore (Haiti's Ag sector coordinator) participated in Mali's mid-term evaluation of the WCI grant--sharing experiences from Haiti and learning from staff in the Mali field office. Suze Exume (the education coordinator) visited the Bolivia field office as part of their mid-term evaluation (internal component).

Sustainable Agriculture/Natural Resource Management

Water Resource Management

Over the year there has been a continued emphasis on the management and construction of improved water systems in the Maissade area. Seven water springs were capped and seven cisterns for water collection were built. One water system was extended to a new area. In collaboration with UNICEF, seminars on plumbing, financial management and community participation were conducted with 120 members of water committees. These committees conducted a survey of all households using the water source in their respective areas. Results from 16 of the spring cappings indicate that there are 927 families consisting of 4574 beneficiaries with access to this clean spring water. This represents approximately 10% of the population. Similar surveys are being conducted for the cisterns and the new spring cappings. 82% of family heads indicate their willingness to contribute 10 to 20 cents a month for the ongoing maintenance of their community water systems. Water communities are now collecting these contributions so they can take charge of necessary ongoing maintenance.

Agroforestry

Over the year, 541 seminars were held on different themes including household gardens, soil conservation techniques, grafting and nurseries. There were a total of 5987 participants, 44.4% of them women. These seminars were held by 60 agricultural extensionists who were trained by a technician. Extensionists then replicated this training

with farmers throughout the region. A new focus this year was on the introduction of grafting particularly with mango and citrus fruit trees. Some varieties have greater economic value and thus are grafted onto existing trees of less value. 14671 grafts were done in the area but only 36.7% or 5397 trees were successful. There could be several factors contributing to this lack of success including problems with the choice of tree to graft onto and the quality of the graft put on the tree. Improved results from this activity are expected with lessons learned from the first year of implementation. 31700 trees were produced and distributed by farmers associations. The evaluation after 4 months shows a 70% survival rate.

Produce Storage and Preservation

During the fourth quarter, 13 silo managers and two technicians were trained so as to enable them to better manage their silos. The agricultural animators took part in a one week training session on institutional strengthening which they will be replicating with groupements and associations. Training in simple accounting with the 6 management committees and other groupement members is expected to facilitate improved silo management.

In conjunction with the FAO, Save the Children began a project to establish a seed production unit in the area. The association responsible for establishing the unit had contracts with local farmers to buy 3/4 of their production which would then be treated. This effort was hampered by the lack of a physical structure for treating the seeds. Construction was delayed due to the high price of cement. The seed provided for this initiative was found to be of poor quality with a mixture of several varieties.

During the fourth quarter, 3455 marmites (local measure of about 5 pounds) of beans and sorghum were sold, generating a profit of 8620 gourdes (US\$574) for the associations involved. Overall, the silos have been filled to only approximately 20% capacity, with only one silo effectively functioning.

Soil Conservation

In December 1993, the new soil conservation campaign started with the training of 60 model farmers. Over the year these farmers conducted 541 seminars to train 5987 farmers; 44.4% of them were women. In 375 farms in the area, 44,152 meters of live fencing were established for erosion control and to increase agricultural production. 3455 checkdams were also constructed with a total length of 22.8 kilometers of ravines protected.

Horticulture

The objective of household gardens is to improve the availability of food to the household and thus to children. 1112 gardens were established in the same number of households. 7000 dozen stalks of special shrubs were distributed to these same women in order to enclose their gardens with live fences. 42064 meters of this live fencing were installed. The model farmers taught the women the importance of Vitamin A rich plants especially species resistance to dry periods.

Animal Husbandry

Due to the unavailability of vaccines and additional sources of funding, animal husbandry activities were not carried out this year.

Education

After the training of the animatrices and the completion of the women's empowerment curriculum manual, training was begun with the women's groups in the third quarter of this year. There are now 162 women's clubs formed with 3240 members. During the third quarter the health themes taught in the clubs over the past year were evaluated. This evaluation indicated a high level of knowledge of most participants and allowed the groups to begin new subjects. A study visit to another NGO working with women's clubs in the Central Plateau allowed the SC animatrices to evaluate different approaches and compare them with their own.

The annual Women's club congress in Maissade was held on international women's day (March 8, 1994) permitting extensive media coverage and visits by UNICEF, FAO, USAID and AIDSCAP.

Primary Education

In June an assessment test of 186 teachers was conducted in Maissade over a five day period. The results of this diagnostic test provided a basis for planning the teacher training that followed. This training involved 100 teachers. A four member teacher training/supervision team was hired in May. This team received training from Caritas, an NGO well known for its excellent primary school program. The Caritas program is based on the exclusive use of the Creole language for the first three years. The 100 teachers who were trained over the summer come from 34 schools with an enrollment of 4208 children. SC has provided the books, notebooks, pencils, chalk and teacher guides for these 34 schools. This will greatly reduce the cost involved for parents who send their children to school.

Functional Literacy

A highlight of the year was the graduation ceremony in July of 620 women who had successfully completed 12 months of literacy training. They represented 77.5% of those who began training in July 1993 and 88.6% of those who continued after the first 6 months basic course. In September 1994, 52 new literacy centers opened with 834 participants. 52 literacy monitors and 12 supervisors were trained.

Due to men's strong demand for literacy training a reduced program was begun to satisfy their needs. Of the 190 male groupment members who began literacy training in February, 177 successfully completed their first six month cycle and also began the second cycle. Literacy continues to be of extraordinary interest not only to the women in Maissade but to the entire community.

Early Childhood Development

Suze Exume visited CES and UNICEF ECD centers in December 1993. Due to lack of additional funds this program has not yet begun.

Economic Opportunity

Credit

A total 819 women in 46 women's clubs were receiving credit at the end of the year. Twenty-one of these banks opened in the last quarter. The 25 older banks were also lending their savings to another 25 "chick" women's groups. This increased the total

number of women receiving credit to 1149 with a fund of 207,331 gourdes (US\$16,000) Committee members from the women's clubs were given training on how to keep the books for their banks.

Internal credit programs in the farmer's associations also continue to function effectively. The loans are given to both men and women members of the associations. There are a total of 133 members receiving credit with 47% of the beneficiaries being women. This fund is 28,380 gourdes (US\$ 2183).

Small Scale Enterprise

Increase in income and increase of women's revolving funds in clubs has NOT occurred as originally planned. This year the mango drying was insubstantial due to the group not being able to find the plastic to repair the dryers and the poor production of the two particular varieties of mangoes best for drying. Only 25 pounds of mangoes and 4 pounds of pineapples were dried. Twenty women in Fanm Decidee completed training by VITAL and 65 portable dryers were constructed and distributed. The three quarterly consumption surveys were conducted and results are now being analyzed by a WHO nutrition consultant.

In addition, 1 management training of Fanm Decide members in marketing and financial management was completed in December 1993. In August Fanm Decide sent samples of their product to 6 supermarkets in Port-au-Prince to explore this market possibility.

Implementation of Activities Against the Planned Calendar of Activities

Due to the late start of WCI in Haiti many activities were delayed. Activities which began later than scheduled include:

	Proposed	Actual
1. GENERAL		
Staff TOT	August 1993	January 1994
Staff visits francophone SC impact sites	August 1993	April-May 1994
Gender analysis staff training	September 1992	March 1994
Organization new women's clubs	January 1993	April 1993
Leadership training club delegates	April 1993	June 1994
Interregional exchange of club delegates	April 1993	To be scheduled
2. EDUCATION		
Teacher training with FOHNEP	March 1993	June 1994
3. SUSTAINABLE AGRICULTURE AG/NRM		
Water sanitation/ committee organization	April 1993	April 1994

4. ECONOMIC DEVELOPMENT

Creole-language credit
management manual

October 1992

To be scheduled

Integration and Mutual Reinforcement

The development of the post-literacy curriculum was done using technical content from other sectors (health, credit and SA/NRM).

Women's clubs benefitted from services from all sectors (literacy, credit, health education, agriculture extension services etc.).

Literacy and credit were linked in assisting women to use simple accounting and enabling them to sign their names to open bank accounts.

Problems Encountered and How They Were Addressed

In general, the continued worsening of the socio-economic situation after almost 3 years of embargo and the absence of effective government services has had a negative impact, especially on income generation which is the primary goal of the SA/NRM and economic opportunity sector and activities. It has also created enormous difficulties in procuring necessary supplies such as parts for vehicles and motorcycles and actual materials for projects such as cement and PVC pipes for water systems.

The introduction of credit to the women's clubs at a large scale began to impede some other club activities such as their monthly meetings. This was due to the extensive amount of time women were spending coming and going to markets to buy and sell their produce. This problem could have led to the disintegration of the women's clubs. It has been addressed through Save's insistence that women participate in club activities such as regular meetings as a requisite to receiving continued credit.

The organization of all 200 clubs was postponed this year in order to evaluate the need to change the composition of women forming clubs. Save the Children is hoping to attract more of the poorest of the poor to women's clubs. This has proved difficult to evaluate; consequently, new women's clubs have been accepted into the program without a modification of strategy.

Unintended Effects

The gender analysis training was very timely both for staff and for community groups. Some staff, particularly male members, were feeling frustrated with the emphasis on programs for women. These same feelings had also surfaced in the communities. The gender analysis training allowed for the airing of these reservations and has begun to increase men's awareness of the importance of empowering women.

Impact on local institutions, local policy and people outside the project

Save the Children/Haiti has achieved recognition as a lead agency in practical implementation of women's empowerment programs with concrete outputs (dramatic increase of the number of women on staff, production of a women's training manual, national recognition of women's clubs in Maissade, women's literacy and women's community-based lending program, gender analysis training).

Other NGO's in the region are also working with Save on new programs which have a strong focus on women's empowerment. These include the AIDSCAP-funded NGO Coalition for the Prevention of AIDS and STDs in the Central Plateau and WAND - Women's Action for Nutrition and Development funded by Child Survival 10.

Save's close collaboration with Caritas in setting up the primary school program based upon a local teacher training team for the Maissade area is a model in the region that organisations in Maissade and other areas have expressed interest in.

MALI FIELD OFFICE

I. BACKGROUND TO GRANT AND PROJECT CONTEXT

This project year has seen significant advancement on a number of fronts, including (a) our understanding of women's perception of their roles (both village women and our own women staffers); (b) our recognized leadership and impact (on national--indeed, continental--levels) in the area of community participation in basic education; and (c) in our capacity to measure, document, and analyze the impact of our interventions. As usual, not all of SC/Mali's activities in these areas are funded by WCI, but WCI has set the climate and overall goals for these accomplishments.

II. Project Methodology

Described in conjunction with section IV (Review and Analysis of Project Results).

III. Monitoring and Evaluation

Described in conjunction with section IV (Review and Analysis of Project Results).

IV. REVIEW AND ANALYSIS OF PROJECT RESULTS

Education

The SC/M education sector aided 22 communities this year to establish Village Schools (project funded by USAID/Bamako), in addition to the 4 schools established in 1992-93, which finished their second year in May 1994. Thus in the space of fourteen months, communities had established as many Village Schools as the government of Mali had established since independence in 1960.

These Village Schools enrolled 780 village girls and 780 village boys who would otherwise have had only a 1 in 10 chance of experiencing primary school (1 in 16 for girls). The enrollment in the VS is lower than the formal system's (1,560 in VS vs. 4,300 in the formal schools) because they have a single-grade system compared to the government's multi-grade schools, and because VS enrollments are limited to 30 students per class, while formal school 1st grade classes can go up to 70 students in Kolondièba Ville. However, in 1994-95, with the opening of a further 20 VS in Kolondièba District, the VS enrollment will reach 2,760, and the VS girls' enrollment (1,380) will surpass that of the formal system (1,281 counting Kolondièba Ville; 866 excluding Kolondièba Ville).

The Village School students completed approximately 608,400 student-hours during the year (1,560 students * 6.5 months * 4 weeks per month * 6 days per week * 2.5 hours per day, or 390 hours per student). This figure is even more striking when one considers that the Village Schools, being non-governmental, were virtually the only schools functioning in Mali during the months of February, March, and early April, when political disturbances closed all GRM schools from kindergarten to the School of Medicine.

Gender parity has been a main concern of SC/M in its counseling of VS teachers and management committees. There have been no significant problems in maintaining parity in the Village Schools, while in the formal system in Kolondièba there are 2.5 boys to every girl in the primary years.

It has been our assumption that dropout rates in the VS will be much lower than in the formal system, because of the schools' physical proximity to students' homes, the relevance

of the curriculum and the fact that it is in Bambara, and the parents' close involvement with school management. In August 1994, SC/M education staff and VS teachers and management committees conducted a participatory rapid appraisal of VS students' attendance and absence and drop out rates, and found that attendance rates are highly satisfactory, especially in the schools established in 1993-94. Our working goal is to have fewer than 5% dropout per year, or < 15% for a three year cycle, and 30% for a six-year cycle; Malian formal schools experience about 60% dropout in a six-year cycle, with girls dropping out more frequently than boys during the 4th, 5th, and 6th years. The most significant causes of dropout, especially in the schools in their second year, are early marriage for girls, and competing work opportunities for boys. SC/M is thus redoubling its efforts to recruit children aged 6-8 years, especially since we envision moving to a six-year program, and girls 12 or older will always be vulnerable to pressure to leave school to get married.

In adult literacy, SC/M operated 131 literacy centers, including 30 specifically for women. 46% of the 2,016 literacy attendees were women. This year, pass rates on end-of-year achievement tests were significantly improved: 71% of women attendees passed (compared with 76% of men).

Among the specific components of the education sector funded by WCI were the salaries of two education assistants, the equipping of twenty new women's literacy centers, the sector coordinator's trip to Nepal and Bangladesh in January 1994, a study trip to Senegal in May 1994, and attendance at a UNESCO conference on educational innovation in July.

Credit/Savings

From a gender analysis perspective, the most exciting development this year in the credit/savings sector has been the development of a specific women's credit and savings project (Women's Group Guarantee Lending and Savings, or GGLS). The need for this gender-focused project had become clear through WCI-inspired analysis of sector inputs and benefits, and the GGLS design was guided by the experience of other SC field offices and other NGOs with women-specific programs. The following gender-disaggregated comparisons of 3/94 UCOVEC (Union of Village Credit and Savings Committees) statistics and the projected GGLS program will make clear the new program's emphases and ambitions:

- UCOVEC includes approximately 30 villages as of 9/94;
- GGLS foresees establishing 10 groups of 6 women each in 10 villages this year, expanding to 75 villages by 1998-99.
- UCOVEC has 425 current borrowers, 84% of whom are men;
- GGLS projects 600 borrowers in 1994-95, all of them women, and 4500 women for 1998-99.
- UCOVEC's outstanding loan portfolio at 3/94: 22,114,460 FCFA (\$40,227.13);
- GGLS projected loan portfolio in 1994-95: \$30,000, growing to \$543,600 in 1998-99.
- 357 UCOVEC loans to men and men's or mixed groups, with a value of 20,208,405 FCFA \$36,759 (91% of portfolio). 68 UCOVEC loans are to women and women's groups, with a value of 1,906,055 FCFA \$3,467 (9%).
- All GGLS loans will go to women.
- Average UCOVEC loan size: 52,034 FCFA (\$94.65); to men, 56,606 FCFA (\$102.96); to women, 28,030 FCFA (\$50.99);

- Average GGLS projected average loan size = \$50 in 1994-95, \$121 in 1998-99.
- Amount of UCOVEC savings: 3,096,360 FCFA (\$5,632). Of this amount, 568,160 FCFA (\$1,033) was saved by 101 women savers (average woman's savings = 5,625 FCFA (\$10.23); and 1,927,650 FCFA (\$3,506) by 219 men (average man's savings = 8,802 FCFA (\$16.01). Remainder of savings is in mixed gender groups.
- GGLS projected savings in 1994-96 is \$3,000, or \$5 per woman, increasing to \$54,360 in 1998-99.
- UCOVEC Repayment rate: 83% at March 1994, and 88% at 6/94;
- GGLS projected repayment rate 1994-95: 98%.

It should be noted that our satisfaction in developing a dynamic women's credit and savings approach should in no way diminish our pride in the accomplishments of UCOVEC, which is one of the most capable village banking organizations in Mali, and without which the GGLS program could not be put in place, and could not hope for institutional sustainability.

It should also be noted that the objectives and projections for GGLS are ambitious, and will require hard work, serious analysis of management information, and flexible programming strategies. In attempting to reach 90% financial viability by the year 1999, we are putting a great burden on the shoulders of our credit staff that other sectors have not yet had to support: recovery of almost all costs--may they succeed brilliantly! (In 1994-95 education and health sector planning, in fact, we are asking the staffs of these sectors to give serious attention to cost recovery, based on the GGLS example).

Among the costs covered by WCI in the credit sector have been the salaries of two women credit/savings assistants, two staff trips outside Mali (to Jordan in April for a GGLS workshop, and to Bangladesh in September to participate in the annual Grameen Dialogue of microenterprise professionals); equipping and safeguarding village funds; and trainings of village credit and savings committees.

Non-Sectoral Outputs

As foreseen in the WCI project proposal, Mali FO has used its position as subregional hub for West Africa to promote WCI-based approaches in other SC programs (Burkina Faso, Cameroon, Gambia, and Tunisia), with both WCI and non-WCI funding. Among these exchanges were the February 1994 "Education for All" workshop involving the above field offices plus Ethiopia (funded by SC's private subregional budget), the invaluable participation of the senior Burkinabé woman staffer (Maria Kéré) in Mali's WCI midterm evaluation, and the biannual subregional "mega-meeting", held in June 1994 in Bobo Dioulasso, Burkina Faso, which brought together the five offices' program staff to discuss, among other things, strategies for women's promotion, child focus and children's rights, and impact measurement and documentation.

Visits To Mali Funded By WCI

1. SC Evaluation Officer Dr. Kirk Dearden visited Mali in December 1993 to become acquainted with SC/Mali's programs and to offer technical assistance with SC/M's information systems.
2. Dr. Dearden returned to Mali in April 1994 to co-facilitate the WCI midterm evaluation with SC/M Bamako Program Manager Issa Sidibé. During this visit Dr. Dearden gave a very useful orientation to staff about the nuances of focus groups and

qualitative evaluation. We have since been refining our techniques and deepening our understanding of the issues involved in qualitative studies. SC/Mali hopes to develop a manual for participatory and qualitative evaluation over the rest of the life of the WCI grant.

3. Also participating in the MTE were Haiti Agriculture and Credit Sector Coordinator Hubert Isidore and Burkina Faso Program Advisor Maria Kéré.

Visits By Mali Staff Funded By WCI

1. Two SC/Mali staffers (Education Sector Coordinator Bakary Keita and FOD Peter Laugharn) and one close collaborator (Education NGO Consortium Coordinator Souleymane Kanté) traveled to Nepal and Bangladesh in January 1994 to visit education programs there. RRS funds paid for Peter Laugharn's ticket, while the Education Unit paid for Bakary's and Mali FO's Basic Education grant paid for Souleymane's; in-country expenses were covered by the Mali FO Basic Education grant. The trip was extremely useful for Mali FO staffers. Please see the trip report for details.
2. Two SC/Mali staffers, Program Manager Amadou Konaté and Credit/Savings Agent Haoua Traoré, likewise attended the Group Guarantee Lending and Savings (GGLS) workshop in Amman in April. This workshop oriented SC/M staff to the new SC's approaches in credit and savings--especially underlining the importance of financial viability and renewing our commitment to credit for women-- and gave them the conceptual skills and computer programs to design a GGLS program that will reach 90% financial self-sufficiency by 1998-99. A workshop report has been produced by Madeline Hirschland of HO, and a GGLS plan of operations was finalized by Mali FO in May 1994.
3. Amadou Konaté attended the Grameen Trust's Annual Grameen Dialogue in September 1994, with funding from WCI. He was able to visit Grameen's operations, discuss with senior Grameen officials, and exchange experiences and perspectives with village banking practitioners from all over the world. A trip report is forthcoming.

Effect On Women

Women staffers of SC noted during the MTE how SC's hiring and promotion practices are more "women-friendly" now than before the advent of WCI.

In FY95, Mali FO should have 51 women on staff, and 83 men, for a total of 134 persons. Women will thus make up 38% of the staff, up from about a quarter in FY94. Most of the new women staffers will be either credit supervisors or promoters, or women's development agents.

One particular initiative that Mali FO is likely to take in favor of the career development of female staff is to set aside some of the funds of the Training Council (q.v.) specifically for the training of women staffers in management, problem solving and decision making.

Mali FO looks forward to hearing more about WCI's suggestion of hooking us up with an ICRW specialist on gender analysis and gender sensitive programming and management.

Women are clear beneficiaries in new credit and education efforts, the former targeting women exclusively (in recognition both of their need and their excellent repayment rates) and the latter effectively assuring classroom gender parity.

Impact On Local Institutions, Local Policy, And People Outside The Project

This year, the SC/Mali activity with the greatest policy impact has been the Village Schools. The Minister for Basic Education visited Kolondieba in May 1994, and has subsequently announced plans for the "New Primary School" (La Nouvelle Ecole Fondamentale, or "NEF"), a community-based school bearing many important resemblances to SC/Mali's Village Schools. The NEF will be introduced in fall 1995, so SC/Mali is redoubling its research and documentation efforts for the 1994-95 year, to provide as much useful experiential information to policy-makers as possible.

In the year 1994-95, we hope to devote significant intellectual energy and intersectoral resources to the women's group guarantee lending and savings program, positioning it to become as influential in its sphere as the Village Schools have been in education.

V. MANAGEMENT: REVIEW AND ANALYSIS OF HEADQUARTERS/SUPPORT FUNCTIONS

Project Planning and Management Activities

During the third year, SC's women-focused approach gained increasing prominence in national and international contexts.

- The Bolivia WCI program was selected by the International Center for Research on Women as a case study of successful integration of gender in development programs.
- The Mali village school program was identified by UNESCO for publication in its Education for All Innovation Series. Furthermore, the government of Mali is seeking to establish schools at a national level similar to those already in place in Kolondieba where Save the Children works.
- The Haiti program is turned to regionally and nationally for its leadership in STD/AIDS research and prevention and for its work with women's clubs
- The Bangladesh field office is gaining increased prominence as a leader among NGOs in the collection, analysis, and write-up of evaluations and research related to women- and child-centered development.

The Woman-child Impact team contributed to various professional fora, where they represented a woman and child-centered perspective. The Acting Director presented at the Association for Women in Development conference on group-based lending as a woman-focused development strategy. Both the Acting Director and the Evaluation Officer presented papers on integrated development and measurement of impact at various SEEP events.

The WCI program continued to have a significant impact on agency program directions and management systems. For the first time, regional directors (under the new decentralized structure) presented strategic program directions for the regions with a women-focused approach. Each sector developed program strategies based on women and child centered principles.

The Research and Evaluation Officer worked with the Haiti, Mali, Bangladesh and Bolivia field offices to refine and improve their information systems. In addition, he coordinated the mid-term evaluation. As part of the evaluation process, he provided training to

enhance field capacity in PRA and other qualitative techniques such as focus group methodology.

The Economic Opportunities division expanded substantially in the third year, as demand for GGLS programs increased dramatically. The West Africa and Middle East regions have identified EO as a key sector in their women-focused programming. Eight new pilot projects were initiated during this year.

Within home office, the WCI program has initiated a discussion series with a twofold purpose: (1) to increase home office understanding of WCI program principles; and (2) to provide an inter-departmental forum for all staff to contribute to the evolution of SC's woman and child centered approach. A number of themes identified as central to WCI in its current form and its possible evolution, will be discussed in this series over the next year. Themes to be discussed are Multi-sectoral Integration, Influencing Policy, Women in Leadership, Engendering Organizations, Integrating Relief and Development, Urban/Rural Linkages, Partnership and Achieving Measurable and Sustainable Impact. Each discussion will result in a short paper outlining its substance, and serve as input for the organization's strategic planning process.

The first of these sessions, on the topic of Partnership, was attended by a cross section of staff from different departments and ranks, and included the President, several Vice Presidents, and all program directors. An inter-departmental team planned the session, developed advertising materials and assisted with all logistical functions. Such broad-based participation and interest in WCI reflects serious commitment from senior management, and the perception by staff, that the WCI program plays a critical role in the continued redefinition of SC as a women-focused, child-centered organization.

Recognizing the need for documentation of SC achievements, a descriptive brochure of the WCI program was developed and distributed widely. A computerized presentation has also been developed for use by staff when they represent SC's programs to development audiences. Both were introduced at an agency-wide event with considerable fanfare. At this event, the President re-introduced the WCI program and emphasized its role in defining the agency's guiding principles in the 1990s. His presence and statements of support at that and other WCI events has enhanced the program's credibility throughout the agency.

A comprehensive publications strategy, comprising a mix of conceptual papers and practical presentations has been developed to ensure appropriate documentation of the program's achievements.

The WCI program continues to use the Program Exchange newsletter as a means of sharing information between home offices and the field and between field offices. To date, there have been 12 issues (out of 12 issues promised). Results from a survey distributed to home and field office staff will be used to further refine the newsletter.

Policy Influence

In anticipation of the upcoming Fourth World Conference on Women, participants in WCI programs from different parts of the world are taking part in their regional preparatory meetings. Two participants and two staff attended the Latin America/Caribbean meetings in Mar del Plata, Argentina. Although it was their first trip by air, they managed to be heard on TV and were pictured in the local newspaper. SC staff from Burkina Faso, Mali and the Gambia will attend the Africa meetings in November. Each team funded through WCI will develop an action plan for advocacy within their own communities.

The WCI Director represents Save the Children on the Executive Committee of the U.S. Network for Beijing. We also work with a number of issue groups to influence the content of the Program for Action. In addition, we work extensively with InterAction's Commission on the Advancement of Women on preparations for Beijing. The Economic Opportunities Director influenced the development of the statement of action put out by the International Coalition on Women and Credit in their preparation for the Beijing Conference. She is also an elected member of the SEEP Steering Committee.

Staff Resources

The Vice President of the new Program Development Department, Jim Kunder, joined the agency in mid-October. Following his appointment, the search for a full-time WCI Director was resumed. In addition to the placement of advertisements, forty leaders in the women in development/gender field were sent the job description and were contacted personally for references. After a lengthy and comprehensive search, Rani Parker joined the agency as WCI Director in the fourth quarter.

The delineation of responsibility for the Training Director position was reexamined in light of the assignment of primary responsibility for organization development to the new Vice President of Management Services, along with the creation of an additional position for organizational development. A search has been initiated for the redefined Training Specialist position.

Previously, the WCI grant had covered the cost of several key Program Development staff at the home office. The grant continues to fund the Economic Opportunities Director, the Research and Evaluation Officer, part of one training/education specialist, and administrative support. An Economic Opportunities Assistant has been hired, and a search is underway for a WCI Training Specialist.

In addition to staff financed through the grant, there is considerable collaboration with other Program Development staff in health and education. A new emphasis on inter-departmental collaboration has also generated increased interest in the program, and resulted in considerable support from other administrative and operational departments at home office.

Training

In the absence of a Training Director at home office, WCI training was centered primarily in the field. Home office training covered technical discussions with program development specialists and a workshop on GGLS.

Field exchanges between WCI country staff provided a substantive means of training that is highly valued. For instance, the Mali field office visited Bangladesh and Nepal to learn about achieving scale in their education programs. The Mali village school model that is run by communities now covers more schools than the Government of Mali. The Field Office Director also provided technical assistance to the Bangladesh and Nepal programs.

Technical Assistance

Sectoral technical assistance continued to be strategic, and contributed to significant expansion of the WCI approach. Economic Opportunities programs expanded by eight countries in the Middle East and West Africa. Following is a list of technical assistance provided with WCI support in the third year.

TECHNICAL ASSISTANCE

WCI Director	8/16-23/94	Bolivia	Assess key components of program
WCI Director	9/ 6-13/94	Egypt	Assess gender analysis training
Research & Evaluation Officer	11/14-23/93	Bolivia	Technical assistance in monitoring evaluation
Research & Evaluation Officer	11/29-12/11/93	Mali	Review monitoring and evaluation system and begin planning for WCI MTE
Research & Evaluation Officer	1/16-21/94	Haiti	Review monitoring and evaluation system conduct mini-workshop on qualitative research methods
Research & Evaluation Officer	3/13-19/94	El Salvador	WCI program planning
Research & Evaluation Officer	4/4-14/94	Mali	Assist in internal MTE training and use of focus group discussion methodology for evaluation
Research and Evaluation Officer	9/17-31/94	Bangladesh	Strategic planning for research and evaluation
Evaluation & Education Officers	9/13-17	Thailand	Oversee Asia Regional Partnering & Institutional Development Workshop
Education Officer	11/19-30 /93	Bolivia	Strengthen and extend scale and scope education program
Bangladesh, Nepal & Mali Office Staff	1/1-22/94	Bangladesh & Nepal	Exchange and sharing of technical expertise between three field offices.
WCI and Program Dev. Specialists	2/5-11/94	Westport	Global Field Office Directors' Conference
Economic Opportunities /WCI Director	4/13-24/94	Jordan	Conducted GGLS Workshop for Middle East Field Office Directors
Agriculture Specialist	7/94	Westport	Assessed on-going programs and strategic plans for FY 1995

GGLS Specialist	in progress	Jordan & USA	GGLS Manual development
Economic Opportunities Consultant	1st Quarter	Bangladesh	Assist in Economic Development Strategy
Consultant	1st Quarter	Bangladesh	Assist in WCI integrated program design
Russian Specialist	2nd Quarter	Tajikistan	Assess needs in Economic Opportunities program
GGLS Specialist	2nd Quarter	The Gambia	Conducted a Participatory Evaluation of Credit program
Economic Opportunities Specialist	2nd Quarter	Westport	Conducted GGLS Workshop for Home Office staff
Economic Sectoral Specialist	2nd Quarter	Philippines	Designed sub-sectoral development program for Manila
GGLS Specialist	2nd Quarter	Lebanon	Credit needs assessment, identify partners

MAJOR WORKSHOPS

GENDER TRAINING AND ANALYSIS/Egypt

MIDDLE EAST REGIONAL GUARANTEED GROUP LENDING AND SAVINGS/Jordan

ASIA REGIONAL PARTNERING & INSTITUTIONAL DEVELOPMENTY/Thailand

DEVELOPMENT STRATEGIES FOR FIELD OFFICE DIRECTORS/Westport, CT

Note: Training and technical assistance exchanges on integrated women/child centered development are always recurring with small groups of participants from the same local field offices as well as in headquarters in the form of meetings, retreats, and workshops.

ECONOMIC OPPORTUNITIES

In Save the Children's Economic Opportunities (EO) sector, the strategic and regional training efforts of the first two years of the grant have born fruit during its third year. During the first two years of the grant, the EO office built on the work of Save the Children's 1991 international strategic planning program conference and the agency's existing program expertise to define two niches, **Group Guaranteed Lending and Savings (GGLS)** and **women-focused Subsectoral Development**, which most effectively embody the agency's WCI principles. Through a series of regional and international workshops, the EO Office trained HO and FO staff in the principles underlying these approaches. In addition, the EO Office assisted three field offices, Haiti, Bolivia and West Bank/Gaza to develop pilot GGLS programs. While stressing the importance of technical strength for program success, the EO Office also emphasized evaluation and program integration as critical to assuring positive impact on women and children's lives.

Over the past year, these new approaches have taken root in seven secondary countries in addition to the primary WCI countries and West Bank and Gaza. The approaches are recognized within the institution, from the board to the field, as our appropriate economic opportunities niche. In addition, Save the Children has taken a seat in the policy arena as an organization which speaks for women and child-centered economic opportunities programs. As important, the EO Office is investing its resources in improving upon existing systems and, where necessary, developing new systems to enable the growth of technically strong programs in the field.

The EO Office has reached a turning point. Rather than planting the seeds of change, the EO Office now must focus on facilitating the technical support, personnel and systems, to assure that these twelve programs achieve large-scale and sustainable impact on the lives of women and children, both through services delivered and through the national roles they aim to play and are beginning to be asked to play. As these programs develop, the EO Office aims to continue to participate in policy discussions to reorient economic approaches to include the lowest-income women and to focus on the aspects of programs which most effectively improve their status.

GGLS in WCI Primary Countries: Differing Roles for an INGO

Each of the WCI core countries are either implementing, have funding and designs to implement, or are supporting GGLS programs which aim to reach the low-income women:

With guidance from Shiv Kumar, identified by the EO Office, the Bangladesh Office assessed its role as an international NGO in a country with some of the world's largest and most renowned women-centered economic programs. As a result, the FO launched a partnership with an indigenous NGO which implements sustainable integrated GGLS programs which reach 300,000 women.

In Bolivia, the Save the Children FO similarly examined its role as a feeder organization for Pro Dem, which is renowned for its scale and sustainability but which does not have the capacity to reach the groups of women with which the field office is working.

Despite the difficult political circumstances, the Haiti GGLS program has scaled up in conjunction with its health programs. The next obvious step is a large-scale expansion of the program. Although partnering with the government or local banks has not been possible, the Haiti field office currently seems to be implementing the largest group lending and savings program in the country.

Two staff from the Mali field office attended the May GGLS program design workshop in Jordan, where they worked closely with credit staff from seven other field offices, the EO Office and Jeffrey Ashe. Based on their work in Jordan and building on its experience developing a successful union of village credit unions, the Mali field office designed and obtained AID APPLE funds to launch a GGLS program which will be housed within the credit union. The staff have ambitious plans for program development and growth and the staff are part of a team advising the government on policy regarding financial services for the poor.

Secondary Countries

With programs now launched in 8 secondary countries, the impact of EO participatory regional workshops and dissemination of experience from Save the Children GGLS pilots and others' programs have grown well beyond expectations. Since their participation in the Jordan GGLS program design workshop in May, the Pakistan, Ethiopia, Egypt, Lebanon and Jordan field offices have all launched GGLS programs. All have 100% repayment rates and are targetting low-income women. All the Middle East programs (including West Bank and Gaza) intend to integrate their GGLS programs with their new Early Childhood Development initiatives. As a member of a refugee consortium in Viet Nam, Save the Children has introduced and launched a GGLS program which is now poised and funded for growth.

The Philippines FO has facilitated a consortium of 13 people's organizations and NGOs which together reach 10,000 home-based recycled rag producers, who primarily live in the urban squatter settlements of metro Manila. Employing Save the Children's modified subsector approach, the program aims to improve the profitability of the microenterprises of the approximately 100,000 low-income women working in this subsector. An impressive embodiment of WCI principles, the approach is innovative and has the potential for large-scale impact. The challenge is to identify resources to enable its replication in other Save the Children field offices.

Documentation and Policy Influence

Over the course of the last year, the EO Office participated in a range of policy fora:

- the EO Office documented Save the Children's GGLS approach for discussion at the first International Village Banking Conference in Guatemala in November, 1994 and inclusion in a paper on Village Banking sponsored by UNIFEM.
- at the AWID conference, the EO Office presented results from a participatory evaluation in West Bank/Gaza to illustrate program design elements needed to effectively reach low-income women with economic opportunities programs.
- as one of twenty-five international founding members of the International Coalition on Women and Credit in preparation for the 1995 Beijing Conference on women, the EO Director played a key role in synthesizing a platform for the coalition
- the EO Office hosted the initial meeting of the SEEP Network Evaluation Working Group
- the EO Director was elected to serve on the Steering Committee of the SEEP Network

Now that the Office will be fully staffed, a next step is to edit and publish a number of the papers presented in external fora over the past two years. Furthermore, in conjunction with other WCI staff, the Office could play an important role in assisting to broaden funders' evaluation criteria of microenterprise programs to include indicators of women child impact: baseline socio-economic status, changes in this status, institutional development and policy influence.

Field programs are also participating in policy dialogues with governments and multilaterals: the Mali field office is working with the Mali government on policies influencing financial services for the poor; the Jordan field office is exploring a Middle East partnership with UNWRA to support group lending and savings programs for low-income women; the Philippines Field Office is heading a coalition working with the government on policies affecting the price of inputs used by women rag producers in metro Manila; and the Lebanon field staff led a training on their GGLS methodology for the UNDP.

Technical Support

In the field and in home office, substantial effort has been invested in identifying or developing the technical resources needed to support technically sound and large-scale programs. However, the need for excellent systems and technical support cannot be overstated given Save the Children's objective to have large-scale and policy impact. Works in progress are: a GGLS manual; further refined home office, field office and community-level loan tracking systems; a technical resource library; and an expanded consultant roster. The draft manual and loan tracking systems draw on manuals and systems from excellent programs around the world and have been revised based on input from field staff as well as Jeffrey Ashe and other practitioners.

In addition to refining these systems, the next technical challenge facing most of Save the Children's GGLS programs is the further development of partnership relationships with banks and local NGOs. Most of the programs are national leaders in group lending and savings. As such, they must receive the technical support needed to play a capacity-building role and to model technically strong approaches.

Staffing

In addition to developing national field staff through workshops and exchanges, the EO Director has hired an Economic Opportunities Specialist to jointly provide technical support and document field programs. Jacqueline Bass comes to Save the Children from FINCA, where she provided technical support to GGLS programs in Latin America, the Caribbean and Africa. A native Bolivian, she speaks English, French, Portuguese and Spanish and has exceptional writing, technical and representational skills.

In the process of hiring an Economic Opportunities Specialist, the EO Office had the opportunity to further develop a network of consultants which provide technical support to our programs. Susan Gibson, who founded a financially sustainable GGLS program in Guyana, spent three months in Lebanon launching their GGLS program and provided technical assistance to the West Bank/Gaza GGLS program as well. Marcy Goldstein-Gelb, who manages operations for the largest-scale U.S. GGLS program, assisted the Gambia Field Office to evaluate their group lending program. Shiv Kumar, an authority on women and child impact from UNICEF and the Harvard Institute of International Development, worked with our Bangladesh field office to redefine their economic opportunities role as an international NGO. After collaborating with the EO Office, Ken Gluck did the preliminary design for a Save the Children GGLS program in Tajikistan.

Alexandra Overy, who developed Save the Children's subsectoral manual with the supervision of Marty Chen (BRAC, Oxfam, Harvard Institute of International Development) is facilitating implementation of the innovative recycled rags program in the Philippines.

Internal Save the Children Support

Over the past year, the two Economic Opportunities specialist positions were upgraded to form the third sectoral office in Save the Children's new Program Development Department. In addition, one of the positions was upgraded to a Director position to assure the office the Economic Opportunities sector is strongly represented within and outside of Save the Children. In addition to placing job advertisements, letters soliciting applicants were sent to leading GGLS practitioners; Madeline Hirschland was selected for the position. Furthermore, during Save the Children's first Board meeting of the year, the Economic Opportunities Office presented its WCI strategy to the Program Committee in a meeting attended by most members of the Board.

Education

Overview

The SC Education Office has, during the course of this grant year, rapidly expanded and elaborated its new woman/child focused education program called **Strong Beginnings** in the core countries and well beyond. SB is an inter-generational approach to basic education, with particular reference to the special needs of the girl child. SB consists of three interrelated components --

- community-based early childhood development
- nonformal alternative primary education
- women's literacy

The SB strategy is to begin with whatever component is of special interest to community members, then to phase in the other two components over time as mutually-reinforcing elements.

In the core countries and other sites, pilot activities have expanded into larger-scale, better refined projects and major new technical and donor partners have been engaged. The approach overall and various of its components have attracted widespread attention as one of the more promising basic education models to emerge since the 1990 world conference on education for all. UNICEF, UNESCO and the World Bank are particularly interested in the approach for its potential positive effects for the education of the girl child.

Core Countries

Bangladesh has further elaborated its overall education sector strategy. The women's literacy component is now well-developed with SC providing teacher training support to literacy classes corresponding to the numerous base savings groups formed earlier.

UNICEF has provided three year funding for a new basic education/early childhood development project which consists of a combination of :

- child-to-child activities for children 7 to 11 years old of womens' savings group members

- informal, village-level early childhood development/child care activities for WSG families
- special nonformal education activities for unmarried adolescent girls aged 11-15
- rural school teacher training to support the home to school transition.

This project is seen by UNICEF as an important innovation for wider replication.

During the crisis in Haiti, women's literacy activities for health and savings group members continued in the Maissade program area. Discussions of additional complementary early childhood development and primary education activities as earlier envisioned were not pursued due to the strife. As the new grant year and era of Haiti's history begin, however, the need for each component of the Strong Beginnings approach has surfaced as more evident than ever. On the basis of our quietly continuing work through the crisis, explorations of next levels of programming in education are now underway.

In Bolivia, women's literacy and multi-grade school projects continue in Inquisivi province. During the year, SC worked with SENALEP, the national literacy worker training organization, to strengthen its training-of-trainers capacity and materials. In exchange, SENALEP trained new literacy instructors for new women's groups in Inquisivi and provided refresher training to existing trainers. Over the course of the last year, the process of establishing multi-grade schools in each community of Inquisivi was completed, and the focus shifted to support and quality assurance. Communities report increased acceptance of these schools and increased attendance, especially of girls. Some communities have managed their school and teacher better than others, and the performance of teachers in this challenging multi-grade setting varies. Teacher upgrading and support is a high priority now, as is the new concern of the Bolivian government for bilingual education - Spanish and native tongue. Bolivia, ruggedly rural in most respects, is approaching a 50% urban population. Over the course of the year, a new national urban early childhood development program, funded by the World Bank, has begun in Bolivia. SC has been negotiating to assist this program and to experiment with forms of it in Inquisivi's rural environment. In addition, SC has drawn up plans to begin an urban child development program in Cochabamba, as part of its effort to align itself with the shifting demographics of need in the country.

The Strong Beginnings project in Mali has made dramatic progress. The WCI/Education funded village schools approach has expanded from the initial few schools in Kolendieba to over 40 schools, with plans and local AID-mission/UNICEF funding for larger scale replication soon. UNESCO has documented this approach in its "Innovations" series on basic education. UNDP has engaged SC to provide technical assistance to define village school approaches with the governments in CAR and Chad. AID has funded a pilot village schools project in Malawi, and Mozambique is under discussion. This approach is featured by UNICEF, UNESCO, UNDP, the World Bank and AID as an important contribution to the basic and girls' education effort in Africa. Women's literacy activities have also expanded in Kolendieba. A study of traditional child care practices has led to discussions with women's groups of ways to help [a] women producing more outside the home get child care support locally; and [b] children, especially girls, make the transition from home to school successfully. The University of Pennsylvania Literacy Research

Center has seconded one of its senior researchers to our Mali program to research the effect of our literacy activities on women's development.

Other Sector Activities

Strong Beginnings projects emphasizing girls' and women's education are now operating in the core countries, Costa Rica, El Salvador, Jordan, West Bank/Gaza, Malawi, Nepal, Thailand, The Philippines, Croatia, Indonesia, and Pakistan. Projects are planned in India, Cambodia, Egypt and Mozambique. Regional education conferences in Latin America and Asia with UNICEF and other regional partners have occurred, and one in the Middle East will happen in December 1994. Others are planned for South Asia and Indochina in 1995. The Education Office provided technical assistance to major World Bank and WFP missions in El Salvador, the Philippines and India. SC education partners include UNICEF, UNESCO, the World Bank, Bernard van Leer Foundation, the Literacy Research Center of University of Pennsylvania, Chapin Hall Center for Children at University of Chicago, the international Consultative Group on Early Childhood Development and Care.

TA

Bangladesh	5/94	AJ	UNESCO basic ed innovation conference
Mali	?	FW	TA
Asia	9/94	MG	Partnering institutional development workshop

Fundraising and Marketing

An inter-departmental task force has been established to develop appropriate systems through which program divisions may benefit from SC's fundraising expertise. As non-core countries express increasing interest in the WCI approach, there is an increasing need for additional funds, and various initiatives are underway.

WCI supported initiatives have been funded or co-funded by a number of donors including UNICEF, UNESCO, and DANIDA.

Role of Board of Directors

The Save the Children Board has a Program Committee which meets three times a year. During the third year, interest in SC programs increased substantially and the full Board was present when the director of the Haiti program, Valerie Stetson, opened the meeting with a presentation on the rationale for Save the Children's woman and child-centered approach to development. In addition each sector presented its women-child centered sector strategy to the whole Board.

Development Education

An inter-departmental publications committee has been established to increase collaboration between program and publications staff. An increased role for program staff allows for greater program input into the many publications SC makes available to a variety of American audiences.

Regional Resource Sharing

Regional resource sharing funds are seed monies set aside for the development of innovative programming in core and non-core countries. Projects funded are consistent with WCI values and are used to help field offices become more women- and child-focussed, integrative, and sustainable. Consistent with the overall vision of the WCI program, emphasis in funding is also placed on staff ability to leverage additional funds, expand programs, and influence policy.

Projects funded in FY94 include:

Indonesia--Cross visit to Bangladesh Field Office to share experiences in the development of women's programs

Christopher Szecsey visited the Bangladesh field office to better understand:

- empowerment within the Bangladesh context
- changes for women (and for the husbands of women) who participate in Women's Savings Groups
- access to income through GGLS activities and how that income is spent
- impact on daughters
- husbands' perceptions of the WSG program

Mali--Support to education NGO strategic planning and quality improvement

WCI funding provided support for the write-up of a position paper (Roles and Potential of NGOs in Basic Education in Mali) and to hold an NGO strategic planning conference on this topic. WCI funds were used to provide partial financing for an "Educational Innovations Support Fund". All three activities were financed through the Groupe Pivot/Education de Base (the consortium of 50 NGOs involved in education). The position paper, written by a well-respected education specialist, is designed to orient NGOs and acquaint partners with the advantages of NGOs in promoting education. The strategic planning workshop involved more than 25 Malian NGOs. The support fund was combined with SC private funds to finance innovative and experimental approaches offering NGOs new means to improve their activities in promoting access to education and educational quality.

Mali--Trip by Mali field staff to Bangladesh and Nepal to explore educational initiatives

This trip, undertaken by the field office director, the education sector coordinator, and the coordinator of Malian NGOs working in education provided an excellent opportunity to exchange ideas on a variety of education programs, including non-formal education and literacy programs for women. Malian field staff visited various field office programs and various NGOs to compare experiences, programmatic direction, and documentation.

Philippines--Workplace-Related Child Care Services Program

This WCI-funded initiative was designed to support urban working women who desire to maintain formal employment status to access safe and enriching child care services for their children while away from home. It was also meant to enhance parent and other child care providers participation and competence in early childhood development program management, including child care curriculum development, teaching skills, and materials development. A report on project results is forthcoming.

Bolivia--The development of indicators to measure women's empowerment

This research was conducted by TES, a consulting firm specializing in gender studies. TES will develop a scale or matrix of different indicators that are important in changing women's status. Preliminary quantitative results indicate that while program participants' use of contraceptives has increased in the last 5 years (from 27% to 47%), so too has non-participants' use of modern family planning (22% to 30%). Division of labor among program participants and non-participants was similar. However, 68% of program participants (compared to 47% of non-participants) indicated that their lives were better than their mothers'. In the future, field office staff and community members will need to develop even more gender-focussed programming such that women, men, and children are positively affected.

Thailand--Regional Partnership/Institutional Development Workshop

This workshop provided an opportunity for national level staff from field offices throughout the region to define partnership and institutional development, share country experiences in P/ID, and address issues related to partnership, including the administration of sub-grants. The week-long workshop was facilitated by Christopher Szecsey (formerly of the Indonesia field office) and Michael Gibbons (Home Office). A draft report is currently being circulated throughout the home office and in the field. This report will eventually be part of the WCI working paper series.

Nepal--Impact study of literacy

WCI funds were used to study the impact of literacy in one "ilaka" (district) of Nepal. In Nepal, women's literacy is the entry point for integrated programming. Results from this study suggest that women who participate in Save the Children's programs--compared to non-participants--are not only more aware of positive practices in health, family planning, income generation, and natural resource management, but actively engage in behaviors which promote greater health, increased financial independence, and improved conservation of natural resources.

El Salvador--WCI program planning workshop

WCI funds were used to support a strategic planning workshop involving senior-level staff from the El Salvador field office, the research and evaluation officer from Home Office, the co-director of the Bolivia field office, and the former director of training, Home Office. One of the primary purposes of the workshop was to help staff become more "WCI-like" in their approaches to development (more focus on women and children, greater partnership with other organizations, larger scale programs, etc.). Unfortunately, the workshop coincided with a period of rapidly declining funding for the field office. Consequently, it was extremely difficult to get staff to think strategically about future programmatic directions.

Lebanon--Pilot literacy program in Akkar

Lebanon initiated a literacy program for women in Akkar, one of the most underdeveloped areas in the country. Frequent evaluations of the program by Save the Children staff suggest that:

- most women were able to read and write at the conclusion of the course
- literacy training sparked changes in women's lives; at the outset of the course, women were ashamed of attending class (an open admission of their illiteracy); by the conclusion of the course, women were anxious to receive additional training
- more appropriate literacy books need to be identified or developed
- the scheduling of literacy classes needs to be flexible when there are urgent demands on women's labor (e.g., harvest)
- specific indicators are being developed to evaluate literacy classes planned for FY95

Bolivia--Video documentation of the WARMI project

WCI funds were used to finance the production of a professional video "Women's Choices, Women's Voices". This video documents Bolivia's experiences in community autodiagnosis of maternal and neo-natal health problems. With the expansion of this methodology to 12 NGOs throughout Bolivia, this video represents an important source of information on the autodiagnosis methodology.

Philippines--Improving economic opportunities for poor women

WCI funds enabled the field office to carry out the second phase in the development of the subsector program. In conjunction with a match of \$7000 from the field office's private funds, WCI funds have assisted in the design and write-up of an Asian Regional Proposal for subsectoral development. The proposal--which counts on the active participation of urban women and government and non-government organizations--addresses how urban women can become involved in production involving recycled fabrics.

Thailand--Enhancing capacity to benefit women in sustainable agriculture and natural resource management activities

This study uses a gender analysis framework to evaluate women's experiences (both at the field level and at the organizational level) in SA/NRM. The purpose of the research is threefold: 1) to research the structure and dynamics of gender relations in rural communities in order to clarify the particular needs and concerns of women 2) to identify possible constraints to women's full participation in SC's SA/NRM activities, and 3) to generate a set of action-oriented recommendations on specific steps the organization might take to ensure that its goal of enabling women to both fully utilize and determine the nature of available resources is better realized. Results will be presented at workshops and training sessions in November and December, 1994.

Haiti--The impact of women's literacy on empowerment

This qualitative study--carried out collaboratively with UNICEF--examines the relationship between women's empowerment and literacy. Owing to various difficulties (including the short absence of field office directors and political turmoil within Haiti), the report has not yet been finalized.

Jordan--Regional Group Guarantee Lending workshop

This regional workshop involved field office staff from Lebanon, Egypt, Ethiopia, Jordan, Pakistan/Afghanistan, West Bank/Gaza, and Mali. The workshop was designed to gain a nuts and bolts understanding of GGLS at the community and program design level and to enable participants to envision such a program in detail in their own setting. GGLS proposals resulted from each program and many countries have launched major new initiatives in group guaranteed lending and savings.

Egypt--Gender training and analysis workshop

This 4-day workshop, planned, organized, and implemented by the WID office at GTZ, helped participants

- define gender and its relation to development
- understand gender analysis
- distinguish between "women in development" and "gender and development"
- understand how greater gender sensitivity can affect problem identification, and project strategy, objectives, management, and implementation

Home Office/Economic Opportunities--Agriculture/Natural Resources Management Consultant

This funding paid for the services of an agricultural consultant to the Program Planning and Budget review for all field offices.

Jordan--GGLS initiatives (Credit coordinator's trip to Lebanon and development of software package for GGLS)

Six thousand dollars in WCI funds were used to cover the cost of the credit coordinator's visit to the Lebanon field office to learn from their experiences. Funds were also used to initiate the development of a software package for GGLS programs that could be used by other Save the Children field offices. The information systems manager from the Jordan field office visited staff in Lebanon to discuss current software packages for tracking loans and develop software more suited to the needs of Save the Children GGLS programs. It is anticipated that impact indicators will eventually be built into the system. Funding for this work became available in August. With additional funding from JFO, the project will be completed in FY95.

Pakistan--Group Guaranteed Lending Program pilot project

WCI funds were used to initiate a pilot GGL project among Afghan refugee women. This pilot project will form the basis for larger GGL programs within Pakistan and Afghanistan in FY95. An MIS system is currently being designed to track loans. Training of teams was facilitated by the project coordinator's trip to Bangladesh to attend the 9th International Dialogue Program organized by Grameen Trust/Grameen Bank. He will also attend a village banking conference in Guatemala in November. To date, repayment rate is 100%.

Nepal--Impact assessment of the productivity sector

This study, which is still in progress, is being carried out by a team consisting of a women and development specialist, a savings and credit specialist, and an institutional development specialist. Team members are using focus groups and in-depth interviews to assess the impact of the productivity sector in Gorkha and Siraha. A draft report is expected mid-November.

Bolivia--Funding for participation of women's group leaders in regional preparation meetings for Beijing

Four women's group leaders from the impact area of Save the Children participated in the Latin American Regional Preparation Conference in Mar Del Plata, Argentina. This conference represents a portion of the important preparatory work which must take place regionally before the Beijing conference in 1995. These women leaders plan to share their experiences in Argentina with communities throughout Inquisivi.

VI. FINANCIAL REPORT

1. Attached are a budget versus actual expenditures chart, and a matching grant expenses versus match for years 1 and 2, and for years 3, 4 and 5 projected.

The Budget vs. Actual expenditures indicates actual expenses for Year 1, and preliminary expenses through September 30, 1993. Once Save the Children's financial statements for the month of September 1993 are closed, we will submit an official expense report to AID.

2. The attached budget indicates the increase of our Indirect Cost Rate to 20.30%, and a budget revision in the Bangladesh budget.

3. To date AID has obligated \$4,000,000 to Save the Children by means of letter of credit as partial funding for the total estimated amount of the grant. Save the Children does not anticipate cost overruns. Save the Children draws funds monthly to cover all AID FRLC grants cumulatively. Save the Children reports status of drawdowns (cash on hand) monthly to AID on SF-272 in a timely manner.

4. The matching grant is complemented by Save the Children cost sharing fund, by other AID funds, and by various non-AID sources of funding.

5. Save the Children does not anticipate problems in meeting the agreed cost-share on the life of the grant. See attached Matching Grant Expenses vs. Match for years 1 and 2 Actual, year 3-5 projected chart.

10/28/94
match3

SAVE THE CHILDREN FEDERATION, INC.
MATCHING GRANT COOPERATIVE AGREEMENT
NO. PDC-0158-A-00-1058-00

MATCHING GRANT EXPENSES VS. MATCH: YEAR 1 AND 2 ACTUAL, YEAR 3 PRELIMINARY ACTUAL, YEARS 4 - 5 PROJECTED

	Year 1 MG Match 10/1/91 9/30/92	Year 1 MG Expenses 10/1/91 9/30/92	Year 2 MG Match 10/1/92 9/30/93	Year 2 MG Expenses 10/1/92 9/30/93	Year 3 MG Match 10/1/93 9/30/94	Year 3 MG Expenses 10/1/93 9/30/94	Projected Years 4-5 MG Match 10/1/94- 9/30/95	Projected Years 4-5 MG Expenses 10/1/94- 9/30/96	Total Life of Project PG II Match 10/1/91 - 9/30/96	Total Life of Project MG Expenses 10/1/91 - 9/30/96
TOTAL DIRECT COSTS	958,200	597,152	893,135	695,322	678,163	523,230	2,470,502	2,340,571	5,000,000	4,156,275
INDIRECT COSTS	0	110,622	0	132,787	0	93,589	0	506,726	0	843,724
GRAND TOTAL	958,200	707,774	893,135	828,109	678,163	616,819	2,470,502	2,847,297	5,000,000	5,000,000

warp3
10/28/94

SAVE THE CHILDREN FEDERATION, INC.
AID MATCHING GRANT COOPERATIVE AGREEMENT
No. PDC-0158-A-00-1058-00

COST ELEMENT	Year 1 October 1, 1991 - September 30, 1992	Year 2 October 1, 1992 - September 30, 1993	Year 3 October 1, 1993 - September 30, 1994		Year 4 October 1, 1994 - September 30, 1995		Year 5 October 1, 1995 - September 30, 1996		TOTALS	
	AID ACTUAL	AID ACTUAL *	AID ACTUAL **	AID BUDGET	AID	BUDGET	AID	BUDGET	5 Yr AID BUDGET	Projected Yrs 1 - 5 AID Actuals **
Program Costs										
Salaries/Fringe	362,267	374,038	250,648	428,220	384,835		410,847	1,960,207	1,960,207	
Travel	119,294	205,196	90,192	310,791	230,777		268,630	1,134,688	1,134,688	
Sub-Projects	1,846	27,896	20,888	27,681	11,781		4,539	73,743	73,743	
Other	(824)	(608)	716	9,224	4,508		4,840	17,140	17,140	
Subtotal	482,583	606,522	362,444	775,916	631,901		688,856	3,185,778	3,185,778	
Procurement										
Supplies	7,966	18,694	25,477	72,739	33,524		37,424	170,347	170,347	
Services	1,307	9,137	16,211	30,326	12,491		11,821	64,082	64,082	
Equipment	0	0	0	0	0		0	0	0	
Subtotal	9,273	26,831	41,688	103,065	46,015		49,245	234,429	234,429	
Evaluation										
Salaries/Fringe	74,390	50,425	95,935	142,902	124,137		157,008	548,862	548,862	
Travel	29,418	8,887	19,470	46,121	18,137		43,107	145,670	145,670	
Other	1,489	2,657	3,693	14,699	11,020		11,670	41,535	41,535	
Subtotal	105,297	61,969	119,098	203,722	153,294		211,785	736,067	736,067	
TOTAL DIRECT COSTS	597,153	695,322	523,230	1,082,703	831,210		949,886	4,156,275	4,156,275	
INDIRECT COSTS	110,622	132,787	93,589	230,752	168,736		192,827	843,724	843,724	
GRAND TOTAL	707,774	828,109	616,819	1,313,455	999,946		1,142,713	5,000,000	5,000,000	

* Included in Year 2 are the increase to the 20.30% ICR effective 10/1/90 and Bangladesh Year 2 revised budget.
** AID actuals for Year 3 are not yet official.

VII. LESSONS LEARNED AND LONG TERM PROJECT IMPLICATIONS

During the third year of the program, the following valuable lessons were learned:

There are numerous ways of positively affecting the lives of women and children beyond Save's geographically defined impact area. One approach is to establish partnerships with governments and with NGOs.

In the past year, there has been a dramatic increase in the number, type, and quality of partnerships within Save the Children. Creative partnerships are critical to scaling up in a sustainable and cost-effective manner. They are also an important mechanism for increasing impact.

Regional resource funds are critical in supporting expansion of women- child-centered programs beyond core countries.

There are multiple ways of influencing policy including using grass roots knowledge to affect international decision-making bodies.

Monitoring and evaluation activities can be pursued at various levels using a variety of techniques.

Gender training needs careful planning to be carried out successfully. It must also be sensitive to the needs and concerns of all (men and women).

Excellent documentation enhances the quality and fundability of programs.

Staff exchanges are an important mechanism of introducing new programmatic concepts and developing greater sophistication in programs.

VIII. RECOMMENDATIONS

Greater understanding of WCI approaches is needed (at the home office and in the field) as programs become more complex.

Greater emphasis on policy and on visibility at international fora is needed.

Greater requirement of systems for the measurement of impact on women and children is needed.

Improved documentation of achievements is needed, especially on integration, scaling up and measuring impact.

The funding base for regional resource sharing needs to be expanded, given increased interest in WCI programs and concepts throughout the agency.

In the remaining two years of the grant, efforts to strengthen linkages with research institutes, training centers, and other PVOs will need to be redoubled to further enhance programming and contribute to sustainable development.

A comprehensive plan needs to be developed and implemented for training in gender issues. This will include staff from field and home offices.

It is clear through the mid-term evaluation that all field offices have met targets established in the original DIP. Consequently, the second phase of the mid-term evaluation is expected to play a major role in setting strategic directions for the remainder of the grant.

IX. ATTACHMENTS

1. Country Data Sheets
2. List of Grants
3. Original Logical Framework
4. List of Documents Produced
5. Sample Documents' Covers/Abstracts

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0530
Expiration Date: 03/31/91

FOR OFFICIAL USE ONLY

PVO Type	Project Number		
Appropriation	Level		
Country Code	Fund Type	Technical Code	
Project Officer	Key 1	Key 2	

PROJECT INFORMATION (PRIMARY)

Name of Organization		Grant/Contract Number	
SAVE THE CHILDREN FEDERATION, INC.		PDC-0158-A-00-1058-00	
Start Date (MM/DD/YY)	End Date (MM/DD/YY)	AID Project Officer's Name	
8/29/91	9/30/96	Sallie Jones	

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT

LOP

Activity Description

Home Office support to the Woman/Child Impact Program includes - Training design and Technical Assistance to Primary and Secondary countries for Program Development and Implementation.

Status: attendance by the full Board of Directors at a Program Committee meeting where the rationale for a WCI approach was presented; at a meeting of area directors, for the first time, program strategies with a woman/child emphasis were formally presented for each region. publication of a descriptive brochure has renewed interest in the WCI approach systems for the measurement of impact have been refined decentralization of technical expertise to the regions better identification of resources to assist home office and field office staff in monitoring and evaluation increased representation of Save the Children's work improved documentation: WCI working papers, monographs and occasional papers have been written and published using a standard format the research and evaluation officer presented papers on the impact of Save the Children programs at professional meetings

COUNTRY INFORMATION (SECONDARY)

Country	Location in Country (Region, District, Village)
Home Office	
PVO Representative's Name	Local Counterpart/Host Country Agency
James Kunder, VP Program Development	

COUNTRY FUNDING INFORMATION (\$000)

YEAR	1992	1993	1994	1995	1996
AID \$	465,063	417,719	677,689	520,506	612,89
PVO \$	465,063	417,719	677,689	520,506	612,89
INKIND	\$930,126	\$835,438	\$1,355,378	\$1,041,012	\$1,225,79
LOCAL					

W.H.

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0530
Expiration Date: 03/31/85

FOR OFFICIAL USE ONLY

PVO Type	Project Number	
Appropriation	Level	
Country Code	Fund Type	Technical Code
Project Officer	Key 1	Key 2

PROJECT INFORMATION (PRIMARY)

Name of Organization SAVE THE CHILDREN FEDERATION, INC.	Grant/Contract Number PDC-0158-A-00-1058-00
Start Date (MM/DD/YY) 8/29/91	End Date (MM/DD/YY) 9/30/96
AID Project Officer's Name Sallie Jones	

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT

LOP

Activity Description

To strengthen sectoral integration and enhance sustainability of groups through training and capacity building for research and evaluation.

Status

development of an annual training calendar
 development of 16 training modules covering targeted skill areas
 development of a monthly program monitoring report that includes non-health indicators
 restructuring of the Management Information and Research Unit
 training in qualitative research methods
 baseline empowerment survey
 presentation of study results at fora
 large-scale partnering with ASA in the delivery of credit

COUNTRY INFORMATION (SECONDARY)

Country Bangladesh	Location in Country (Region, District, Village) Rangunia, Mirzapur, Ghior, Nasirnagar, 39 villages
PVO Representative's Name Thomas & Lisa Krift, Co-Directors	Local Counterpart/Host Country Agency

COUNTRY FUNDING INFORMATION (\$000)

YEAR	1992	1993	1994	1995	1996
AID \$	8,250	51,337	112,709	90,281	101,823
PVO \$	8,250	51,337	112,709	90,281	101,823
INKIND	\$16,500	\$102,674	\$225,418	\$180,562	\$203,646
LOCAL					

**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0530
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type	Project Number		
Appropriation	Level		
Country Code	Fund Type	Technical Code	
Project Officer	Key 1	Key 2	

PROJECT INFORMATION (PRIMARY)

Name of Organization SAVE THE CHILDREN FEDERATION, INC.		Grant/Contract Number PDC-0158-A-00-1058-00
Start Date (MM/DD/YY) 8/29/91	End Date (MM/DD/YY) 9/30/96	AID Project Officer's Name Sallie Jones

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT

LOP

Activity Description

To increase the involvement of women in program design and implementation, to promote better organization and training for women to improve their and their children's living conditions. To improve primary school attendance.

Status

initiation and expansion of credit and literacy programs for women
workshops to develop leadership skills for women
supported groups seeking to establish zonal and/or provincial level women's organizations
expansion of the multi-level school model
greater documentation of program impact through videos, histories and studies

COUNTRY INFORMATION (SECONDARY)

Country Bolivia	Location in Country (Region, District, Village) Inquisivi Province, 180 communities
PVO Representative's Name Rick Embry, Director	Local Counterpart/Host Country Agency

COUNTRY FUNDING INFORMATION (\$000)

YEAR	1992	1993	1994	1995	1996
AID \$	40,419	72,555	93,890	79,428	80,568
PVO \$	40,419	72,555	93,890	79,428	80,568
INKIND	\$ 80,838	\$145,110	\$187,780	\$158,856	\$161,136
LOCAL					

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**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0530
Expiration Date: 03/31/89

FOR OFFICIAL USE ONLY

PVO Type	Project Number		
Appropriation	Level		
Country Code	Fund Type	Technical Code	
Project Officer	Key 1	Key 2	

PROJECT INFORMATION (PRIMARY)

Name of Organization SAVE THE CHILDREN FEDERATION, INC.		Grant/Contract Number PDC-0158-A-00-1058-00
Start Date (MM/DD/YY) 8/29/91	End Date (MM/DD/YY) 9/30/96	AID Project Officer's Name Sallie Jones

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT

LOP

Activity Description

To increase Food Security and Income by enhancing agriculture production, improving Quality of Primary Schools, increasing literacy among women, and increasing women's income through access to credit and small scale enterprise development.

Status

strengthening of literacy training, credit and small scale enterprise development and evaluation seminars in agroforestry
improved water systems
use of model farmers in soil conservation
influence on AIDS/STD activities in the Central Plateau

COUNTRY INFORMATION (SECONDARY)

Country Haiti	Location in Country (Region, District, Village) Maissade Commune, 38 communities
PVO Representative's Name Bertrand Laurent, Director	Local Counterpart/Host Country Agency

COUNTRY FUNDING INFORMATION (\$000)

YEAR	1992	1993	1994	1995	1996
AID \$	28,720	86,826	103,018	71,915	77,073
PVO \$	28,720	86,826	103,018	71,915	77,073
INKIND	\$57,440	\$173,652	\$206,036	\$143,830	\$154,146
LOCAL					

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**PVO PROJECT REPORTING INFORMATION
ON AID SUPPORTED PVO PROJECTS**

OMB No. 0412-0530
Expiration Date: 03/31/78

FOR OFFICIAL USE ONLY

PVO Type	Project Number	
Appropriation	Level	
Country Code	Fund Type	Technical Code
Project Officer	Key 1	Key 2

PROJECT INFORMATION (PRIMARY)

Name of Organization SAVE THE CHILDREN FEDERATION, INC.		Grant/Contract Number PDC-0158-A-00-1058-00
Start Date (MM/DD/YY) 8/29/91	End Date (MM/DD/YY) 9/30/96	AID Project Officer's Name Sallie Jones

AID OBLIGATION BY AID-FY (\$000)

FY	AMOUNT	FY	AMOUNT

LOP

Activity Description

To assure Food Security, improve nutrition and health, increase income, control erosion and increase access to credit. Funds are applied across sectors. To integrate sectors, increase adult literacy, particularly women, to increase school enrollment, and improve the status of women.

Status

expansion of high quality, sustainable village schools
development of a specific women's credit and savings project

COUNTRY INFORMATION (SECONDARY)

Country Mali	Location in Country (Region, District, Village) Kolondieba, District, 207 Villages
PVO Representative's Name Peter Laugharn, Director	Local Counterpart/Host Country Agency

COUNTRY FUNDING INFORMATION (\$000)

YEAR	1992	1993	1994	1995	1996
AID \$	54,698	66,887	95,397	69,080	77,528
PVO \$	54,698	66,887	95,397	69,080	77,528
INKIND	\$109,396	\$133,774	\$190,794	\$138,160	\$155,056
LOCAL					

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Save the Children
Woman Child Impact Program

REQUIRED LIST OF RELATED GRANTS

(Attachment to AID Form 1550-11)

AFRICA

1. Country: The Gambia
Donor Agency: OXFAM America
115 Broadway, Boston, MA, 02116
Telephone #: (617) 482-1211
Kate Lifanda
Grant Agreement #: N/A
Title: Credit and Technical Assistance Program (CTAP)
Description: Providing loans to women to support their own enterprise activities, CTAP has provided significant economic and social benefits to the people of Central and Upper Baddibu.
2. Country: The Gambia
Donor Agency: OXFAM America
115 Broadway, Boston, MA, 02116
Telephone #: (617) 482-1211
Kate Lifanda
Grant Agreement #: N/A
Title: Numeracy/Literacy
Description: Has provided functional numeracy and literacy skills to more than 800 women in the North Bank District. Of these 800 women, 140 received loans to support their own rural enterprises.
3. Country: The Gambia
Donor Agency: OXFAM America
115 Broadway, Boston, MA, 02116
Telephone #: (617) 482-1211
Kate Lifanda
Grant Agreement #: N/A
Title: Women's Literacy II
Description: Expansion on the OXFAM funded Numeracy/Literacy project with the goal to enhance rural women's participation in self-help projects, specifically income-generating activities. Project serves as integral link between capacity-building objectives and sustainable enterprise development for women.
4. Country: Mali
Donor Agency: OXFAM America
115 Broadway, Boston, MA, 02116
Telephone #: (617) 482-1211
Kate Lifanda
Grant Agreement #: N/A
Title: Women's Capacity Building
Description: Project increases women's revenue through access to appropriate training and resources in Kolondieba. Reduces women's workload through the introduction of simple food processing and preservation technics, and increases women's literacy and management skills.

5. Country: Malawi

Donor Agency:

AUSTCARE

86-90 Bay Street, Broadway

P.O. Box K359

N.S.W., Australia

Telephone #: (02) 212-2188

Ross Hardy

Grant Agreement #: N/A

Title: Woman/Children

Description: The overall objective of project is to improve the social, educational, and recreation status of refugee women and children. For children, project activities include recreational and educational activities. Women partake in sewing and knitting training as well as in adult literacy classes. A series of income generating activities (vegetable growing, clothes making, small animal raising, bread making etc.) are also encouraged.

MIDDLE EAST/NORTH AFRICA

1. Country: Jordan

Donor Agency:

USAID Mission

American Embassy

Amman Jordan

Telephone #:

Bala Krishnan

Grant/Agreement #: 278-0270

Title: Health

Description: Provides training to a cadre of Community Health Scouts in the primary Child Survival behaviors and supervises them in follow-up with women of child-bearing age and their children. Program supports coordination between UNICEF and Jordanian ministries (Interior, Health, and Social Development).

2. Country: Jordan

Donor Agency:

USAID Mission

American Embassy

Amman, Jordan

Telephone #:

William T. Oliver

Grant/Agreement #: 278-0277-G-SS-90004

Title: Weaving

Description: Transfers management and technical skills to semi-settled Bedouin women in the production and marketing of traditional handicrafts. Program provides additional income and job opportunities to young women upon completion of high school.

3. Country: Pakistan/Afghanistan
 Donor Agency: Asia Foundation
 22 Sayed Jamaluddin Afghani Road
 University P.O.Box 920
 University Town, Peshawar, Pakistan
 Telephone #: 44999
 Elizabeth H. White
 Grant/Agreement #: AG102 PS1009
 Title: Women/SSE in Afghanistan
 Description: In order to enhance the economic status of widows and wives of disabled men living in Nangahar province of Afghanistan, the project provides them with sufficient stock to start poultry projects, as well as training in breeding, poultry care, and basic marketing.
4. Country: Pakistan/Afghanistan
 Donor Agency: Department of State
 Bureau of Refugee Programs
 Washington, D.C. 20520
 Telephone #: (202) 663-1024
 Charles Kiel, Anita Exum
 Grant/Agreement #: 103-620067
 Title: Crafts #5
 Description: Annual grants since 1985 provide administrative support to UNHCR-funded Afghan refugee income-generation programs, with special focus on Women's Craft Development/Marketing.
5. Country: Pakistan/Afghanistan
 Donor Agency: International Rescue Committee
 GPO 504
 Peshawar, Pakistan
 Telephone #: Peshawar 41274 or 43242
 Andrew Wilder
 Grant/Agreement #: RAP/SCF/2/011-89
 Title: Women's Income Generation
 Description: Aims to replicate in five provinces inside Afghanistan the successful income-generating programs being implemented in Pakistan with Afghan refugees. Provides women with sustainable income through the production of marketable crafts. Project implementation is done on cross-border basis by providing prepackaged materials and guidance.
6. Country: Pakistan/Afghanistan
 Donor Agency: AUSTCARE
 86-90 Bay Street Broadway
 P.O.Box K359
 N.S.W. Australia
 Telephone: (02) 212-2188
 Ross Hardy
 Grant/Agreement #: SCF/90/02
 Title: Women's Crafts
 Description: Enables approximately 4,000 Afghan refugee women, living in the North Western Frontier Province of Pakistan, to earn regular supplementary income and support their families through crafts production.

7. Country: Pakistan/Afghanistan
 Donor Agency: UNHCR
 Islamabad, Pakistan
 Telephone #: Rene van Rooyen
 Grant/Agreement #: 91/AP/PAK/CM/203/n7 and 91/AP/PAK/CM/203/N8
 Title: Women's Handicrafts
 Description: Annual UNHCR grants since 1985 have provided support to Women's Crafts program above, enabling Afghan refugee women to earn regular supplementary income and support their families through crafts production.
8. Country: Sudan
 Donor Agency: Band Aid/Live Aid
 P.O.Box 4TX
 London, United Kingdom
 Telephone #: (71) 490-4945 or 490-1169
 Penny Jenden
 Grant/Agreement #: S209 and S205
 Title: Women in Development
 Description: Provided women living in refugee settlements in Eastern Sudan with horticultural training and short term credit programs. Goal was to provide sustainable income and promote better nutrition through the utilization of backyard gardens. Project also assisted Sudanese women of North Kordofan in the rehabilitation of women's cooperative flour mills.
9. Country: Sudan
 Donor Agency: AUSTCARE
 86-90 Bay Street Broadway
 P.O.Box K359
 N.S.W. Australia
 Telephone: (02) 212-2188
 Ross Hardy
 Grant/Agreement #:
 Title: Women's Poultry
 Description: Promotes income-generation activities and the improved nutritional status of families in Eastern Showak, in the Kassala province, by providing women with education in veterinary techniques and poultry.
10. Country: Sudan
 Donor Agency: UNDP/UNIFEM & PROWESS
 304 East 45th Street
 New York, NY 10017
 Telephone #: (212) 906-6400
 Margaret C. Snyder, Bernt Bernander
 Grant/Agreement #: SUD/86/W02 and C-87041
 Description: Promotes and supports women's participation in community-based integrated rural development activities, focusing on water, sanitation and health.

11. Country: Sudan
Donor Agency: USA/Africa
9920 S. La Cienega Blvd. Suite 815
Los Angeles, CA. 90301
Telephone #: (213) 670-2700
Jalal Abdel-Latif
Grant/Agreement #: 09703
Title: Women's Flour Mill
Description: Assists in rehabilitating women's cooperatives flour mills in North Kordofan in the Um Ruwaba district, enabling women to continue in their income generation activities.
12. Country: Sudan
Donor Agency: USA/Africa
9920 S. La Cienega Blvd. Suite 815
Los Angeles, CA. 90301
Telephone #: (213) 670-2700
Jalal Abdel-Latif
Grant/Agreement #: 09409
Title: Women's Integrated Food Security Program
Description: Project aims to: a) increase women's skills in community organization and establish and promote their access to training opportunities; b) create income-generating opportunities and establish revolving credit and livestock funds; c) establish women's horticulture projects to improve small-scale farming techniques and establish a women's poultry raising projects; and d) increase access to information on improved nutrition. Project will directly benefit 240,000 women and their children from North Kordofan in the Um Ruwaba district.
13. Country: West Bank/Gaza
Donor Agency: Canadian Embassy
220 Hayarkon Street,
Tel Aviv, Israel
Telephone #: (03) 527-2929
George Reioux
Grant/Agreement #: N/A
Title: Women in Development
Description: Supports WID programs in the Gaza Strip. Helped to establish four Women's Activity Centers, which provide training in sewing, food processing, and literacy, and to establish links with other women's training institutions.

14. Country: West Bank/Gaza
Donor Agency: Save the Children Fund
Mary Datchelor House
17 Grove Lane
Camberwell, London SE5 8RD
United Kingdom
Telephone #: (71) 703-5400
Frances Moore

Grant/Agreement #: N/A
Title: ODA 3, 4, 5, 6, 7, 8
Description: Support women in development, small scale enterprise, refugee camp sanitation, water and sanitation, small scale sewage and revolving loan fund programs in the Gaza Strip and the West Bank.

ASIA

1. Country: Bangladesh
Donor Agency: USAID
Project Officer: Marge Koblinsky
John Snow, Incorporated (sub-contractor)
1100 Wilson Boulevard, 9th Floor
Arlington, Virginia 22209
Telephone: (703) 528-7474

Grant/Agreement #: 1659-004
Title: MotherCare
Description: Research study which focuses on the primary causes of maternal and perinatal morbidity and mortality, with development and testing of medical interventions to address the problems.

2. Country: Bangladesh
Donor Agency: Red Barnet/Danida
Project Officer: Tove Christiansen
Danish Save the Children
4 Brogaardsvaenget, DK 2820 Gentofte
Denmark
Telephone: (45-1) 68 08 88
Grant/Agreement #: 6200-00
Title: Economic Development Activities in Bangladesh
Description: Enables women and the landless to enhance family health and nutritional status through supplemental income earned from income-generating projects.

3. Country: Bangladesh
Donor Agency: Ford Foundation in Bangladesh
Project Officer: James L. Ross
The Ford Foundation
P.O. Box 98
Ramna, Dhaka 1000
Telephone #: 509-645 & 505004-5
Grant Agreement #: N/A
Title: Maternal Nutrition, Birth Practices & Perinatal Deaths
Description: Researches socio-cultural factors relating to maternal and perinatal morbidity and mortality in Nasirnagar.

4. Country: Nepal
Donor Agency: USAID
Project Officer: Allen Eisenberg
US/AID Mission to Nepal
Kathmandu, Nepal
Telephone #:
Grant Agreement #: 367-0159-G-SS0183
Title: Community Based Integrated Rural Development
Description: Non-formal education classes for women and young girls to focus on specific problems affecting rural women and potential solutions to them.

LATIN AMERICA

1. Country: Bolivia
Donor Agency: John Snow, Inc.,
1100 Wilson Blvd, 9th Floor
Arlington, VA 22209
Telephone #: (703) 528-7474
Grant Agreement #: JSI Subcontract # 1659-009 of AID
Contract #DPE936-Z-00-8083-00
Title: Save the Children/Bolivia Project MotherCare
Description: Funds used to a) develop projects that demonstrate a community-based approach to maternal and neonatal health and nutritional improvement, b) to test methodologies and educational materials, c) to document experience, and d) to develop a health information surveillance system.

2. Country: Costa Rica
Donor Agency: Catholic Relief Services
Apartado 5483-1000
San Jose, Costa Rica
Telephone #: 011-506-314655, 314967;
Fax # 310891
Grant Agreement #: CR-0D003
Title: Economic Opportunities for Disadvantaged Urban Communities
Description: Expands economic activities for beneficiaries, particularly women, in Limon city and surrounding rural areas.

3. Country: El Salvador
 Donor Agency: USAID Mission,
 David Kitson
 c/o American Embassy
 APO Miami, FL 34023
 Telephone #: 011-503-98-1666
 Fax # 011-503-98-0885
 Grant Agreement #: 519-0364-G-00-9422
 Title: Community Based Integrated Rural Development OPG III
 Description: Improves socio-economic conditions of low-income families, especially of women and children, in two new impact areas, and reinforces similar programs in four other impact areas, through programs in health, education, and productivity.
4. Country: El Salvador
 Donor Agency: USDA Forestry Support Program
 P.O. Box 96090
 Washington, D.C. 20090-6090
 Telephone #: (202) 453-9589 Susan Huke
 Grant Agreement #: 59-319R-0-006
 Title: Workshop/Role of Women in Natural Resource Development
 Description: December 1990 workshop in San Salvador gathered 26 women from 3 countries and 16 institutions to share field-level experiences and analyses.
5. Country: Haiti
 Donor Agency: USAID (through URC/VACS intermediary)
 Telephone #: 011 (509) 4-73012:
 URC - Imp. A. Thoby #3
 Rte. de Feres Delmas 105
 Petionville, Haiti (or)
 7200 Wisconsin Ave.
 Bethesda, MD 20814
 Telephone # (301) 654-8338
 Cooperative Agreement #: 521-0206-A-00-9057-00
 Title: Haiti VACS Child Survival Project
 Description: Improves the health of mothers and children through family behavioral training and documents the extent to which this is achieved for a total population of 60,000 in the Maissade/Hinche area.
6. Country: Haiti
 Donor Agency: AID/FVA/PVC -
 Attn: Frances Davidson, Program Officer, USAID
 1601 North Kent St., Rosslyn, VA 22209
 Telephone #: (703)875-4118
 Grant Agreement #: OTR-0284-A-00-8254-00
 Title: Integration of Vitamin A Activities Into Child Survival
 Description: Project to determine the prevalence of Vitamin A deficiency, provide Vitamin A, and promote nutrition education for a population of 40,000 in Maissade. A spin-off project of solar drying mangoes through women's clubs has been initiated with support from VITAL (Attn: Mary Lineham, 1601 N. Kent St., Suite 1016, Arlington, VA 22209, (703) 841-0652).

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OTHER

1. Countries: Jordan, Tunisia, Zimbabwe, Philippines,
Burkina Faso
Donor Agency: USAID
Project Officer: Sally Jones
FVA/PVC - Room #102
Agency for International Development
515 22nd Street, N.W. - Room #102
Washington, D.C. 20037
Telephone: (202) 663-2645
Grant Agreement #: AID PDC-0279-A-6200
Title: Partnership Grant
Description: Seeks to increase economic self-reliance of families in six countries through technical assistance and training, in the areas of small scale enterprise and credit, community infrastructure, and food production.

2. Countries: Bangladesh, Bolivia, Zimbabwe, Mali, Jakarta, Ecuador
Donor Agency: USAID
Project Officer: Charles Habis
FVA/PVC/CS/H
Agency for International Development
515 22nd Street, N.W. - Room 103-C
Washington, D.C. 20037
Telephone: (202) 663-2632 or 2616
Grant Agreement #: AID PDC-0502-A-5095
Title: Child Survival I and IV
Description: CSI: Program to demonstrate and document methods which protect the life and health of children. Specifically, program sought to a) conduct "child-protective" training for families and communities in ten categories of behavior to protect their children from illness and death, and b) to support families in the practice of these behaviors by assisting communities to organize, implement and monitor primary health care.

Description: CS IV: Program to initiate and enhance previously established program activities in Bangladesh, Mali and Zimbabwe, helping to protect the health and survival of children through family and community training.

3. Countries: Cameroon, Malawi, Sudan
Donor Agency: USAID
Project Officer: Charles Habis
FVA/PVC/CS/H
Agency for International Development
515 22nd Street, N.W. - Room 103-C
Washington, D.C. 20037
Telephone: (202) 663-2632 or 2616
Grant Agreement #: AID PDC-0524-6147
Title: Child Survival II
Description: Objective is to train families in three countries in sub-saharan Africa in practices which will protect child health and to support child protective behavior by assisting communities to organize, implement and monitor primary health care.

4. Countries: Bolivia, Honduras, Nepal
 Donor Agency: USAID
 Project Officer: Charles Habis
 FVA/PVC/CS/H
 Agency for International Development
 515 22nd Street, N.W. - Room 103-C
 Washington, D.C. 20037
 Telephone: (202) 663-2632 or 2616
 Grant Agreement #: AID OTR-0535-A-7215
 Title: Child Survival III
 Description: Program goal to enhance SC's organizational commitment to Child Survival and to improve the health conditions among the most vulnerable population groups by reducing mortality and morbidity of women of childbearing age and children under age five through an integrated set of child survival interventions.
5. Countries: Bolivia, Malawi, Sudan, Jakarta, Burkina Faso
 Donor Agency: USAID
 Project Officer: Charles Habis
 FVA/PVC/CS/H
 Agency for International Development
 515 22nd Street, N.W. - Room 103-C
 Washington, D.C. 20037
 Telephone: (202) 663-2632 or 2616
 Grant Agreement #: AID OTR-0500-A-9149
 Title: Child Survival V
 Description: Expands Child Survival projects in five countries. Includes funding for new information systems, staff training, data sharing and reporting, and technical/management support.
6. Country: Croatia
 Donor Agency: AID
 Grant Officer: Diane M. Howard
 Eastern Europe Branch
 Washington, DC 20523
 Grant Agreement #: EUR-0016-A-00-4044
 Title: Community Development for War-Affected Women and Children
 Description: Provides psycho-social services to war-affected women and children. Establishes community based activity sites, provides community based teachers, establishes pre-school curriculum and teacher's manuals, and establishes education associations.
7. Country: Honduras, Malawi, and Cameroon
 Donor Agency: AID
 Project Officer: Jaime Henriquez
 320 Twenty-First Street N.W.
 Washington, DC 20523
 Grant Agreement #: FAO-0500-3026-00
 Title: Child Survival 9
 Description: Increases the capacity of local health services to address health needs of children under 5 and women of child-bearing age, including increasing public awareness of importance of vaccinations, and improved sanitation.

8. Country: Mozambique
Donor Agency: USAID/Mozambique
Grant Officer: S.R. Nevin
Rue Fariad Sousa No. 107
Maputo, Mozambique
Grant Agreement #: 656-0217-G-00-4017
Title: Community Based Health
Description: Improves the health of rural families with special emphasis on children under 5 and pregnant and lactating women. Also improves income by increasing agricultural production and improves education by increasing access to primary and vocational education.
9. Country: Somalia
Donor Agency: AID/OFDA
Project Officer: Tamra Halmrast-Sanchez
FHA/OFDA/DRD
Room 1262A N.S.
Washington, DC 20523-0008
Grant Agreement #: AOT-1032-G-00-4038
Title: Mother/Child Primary Health
Description: Improves general health and welfare of women and children in lower Shabelle region through community based primary health care.
10. Country: Mali
Donor Agency: USAID
Grant Officer: Charles W. Johnson
B.P. 34
Bamako, Mali
Grant Agreement #: 688-0247-G-00-3442
Title: Family Planning/AIDS
Description: Promotes family planning and AIDS prevention through appropriate communication channels. Trains target groups for the dissemination of messages on the distribution of contraceptive products. Expands the distribution of contraceptive products.
11. Country: Nepal
Donor Agency: USAID
Project Officer: Barbara Winkler
G.P.O. Box 5653
Kathmandu, Nepal
Grant Agreement #: 367-0159-G-00-4200
Title: Empowering Women for Family Planning and Reproductive Health in Siraha
Description: Improves quality and regularity of primary healthcare services, extending contraceptive choice, expanding knowledge and treatment of sexually transmitted diseases, and empowering women to take advantage of health services.

12. Country: Philippines
 Donor Agency: USAID
 Contract Officer: Neil C. Edin
 Ramon Magsaysay Center
 1680 Roxas Boulevard
 Ermita 1000, Manila
 Philippines
 Grant Agreement #: 492-0470-G-SS-3118
 Title: Joint Efforts for the Improvement of the
 Situation of Disadvantaged Children and
 Families in Olongapo
 Description: Assists NGOs in responding to the social and
 economic needs of disadvantaged children, women and their
 families in Olongapo in the priority areas of basic education,
 health, and livelihood.
13. Country: Nicaragua
 Donor Agency: USAID
 Grant Officer: Michael S. Kenyon
 Amemb, Managua USAID
 Unit 2712 Box 9
 APO AA 34021
 Grant Agreement #: 524-0313-G-SS-3028
 Title: Child Survival
 Description: Provides support for a program of sustained
 reduction in infant, child, and maternal mortality and morbidity
 through strengthening local institutional capabilities for
 outreach, prevention, and the introduction of early childhood
 nutrition and reproductive health education.
14. Country: Pakistan
 Donor Agency: UNHCR
 Islamabad, Pakistan
 Grant Agreement #: 94/AP/PAK/CM/203(q)
 Title: Literacy Training and Income Generation
 Description: Provides literacy training and health related
 education for refugee girls and women.

SAVE THE CHILDREN (WC) WOMAN/CHILD IMPACT PROGRAM
LOGICAL FRAMEWORK

OBJECTIVES	OBJECTIVE VERIFIABLE INDICATORS	MEANS OF VERIFICATION	ASSUMPTIONS
GOAL:			
To contribute to the human development and contribute to the empowerment of women and children as critical participants in their communities' social and economic development in six core and secondary developing countries by 1996.	Human development: the process of widening peoples' choices or the formation of human capabilities, as in health or knowledge; and the ability to exercise or use acquired capabilities as in productivity or in leisure.	<ul style="list-style-type: none"> - "ProMIS" health data and health post data - Literacy training course records and "Promis" literacy data - School records and "Promis" school data 	
	Empowerment: Increased knowledge, skill, self-esteem, and control over one's own resources.	<ul style="list-style-type: none"> - Pre vs post interviews and focus group discussions with women - Observation of level of participation in productive and CD activities 	- Qualitative assessment of empowerment yields trustworthy information
PURPOSE:			
to measurably increase SC's impact on women and children in core countries by 1996.			
1) Organizing and strengthening women's and children's groups.	(representative sample) - Increase in women's groups organized and functioning - Increase in children's groups organized and functioning.	{ { Program records and { observation of level { of activity {	- Groups can surmount cultural/ other barriers to formation and success.
2) Expanding their productive capacity.	- Increase in percent/kind of loans taken by women - Increase in number/kind of productive activities undertaken by women. - Increased application of new agricultural skills/techniques.	- Program records - credit database - Program records - Extension workers' records	- Local/National economic conditions improve or remain same.
3) Increasing their attainment of basic education levels.	- Increased participation in basic education activities, including primary school especially of girls - Increased in women's literacy	- School and program records - Program records	- Schools expand or at least stay open - families support women's literacy efforts

4) Increasing their health status

- Increased utilization of available health services. - ProMIS data
- Improved health behavior at home. - ProMIS data

5) Further developing SC's capability for qualitative/quantitative evaluation, staff/organizational development, partnering and grant management.

- Functioning qualitative/quantitative systems in place - Observation - Systems development receives agency-wide support
- Functioning staff/organizational development systems in place - Observation
- Increase in number of partnerships with local institutions
- Functioning grant management system in place

NOTE: In response to PGI evaluation recommendations (see question #45): (a) "Incorporate baseline data into planning, evaluation, and monitoring system to enable more accurate measures of impact, and (b) in planning complex multi-year programs, such as PG, it is preferable that the headquarters provide the philosophical framework, while individual field offices translate into a strategy based on local conditions", SC proposes to engage home of and primary countries in preparation of detailed implementation plans early in Year One in order to accurately determine specific measurable indicators related to the above general program results.

OUTPUTS:

1) Program Implementation

- Local-specific "clusters" of sectoral interventions identified

- Six primary country "clusters" identified

DIP's

- Primary country detailed implementation plans (DIP's) completed

- Six DIP's completed

DIP's

- Women's and children's action groups formed or expanded

- Increased number of women's and children's groups formed/expanded

- Program records/visits

- Innovative basic education programs implemented

- Core country basic education programs implemented

- Program records/visits

- Revolving loan funds expanded and self-sustaining "locally managed"

- Core country loan funds expanded, etc.

- Program records/credit database/visits

- Local economic conditions positively affect credit program establishment

- Training cycles designed and functioning in core and secondary countries

- Participating country training cycles designed/functioning

- Program records/visits

- FO trainers can establish/manage training cycles

- Partnerships established with local institutions in primary and secondary countries

- Increased number of NGO partnerships established

- Program records/visits

- Program receives support of relevant existing local institutions

2) Support

- Sectoral training, technical assistance and documentation programs designed and implemented

- Program support division training, TA and documentation programs functioning

- Program records/trip and event reports

- Agency wide management training program implemented

- All SC Directors completed management training program

- Program records/trip and event reports

- Management consultant identified/contracted

- Establishment of new regional management and technical assistance mechanisms

- Three new regional management/TA mechanisms established

- Program records/trip and event reports

- Planned "regionalization" steps taken

- Quantitative/Qualitative evaluation systems expanded and functioning (incl "Promis", "PEMS")

- Quantitative/qualitative evaluation systems functioning and new instruments developed

{
{
{ observation/trip and event
{ reports
{

- Impact evaluation specialist hired

- Agency staff and organizational development systems designed and functioning

- Agency S-OD systems functioning and materials developed

- Agency archives

- Agency endorsement of S-OD plan by staff development council

- Program lessons learned documented systematically

- Case studies, working papers, special program studies and reports produced

- Agency archives

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INPUTS:

- Project and support funds/materials	- \$5 million and/\$5 million SC	- Grant reports and agency records	- AID missions support SC activities
- Program management and administration staff	{ { staff in place, especially female, { as per organization chart { and country plans	{ { Agency records { {	{ { Qualified staff available { {
- Technical support staff			
TA – Training/Resource Sharing/ Materials Developed in:			
- Identification of local impact indicators	{ Baseline study design & global { indicators list developed { Six primary country baseline workshops { conducted	- Archive - Baseline studies	{ { Qualified staff available { {
- Small-scale enterprise and credit	{ { {	{ { {	
- Sustainable gardening/agrobresty	{ {	{ {	
- Primary school curriculum innovations	{ {	{ {	
- Womens literacy training techniques	{ Annual TA consultants and { resource-sharing visits provided { by HO, consultants, { regional staff, etc	{ Event reports { {	
- Group formation and financial management techniques	{ {	{ {	
- Innovative women's reproductive health activities	{ {	{ {	
- Midterm/final evaluation	- Evaluation findings	- Evaluation reports	
- PBMS and HIS evaluation systems	- Existent systems and improvements	- Evaluation reports	

Papers Produced

Attachment 4

This year, the WCI Working Papers Series was formally inaugurated. WCI publications were reviewed and their format standardized. The following list was distributed to all field offices. Papers from this series have also been circulated to numerous colleagues.

The Woman/Child Impact Program, Save the Children

Research and documentation are major components of Save the Children's work. Working papers, monographs, and occasional papers contribute to the development literature by broadening professionals' understanding of programs which are women- and child-focussed, multi-sectoral, and sustainable. These papers also reflect Save the Children's concern that programs influence policy at the national and international levels.

Monographs

The international programs of Save the Children: Working principles and key program sectors, by the International Programs of Save the Children, Monograph No. 1 (1993)

Assessing the impact of women's savings and credit programs on fertility: A case from Bangladesh, by Kirk Dearden and Nazmul Khan, Monograph No. 2 (1994)

Working Papers

Selected partnering experiences and lessons learned: Save the Children/Indonesia Aceh Program, by Mary Szcsey and Christopher Szcsey, Working Paper No. 1 (1992)

Early childhood development program planning, Thailand field office, by Laurine Brown and Isada Soisangworm, Working Paper No. 2 (1992)

Women's savings groups in West Java: A program analysis, by Constance Kane, Working Paper No. 3 (1992)

Study on the role of women in agriculture, the socioeconomic status of women, and the status of Save the Children-supported "groupement" and women's clubs in Maissade, Haiti, by T. Anderson White, Working Paper No. 4 (1993)

Occasional Papers

Program excellence: Experiences from the field, by Lisa Lanier Krift, Thomas Krift, Lisa Howard-Grabman, Robert Grabman, Peter Laugharn, and Nancy Blanks-Bisson, Occasional Paper No. 1 (1994)

Using focus groups in program planning: Lessons learned from Mali, by Kirk Dearden, Occasional Paper No. 2 (1994)

It should be noted that a number of these papers were produced in the first and second years of the WCI grant, but are listed here because they are now part of a formal WCI paper series.

In addition to the papers mentioned above, other papers were produced. These include:

Reports of Strategic Planning Workshops

Women- and child-focussed program planning, El Salvador

Field office directors' conference, Westport

Support to education NGO strategic planning and quality improvement, Mali

Reports from Substantive Workshops

Asia regional partnership/institutional development workshop, Thailand

Gender training and analysis workshop, Egypt

Middle East regional group guaranteed lending workshop, Jordan

Mini-workshops were offered in research and evaluation techniques in Mali and Haiti

**Sample Documents'
Covers/Abstracts**

The Woman/Child Impact Program



Save the Children®

WORKING PAPER SERIES

Needs Assessment Survey
Early Childhood Development
Program Planning

Thailand Field Office

by
Laurine Brown, PhD*
and
Isada Soisangworn**

Woman/Child Impact Program
Save the Children
54 Wilton Road
Westport, CT 06880 USA

Abstract

The needs assessment survey was conducted to determine the extent of early childhood care and education services (ECCE), barriers to existing services, gaps in coverage, innovative programs, and to determine Save the Children's (SC) role in Thailand. The discussions focus on rural needs and services. The assessment included recommendations on ECCE program areas that can best be filled by NGOs, specific planning guidelines for SC, and possible government, non-government, and academic partners.

The Woman/Child Impact Program



Save the Children®

WORKING PAPER SERIES

Selected Partnering Experiences
and Lessons Learned

Save the Children/Indonesia
Aceh Program

by
Mary Szecsey* and Christopher Szecsey**

Woman/Child Impact Program
Save the Children
54 Wilton Road
Westport, CT 06880 USA

ABSTRACT

Partnering has been a major development program theme in Save the Children's Asia/Pacific region for several years. In Indonesia, partnering has involved a wide range of activities. Experience in Aceh illustrates three partnering areas: a) organizational development and capability building, b) project development and management, and c) networking and collaboration. Lessons learned show that the development of SC's program through time as well as the attributes of the local setting have influenced the way partnering arrangements evolved.

The Woman/Child Impact Program



Save the Children®

WORKING PAPER SERIES

Women's Savings Groups in West Java:
A Program Analysis

Save the Children, Indonesia

by
Constance F. Kane, PhD*

Woman/Child Impact Program
Save the Children
54 Wilton Road
Westport, CT 06880 USA

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Abstract

One of Save the Children's (SC) economic development programs in West Java, Indonesia, is the group-based savings and loan project called Women's Savings Groups (WSG) which started in 1988. The uneven performance of the program's ten separate Women's Savings Groups in four villages, necessitated a detailed analysis which incorporated a review of relevant background literature, interviews with national and international experts, interviews with key SC staff, and individual and focus group discussions during site visits at the village level. Research study questions were developed from programmatic and policy perspectives, which included a review of the groups' strategic and operational strengths and weaknesses. The following key components are essential for successful savings groups: a) large and stable membership base, b) routine and stable monthly savings, c) qualified group leaders, d) standardized policies and procedures, and e) an active business environment. Discussions on the impact of the WSGs, local power structure, program monitoring and supervision, importance of training, sustainability, and gender perspective were part of the analysis. Given that the program has been a partial success, lessons learned highlighted WSG program's strengths and weaknesses. To maximize the contribution of the WSG on the four villages, the analysis offered short term action steps that could be accomplished within a year.

The Woman/Child Impact Program



Save the Children®

WORKING PAPER SERIES

Study on the Role of Women in Agriculture,
The Socio-Economic Status of women,
and the Status of
Save the Children Supported
"Groupment" and Women's Clubs in
Maissade, Haiti

by
T. Anderson White, PhD*

Woman/Child Impact Program
Save the Children
54 Wilton Road
Westport, CT 06880 USA

ABSTRACT

This study establishes baseline information on the socioeconomic status of women served by Save the Children, Haiti, assesses women's roles in agricultural activities, evaluates the impact of agricultural activities on women, and examines the role of women within women's organizations. Findings suggest that women are particularly subject to poverty and insecure economic states. Women who are members of "groupement" are somewhat more likely than women's club members to be wealthy but are poorer than average overall. Women are important agricultural actors and are the primary decision-makers in domains that assure economic security and basic nutrition. Though "groupement" and women's clubs have been assetless and somewhat weak organizationally, they represent a mechanism for targetting and addressing the needs of women and children.

The Woman/Child Impact Program



Save the Children®

MONOGRAPH SERIES

The International Programs of
Save the Children 1993

Working Principles and
Key Program Sectors

by
The Program Development Department

Woman/Child Impact Program
Save the Children
54 Wilton Road
Westport, CT 06880 USA

Abstract

During the past 61 years of operation, Save the Children has continuously refined its program strategies to meet the growing needs of children and their families in an increasingly complex world. A few of the most striking problems which affect children today, include high population growth, environmental degradation, urban and rural poverty, AIDS, homelessness, unemployment, food shortages, and war.

As part of its strategic planning process in 1989 and 1990, the International Programs Department of Save the Children [SC] identified four sectors in which to concentrate its efforts when striving to achieve "lasting positive difference in the lives of disadvantaged children." These are: health, sustainable agriculture/natural resources management, education and economic opportunities. In implementing this strategic plan, International Programs [IP] also identified underlying principles inherent to SC's work in all these sectors: a focus on children and women, participation and empowerment, multi-sectoral integration, sustainability, a move to scale and evaluation of impact.

Increasingly program efforts will focus on achieving scale and policy impact and maximizing the positive impact on the largest numbers of people. This implies that whatever SC is involved with locally will have a planned wider significance, both in terms of policy and in terms of wide-ranging practice. SC recognizes that it is no longer defensible to invest heavily in a "small but beautiful," highly localized initiatives, where the benefits are enjoyed by a few, relative to the many who are in need. Programs will be planned and evaluated on the basis of the numbers of persons who benefit relative to the cost.

This paper reflects a renewed commitment to achieving measurable positive impact on children, their families, and their communities. The intention here is to identify SC's fundamental principles and sectors and define SC's approach in operationalizing these. This paper reflects the direction and emphasis of SC programs in the 1990s.

Field office, regional, sub-regional and home office staff were involved in the development of this paper. The paper is still considered as "work in progress" which will change to reflect lessons and experience gained in the process of building effective program strategies together.

The Woman/Child Impact Program



Save the Children®

MONOGRAPH SERIES

Do Women's Savings and Credit Programs
Affect Fertility?

A Case from Bangladesh

Kirk Dearden, DrPH, MPH*
Nazmul Khan, BS, MBA**

Woman/Child Impact Program
Save the Children
54 Wilton Road
Westport, CT 06880 USA

Abstract

This study uses longitudinal data from Save the Children, Bangladesh to examine the relationship between participation in savings and credit programs and fertility. Results suggest that members' fertility rates are lower than non-members, though differences are largely attributable to region of residence. Nonetheless, members are significantly more likely than non-members to use contraception. Future research will need to clarify the potentially complex relationship between group activity, the empowerment of women in Bangladesh, and health.

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