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**EVALUATION OF WORLD EDUCATION GRANTS  
FOR WOMEN'S MICRO-ENTERPRISE  
AND URBAN RE-VITALIZATION**

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**Development Associates, Inc.**

*1730 North Lynn Street  
Arlington, VA 22209-2023*

**Development Associates Team:**

*James L. Roush, Team Leader  
Maryanne LeBlanc, Sanitary Engineer  
Ahmadou Diallo, Institutional Specialist*

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## ACRONYMS AND ABBREVIATIONS

2AM	Association Malienne pour l'Environnement/Association Malienne pour le Developpement Communautaire (a Malian NGO)
AADEC	Association d'Appui et d'Aide au Developpement Communautaire (a Malian NGO)
ACA	Association Conseil Action (a Malian NGO)
ADAC	Associaton pour le Developpement d'Action Communautaire (a Malian NGO)
ADeV	Association d'Auto-Developpement des Village Non Encadres par l'office Du Niger (a Malian NGO)
AED	Association d'Entr'Aide au Developpement (a Malian NGO)
AFOB	Association des Femmes de Ouolofobougou et Ouolofobougou-Bolibana (a Malian women's association)
AJA	Association Jeunesse Action (a Malian NGO)
Alphalog	A Malian NGO
AMAC	Association Malienne d'Aide Communautaire (a Malian NGO)
AMAPROS	Association Malienne pour la Promotion du Sahel (a Malian NGO)
AMPJ	Association Malienne pour la Promotion des Jeunes (a Malian NGO)
AREM	Association pour la Rehabilitation de l'Environnement au Mali (a Malian NGO)
CAEB	Cellule d'Appui a l'Education de Base (a Malian NGO)
CCA/ONG	Cellule de Coordination des Actions de Organisations Non Gouvernementales (a Malian agency for coordinating the activities of NGOs)
CFA (or FCFA)	Acronym for the currency in circulation in most francophone African countries
CILSS	Organization of the countries in the West African Sahelian region
COTAPE	Coordination des Organismes Travaillant dans l'Assainissement et la Protection de l'Environnement (a Malian organization encountered in Sikasso)
CRADE	Cabinet de Recherche Action pour le Developpement Endogene (a Malian NGO)
CVM	Corps des Volontaires Maliens (a Malian NGO)
DA	Development Associates, Inc. (the consulting firm doing the evaluation)
DAI	Development Alternatives, Inc. (a consulting firm)
ESAF	Enhanced Structural Adjustment Facility
FCFA (or CFA)	Acronym for the currency in circulation in most francophone African countries
FDEA	A Malian NGO
FDS	Fondation pour le Developpement au Sahel (a Malian NGO)

GADS	Groupe d'Action pour le Developpement au Sahel (a Malian NGO)
GC	<i>Groupe(s) Civique(s)</i> (civic groups set up in the <i>quartiers</i> to work with the project)
GDP	Gross Domestic Product
GIE	Groupement d'Interet Economique — Economic Interest Group (a for-profit small enterprise set up to carry out activities of interest to local communities)
GRADE-Banlieue	Groupe de Recherche Action pour le Developpement des Banlieues (a Malian NGO)
GRAT	a Malian NGO working with the project
GRID	Groupe de Recherche et d'Intervention pour le Developpement (a Malian NGO)
GP/EB	Groupe Pivot Education de Base (Basic Education Pivot Group which was established under the USAID PVO Co-Financing Project with which World Education worked)
GRM	Government of the Republic of Mali
IEP	Institut d'Education Populaire
IMF	International Monetary Fund
JIGI	the name of a Malian NGO working on the project (jigi is a Bambara word meaning "hope")
NGO	Non-Governmental Organization
OMAES	Oeuvre Malienne d'Aide a l'Enfance au Sahel (a Malian NGO)
PADI	Partenaires au Developpement Integre (a Malian NGO)
PIEC	Programme Institutionnel d'Epargne et du Credit (a Grameen-type savings and credit program established by World Education with a USAID/Washington grant)
PVO	Private and Voluntary Organization
REDSO	USAID's Regional Economic Development Services Office located in Abidjan, Cote d'Ivoire
USAID	U.S. Agency for International Development [Agency or field mission]
WEd	Abbreviation for World Education, the USAID grantee being evaluated
WID	Women in Development

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## EXECUTIVE SUMMARY

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### *Development Associates, Inc.*

World Education is one of five U.S. private voluntary organizations (PVOs) receiving funding under the USAID/Mali PVO Co-Financing Project (688-0247) — a project to provide support to grassroots communities. World Education has received a total of approximately \$5.8 million from the PVO Co-Financing Project since 1990:

1990-94	Promoting Economic Opportunities for Women	\$1,038,479
1991-96	Urban Revitalization Project (3 amendments)	\$3,806,155
1996-97	12-month extension covering three sectors	\$1,000,000

### METHODOLOGY OF EVALUATION

The Development Associates, Inc. (DA) team met with USAID officials, the staff of World Education, NGO coordinators, animators and other staff, members of credit unions, members of the civic groups, GIEs (Groupements d'Interêt Economique) and their customers, and local government officials, including Chefs des Services Techniques, Commandants des Cercles, Chefs des quartiers, mayors, and others. The evaluators also conducted an extensive document review. Annex B contains the list of documents reviewed. A list of the people contacted can be found in Annex C. The team also elaborated a questionnaire for the NGOs, which was given to 12 NGOs during a meeting at World Education; 9 NGOs filled them out and returned them. A summary of the results is provided in Chapter IV.

The evaluation team left a draft report with the USAID and World Education and gave oral briefings on the evaluation's findings, conclusions and recommendations to both parties. Oral feedback was received from World Education on draft chapters II to V. The team departed Bamako on October 20 leaving behind a draft evaluation report. On November 12, USAID e-mailed its comments and questions about the draft report. Based on the USAID's submission, the evaluation team leader sent a list of questions November 13 to World Education. The World Education response was received March 1, 1997. Both USAID and World Education's comments have been taken into account in the preparation of this final report.

### USAID'S STRATEGIC PLAN

The USAID/Mali strategic plan for the period 1996 to 2002 focuses on three highly inter-related strategic objectives within the social, economic and political realms. USAID Mali will work in the social realm to empower youth to become responsible and contributing citizens. In the economic realm, the USAID plan will focus on sustainable economic growth. In the political realm, it will deal with issues of good governance. The program will continually seek out activities which provide mutually reinforcing overlap. A graphical summary of USAID's strategic plan and results packages are given in Tables I-1 to I-5.

## URBAN REVITALIZATION PROGRAM

The urban community development or Urban Revitalization project was born in the aftermath of the coup d'etat in March 1991 which ousted the military regime of Moussa Traoré. Interim leaders of the country were preparing for general elections in January 1992. In the meantime, however, the economy was stagnant, economic conditions for the general population remained difficult, and the political stability needed for the up-coming election was threatened by the increasing agitation of the large and growing numbers of unemployed young people who had been instrumental in precipitating the overthrow of the Traore regime.

The purpose of the Phase I grant for the project was to provide support for urban communities by injecting cash and strengthening civic organizations working on urban cleanliness and the restoration of buildings. By generating income and improving the urban environment, morale was to be improved and social tensions lessened. This apparently was successful as tensions did not reach an explosive level and the scheduled elections took place without violence.

The focus of Phase II changed from income generation and clean-up to institution building. This phase was intended to: (a) consolidate gains made by some NGOs, GIEs and civic groups, reinforcing their capacities; and (b) creating new GIEs to provide sustainable solutions to the needs of the population. The capacity of selected NGOs was also to be reinforced to continue to implement the activities. Fewer sites were covered during this phase than during the first phase: activity sites were reduced from 61 to 6 *quartiers* of Bamako and the cities of Sikasso and Kati. The goal of Phase III was to strengthen the outcomes of Phases I and II and replicate their successes in six new secondary cities.

In Bamako the project seems more viable and sustainable than in the secondary cities. The project has been underway for a longer time in Bamako, and the NGOs were already active and familiar with the problems, constraints and needs of the population. There are also more resources readily available to support activities and provide follow-up, technical assistance, and complementary activities such as health education. Population density makes garbage pick-up more viable because it more clearly responds to a perceived need for which people are willing to pay. Existing water systems make delivery of potable water a viable activity in many *quartiers* of Bamako.

In the new program in the secondary cities, however, the evaluation team felt that most of the project-supported GIEs were in serious trouble, in part because of faulty pre-project surveys and feasibility studies, in part because most of the conditions cited above for Bamako did not prevail in the secondary cities. In addition, much of the technology being used in the program was not appropriate. Further, the technical capacity of most NGOs in construction, as well as their understanding of environmental and sanitation issues, was found to be low. Many also appeared to have little experience or understanding of adult education, of survey techniques or of feasibility studies.

Phase III activity has also suffered from administrative and budgeting constraints caused by USAID action, e.g., initially reducing the period of the grant from three years to one year and then only approving one-year extensions. This hampered the obtaining of adequate community

participation in the project and the providing of adequate training to NGOs, *groupes civiques* and GIEs, particularly in the secondary cities.

The evaluation team believes that sanitation activities should not be considered a good vehicle for activities whose real objective is income generation or community organization and mobilization. A number of types of sanitation activities, if not carried out correctly, can result in danger to individual workers in the activities and, in some cases, the public at large. Only extensive infrastructure activities are likely to generate significant employment.

The team also warns against assisting GIEs or other enterprises in pest control unless World Education is prepared to ensure the safety of the products and procedures used. Some of the GIEs mentioned the possibility of diversifying into the field of pest control, including insects and rats. These products are potentially deadly to both the people who apply them and their customers, particularly infants and children, as well as damaging to the environment. Products are available in Africa that are illegal in the United States because they are too dangerous and/or too damaging to the environment.

The evaluation team recommended that World Education should continue to work in sanitation only if it strengthens its technical capacity and support to the program, which is currently inadequate. Specific recommendations are included in Section II. If World Education should decide it will not continue to work in sanitation, sanitation activities should be phased out rather than dropped. Specifics are given in Section II.

Although the team has been critical of the urban program, particularly in the secondary cities, the team feels that water and sanitation activities, correctly done, would fit into USAID's strategic objectives by improving the health of mothers and children and reducing infant mortality. It would also be empowering people by giving them the knowledge to act to improve their lives. The participatory approach advocated by World Education is ideal for this kind of effort, because its success depends so much on behavioral change.

If World Education continues with the secondary city activity, regardless of the substance of the program, the evaluation team recommends that it reduce the number of NGOs with which it works. This would reduce World Education's span of control, which would make for improved efficiency, and increase the chances that the NGO on the ground is well-attuned to World Education's approach and capabilities.

Some "lessons learned" are offered in section II-F for guidance of the USAID and World Education if the latter will continue with urban sanitation activity. Section II-G offers some examples of sustainability and replicability of the Civic Groups established under the Urban Revitalization activity.

#### **WOMEN'S MICRO-ENTERPRISE ACTIVITIES**

The long-term goal of the Women's Micro-enterprise grant, which became effective September 1, 1990, was to upgrade skills of women's groups in southern and central Mali and enable them to generate more income for themselves and their families through a variety of small business activities. Initially, this project provided business and leadership training associated with a grants

mechanism. Subsequently, to develop a longer-term, sustainable credit mechanism, the program initiated savings and credit associations to provide focus and support to business trainees and mobilize local resources to use to give credit to women savers.

In March 1991, the Bamako office of World Education was opened and a Management Committee for the activity was established with representation from World Education and its partners for the project — three local NGOs and one women's association. After carrying out preliminary meetings and workshops, World Education signed protocol agreements with its partners in September 1991. In April - June 1993, credits were made to seven women's groups. Subsequently, the seven groups formed four credit unions, three of which are still part of the program.

As a result of evaluation activity in September 1993 and May 1994, a new strategy was developed for the project and plans made for its expansion. Rather than approve a follow-on grant for the project, USAID had the activity folded in with the Urban Revitalization grant as of December 1994. During this second phase (to March 1996), five new NGOs were brought into the activity and seven new credit unions were put in operation. The status of activity of the 10 credit unions as of July 31, 1996 is shown in Section III, Table III-1. An additional nine credit unions were expected to be operational by the end of 1986.

The evaluation team felt it was unfortunate for the project that the original concept had to be changed, thereby losing considerable momentum. However, the credit union concept adopted in Phase II is valid and is beginning to bear fruit in terms of mobilizing savings. Nevertheless, the results in terms of micro-enterprise promotion have been limited to date. Since lending in some of the credit unions appears to be limited by their level of financial resources rather than a lack of bankable projects, the evaluation team has recommended that World Education explore possibilities for increasing these credit unions' resources — at least for a period of time and assuming a good management team is in place.

Other recommendations of the evaluation team for the micro-enterprise activity include:

- ▶ World Education should seek ways of increasing the technical support provided to individual entrepreneurs or to group projects financed through the credit unions.
- ▶ World Education should explore with the credit unions their interest in sponsoring, with World Education assistance (at least initially), various activities for their membership (and possibly invited guests), such as meetings devoted to health and nutrition issues, the significance of the new de-centralization program/process, education for women issues, etc.
- ▶ USAID should support a five-year follow-on grant to World Education if it presents a proposal which takes account of the recommendations made herein.
- ▶ World Education should become more active in searching out other possible sources of funding and technical support for the program.

## INSTITUTIONAL STRENGTHENING

The World Education approach has been to implement its grants through Malian NGOs, rather than take direct action itself. The result has been that the effectiveness of the individual programs has been highly dependent upon the quality of the NGO personnel. At the same time, World Education has not had the objective of creating a certain number of NGOs with certain capabilities in a specified time. The result of this lack of clarity in objectives (no Logical Framework for the grants) has been: (1) dissatisfaction within USAID over the effectiveness of the programs; and (2) disillusionment by some of the NGOs with the amount of capacity-building assistance they received from World Education.

Since the grants were initiated, the political situation in Mali has changed substantially. There is now an elected government which is in the process of implementing a decentralization program. Given this situation, the evaluation team believes that the objective of any follow-on grant should give priority to the institutional strengthening of community organizations, such as the *groupes civiques* (GCs) that World Education has helped establish, and limit capacity-building of NGOs to those which are deemed important for the main task of strengthening the community organizations.

The only caution that the team would offer is to be sure that the GCs: (1) are not duplicating the roles of any other community organization; (2) are fully accepted by the community; and (3) will be able to play the role of interface with communal authorities once they are in place. The project should be prepared to modify its local approach to reflect the community's wishes.

The evaluation team believes that any long-term plan for institutional strengthening of community organizations should also provide for the possibility of funding training for the new communal officials and/or bureaucracies in the areas in which the project is working (e.g., in the secondary cities). Such training or orientation visits might be handled separately, but hopefully could usually be arranged so that community representatives (e.g., from GCs) and the official representatives could participate in activities together.

Sanitation, market analysis, feasibility studies, surveys, financial analysis and accounting are examples of specialties that are likely to be needed by members of community organizations. In addition, the evaluation team suggests exploring the possibility of offering training in program development, project design principles, fund-raising, program implementation, program monitoring and evaluation — sequenced over time as the various needs arise or are foreseen by the local population or their representatives.

The evaluation team believes that the situation of the GIEs in the secondary cities is precarious, generally through no fault of the GIEs. The team believes, therefore, that the project should take immediate steps to provide the GIEs with additional training and funding — tailor-made to each GIE following a thorough feasibility study. Providing additional funding on a loan basis would be a healthy development as long as the amount provided is adequate, more appropriate technology is made available to the GIE, and the GIE is given the needed technical and financial analysis back-up for the next two to three years.

Whatever follow-on project may be developed, the evaluation team feels strongly that a Logical Framework should be developed which defines clearly the project purpose (program achievements or institution building) and the outputs which are believed necessary to achieve the purpose. Furthermore, USAID should approve and fund any grant for at least three years. The recent year-to-year extension of the grants does not facilitate establishing clear objectives and is a very inefficient way to operate — for USAID, for the grantee, and for the implementing organizations.

#### **MANAGEMENT OF THE GRANT**

World Education has done a satisfactory job of managing the grant funds. Its processes have recently improved in response to an internal audit.

Reporting on concrete, physical results, i.e., the number latrines built, training courses conducted, meetings and exchanges held, was generally quite good. However, many important decisions or changes over the life of the project, as well as reasons for the decisions, were not well documented, making it difficult to follow the progress of the activities or to evaluate the appropriateness of actions taken. In addition, the monitoring and reporting on physical accomplishments in the secondary cities appeared to need strengthening. In response to its own review of its monitoring program and the findings of the evaluation team, World Education has recently taken steps to strengthen its program monitoring.

Two issues were raised during the evaluation that relate to World Education's management of its USAID grants: (1) allegations that World Education employees are board members of NGOs receiving grants from World Education; and (2) concerns about the transparency of World Education's process for selecting NGOs for participation in the program. Although the evaluation team obtained no information that would indicate any wrong-doing on either issue, the fact that there are still concerns being expressed by the NGOs about both issues suggests that action should be taken to restore confidence in the NGO selection process. Therefore, the evaluation team recommends:

- ▶ All employees of World Education or USAID who are board members or officers of any NGO doing business with World Education or other USAID grantees should be requested to resign their board/officer positions or resign their positions with World Education or USAID. World Education should ensure that any proposed new hires have terminated previous positions with potential partners.
- ▶ World Education should re-issue its procedures for selection of NGOs, modifying them in the process if appropriate, distribute copies to all concerned, and ensure that the procedures are followed.

#### **WORLD EDUCATION'S PROGRAM IN RELATION TO USAID'S STRATEGIC PLAN**

Section VI provides the evaluation team's assessment of how the World Education program currently fits USAID's new strategic plan and results packages. In addition, the team has suggested how the World Education's programs could be restructured and how they would fit then.

The evaluation team noted that the different World Education program activities are being carried out without significant inter-action between them. The evaluation team believes that there is considerable potential for increasing the impact of the different programs by focussing the program activities geographically and seeking greater synergy from the activities, e.g., incorporating health education in all training and literacy programs (for credit union members, *groupes civiques*, GIEs, APEs). Courses in financial management, surveys, feasibility studies could be developed in which representatives of all the foregoing groups could attend together.

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# I. INTRODUCTION

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*Development Associates, Inc.*

## A. SUMMARY OF GRANTS

World Education is one of five U.S. private voluntary organizations (PVOs) receiving funding under the USAID/Mali PVO Co-Financing Project (688-0247). This project is the mechanism used by USAID/Mali to provide support to grassroots communities through U.S. PVOs and local nongovernmental organizations (NGOs). The PVOs/NGOs supported under the project have worked in four different sectors: health, micro-enterprise, natural resource management and basic education. The project has funded support to programs plus training/information sharing implemented through Lead Groups or Pivot Groups. It is anticipated that the PVO Co-financing Project mechanism will not be renewed when the present funding is exhausted.

World Education has received a total of approximately \$5.8 million from the PVO Co-Financing Project for implementing activities in the two sectors included in this evaluation: women's micro-enterprise and urban community development. The following grants to World Education have been funded by USAID since 1990 for work in these two sectors:

1990-94	Promoting Economic Opportunities for Women	\$1,038,479
1991-96	Urban Revitalization Project (3 amendments)	\$3,806,155
1996-97	12-month extension covering three sectors	\$1,000,000

### *1. Women's Micro-enterprise (Grant # 688-0247-G-0196-00)*

The overall long-term goal of this project was to upgrade skills of women's groups in southern and central Mali and enable them to generate more income for themselves and their families through a variety of small business activities. This was to be done in collaboration with several Malian organizations, primarily through a program of training for their extension workers, technical assistance for their leadership and staff, and small grants that were made available to these organizations and the women's groups they served. The more specific objectives of the project were to:

- ▶ design and run a series of workshops with the staff and extension workers of Malian organizations that support women's income-generating activities;
- ▶ set up a grant-making program for Malian organizations and women's groups that is linked to the training program;
- ▶ test World Education's small business methodology in the context of a very poor West African country, assessing its effectiveness and adapting it as necessary;
- ▶ target, initially, a limited number of Malian NGOs already introduced to World Education's approach to institution building and gradually broaden the program to include other Malian organizations that support women's groups in both rural and urban areas; and

- ▶ to open a small World Education office in Bamako to coordinate training, technical assistance and grant-making activities with its Malian partners, and monitor the progress of the project in a regular and effective manner.

Initially, this sector provided business and leadership training associated with a grants mechanism. To develop a longer-term, sustainable credit mechanism, the program initiated savings and credit associations to provide focus and support to business trainees and mobilize local resources to use to give credit to women savers.

## ***2. Urban community development (also known as the Urban Revitalization Project — Grant # 688-0247-G-1303-00)***

This project was born in the aftermath of the coup d'état in March 1991 which ousted the military regime of Moussa Traoré. Interim leaders of the country were preparing for general elections in January 1992. In the meantime, however, the economy was stagnant, economic conditions for the general population remained difficult, and the political stability needed for the up-coming election was threatened by the growing agitation of the large and growing numbers of unemployed young people who had been instrumental in precipitating the overthrow of the Traore regime.

The design of the project emerged from a series of discussions between the USAID Mission and World Education and the NGO community in Mali. All parties were concerned about creating short-term employment, cleaning and repairing urban neighborhoods, and improving morale prior to general elections. A speedy response was deemed essential, and the first draft proposal was presented to USAID July 1, 1991. After discussions, the project was approved effective August 15, 1991. The project goals were to:

- ▶ inject cash in the form of wages (especially for unemployed youth) into urban communities throughout central and southern Mali;
- ▶ provide funding for civic projects such as neighborhood clean-up and restoration of public buildings;
- ▶ reduce social tensions after the coup and improve morale prior to elections;
- ▶ re-establish neighborhood associations to carry out immediate improvements and continue maintenance in the future; and
- ▶ stimulate the formation of community associations that might evolve as foci for future urban development activities (such as credit, micro-enterprises, health education, literacy and sanitation).

The initial project targeted regional capitals Bamako, Segou, Sikasso, Mopti and Koulikoro. It now focuses on specific quartiers of Bamako, and the cities of Kati, Koulikoro, San, Sikasso, Koutiala, Bougouni, Nioro, Dioro and Fana.

On August 27, 1993, an amendment provided for a one-year extension — based on a proposal for three years' activities. To continue growth and viability of decentralized structures for urban community development, 30 GIEs (Groupements d'Interêt Economique) were targeted, a literacy program for urban women was to be field tested, 15 NGOs were to receive program planning and management training, and 3 cost-effective technologies for urban sanitation were to be developed.

The amendment of December 29, 1994 contained more specific objectives concerning the training of civic groups, economic interest groups (GIEs) and NGO partners, development of prototypes for urban sanitation, initiation of literacy training and research-action components, and organizational development of NGOs.

With the December 1994 amendment, women's micro-enterprise activities were incorporated in the urban development project.

### ***3. Proposal for future funding***

In August 1995, World Education submitted a \$7.9 million four-year institution building proposal. At that time, USAID was undergoing re-engineering and strategic planning. USAID's Strategic Objective Teams concluded that there was inadequate information on the impact of USAID-funded World Education activities and their linkage to the new Strategic Plan to make a decision on future funding. Thus, the Mission arranged for this evaluation and provided World Education with an interim \$1 million grant so it could continue implementing on-going activities through March 31, 1997.

## **B. METHODOLOGY OF EVALUATION**

The leader of the Development Associates, Inc. (DA) team and a sanitary engineer arrived in Bamako on Monday, September 16, 1996, where they were met by the Malian member of the team who would serve as the institutional specialist. During the next few days, the team met with USAID officials and the staff of World Education. They were joined at times during the evaluation by members of the different USAID strategic teams; a representative of the Economic Growth team, for example, joined them in visiting many credit unions, and a member of the Youth team visited the secondary cities as well as some quarters of Bamako to assist in the evaluation of the urban revitalization component of the project. Part of the time they were joined by an interpreter/training specialist who assisted with interviews in Bambara, especially during field visits, attended a training session and tabulated the responses to a questionnaire submitted to the partner NGOs.

The evaluators conducted an extensive document review, including activity reports from World Education and NGOs, internal and other evaluations of the project, training guides, technical specifications, "protocoles" or agreements between World Education and NGOs, and more; Annex B contains the list of documents reviewed. They interviewed a large number of people from all levels of the project, including World Education staff, USAID staff, NGO coordinators, animators and other staff, members of credit unions, members of the civic groups, GIEs (Groupements d'Interêt Economique) and beneficiaries, that is, customers of the GIEs. They also interviewed local government officials, including Chefs des Services Techniques, Commandants des Cercles,

Chefs des quartiers, mayors, and others. They visited other PVOs (private voluntary organizations) involved in similar activities and a representative of the World Bank. A list of these and other contacts can be found in Annex C.

The team also elaborated a questionnaire for the NGOs, which was given to 12 NGOs during a meeting at World Education; 9 NGOs filled them out and returned them. A summary of the results is provided in Chapter IV.

The team visited the headquarters of NGOs in Bamako and their offices in secondary cities, visited work sites and offices of GIEs in secondary cities and in Bamako, as well as government offices. The team attended regularly scheduled meetings with the NGOs at World Education. In addition, a meeting was organized by World Education for the evaluation team members to meet NGO members in a group; at the end of the evaluation, the team again met with the NGOs, this time to de-brief them. A team member also attended a training session for officers of the credit unions.

The evaluation team left a draft report with the USAID and World Education and gave oral briefings on the evaluation's findings, conclusions and recommendations to both parties. Oral feedback was received from World Education on draft chapters II to V. The team departed Bamako on October 20. On November 12, USAID e-mailed its comments and questions about the draft report. Based on the USAID's submission, the evaluation team leader sent a list of questions November 13 to World Education. On March 1, 1997, World Education responded to the questions and provided other comments on the draft report. Both USAID and World Education's comments have been taken into account in the preparation of this final report.

### **C. SUMMARY OF USAID'S STRATEGIC PLAN**

Mali has embarked upon a path of social, economic and political liberalization. The popular March 1991 youth-led overthrow of the 23-year-old one-party state ignited an explosion of civic organizations (over 500 new NGOs registered) and independent media organizations (30 private radio stations and more than two dozen newspapers and periodicals). Mali has made outstanding progress in economic reform, becoming the IMF's star pupil in the region. For the third consecutive year Mali has met or surpassed all of its ESAF targets and is the only country in the region to have liberalized all consumer prices (including those for food and fuel). Politically, more than 12 parties contested Mali's 1992 presidential election and openly-expressed opposition remains common. The government's strategy for modernizing the society accords priority to the private sector as the engine of economic development and to a radically decentralized administrative structure as the basis for strengthening democratic governance.

As Mali begins the transformation of its society, it must continue to struggle with the constraints of the past. With two-thirds of the population under age 25, and population growth spiraling out of control, Mali cannot now meet the basic needs of all its citizens. Producers poised to make the transition to a more dynamic economy are unable to take full advantage of 1994's positive devaluation. The natural resource environment is fragile. Community-level organizations, on which the government has pinned its decentralization hopes, are far from able to shoulder the development burden. Malians—from the village to the boardroom to the presidency—are cut off from vital information needed to achieve their goals.

It is these pressing constraints that the USAID/Mali strategy is designed to address. The plan promotes a social focus on youth, a market-based economy, a democratic society and improved access and use of information. The strategic objectives counter the four major problems confronting Mali at the end of the 20th century: excessive population growth and disease, poverty, ineffective centralized power, and ignorance. The plan directly supports the Government of Mali's top priorities in the sectors of health, education and growth of the private sector.

USAID Mali's vision, "**More Mali, Less Aid**," embraces the idea that Malians themselves are responsible for their country's development and that external foreign assistance should be diminished over time. This vision is strongly shared by both our partners and customers. It is a positive declaration of a future of sustainable and stable development based on the mobilization of national resources.

The vision translates into concrete form with the USAID Mali Goal statement: "**Mali achieves a level of sustainable economic, political and social development that eliminates the need for concessional foreign assistance.**" Eliminating concessional foreign assistance means reducing the amount of concessional aid to no more than two percent of GDP (the present status of Turkey, the Dominican Republic or Thailand). To achieve this goal, Mali must significantly increase economic growth and dramatically reduce population growth.

The USAID Mali strategic plan for the period 1996 to 2002 focuses on three highly inter-related strategic objectives within the social, economic and political realms. USAID Mali will work in the social realm to empower youth to become responsible and contributing citizens. In the economic realm, the USAID plan will focus on sustainable economic growth. In the political realm, it will deal with issues of good governance. The program will continually seek out activities which provide mutually reinforcing overlap.

The USAID/Mali program is people-centered. It aims to provide new skills and to change the behavior of generations of Malian youth. The situation is urgent, given the inexorable demographics of Mali's population pyramid where two-thirds of the population are considered youth. To be successful, Malian youth must utilize new skills and adopt new behaviors; they must grow up in a society of expanding economic opportunity and sound democratic governance. The USAID program, therefore, focusses on mutually reinforcing activities which will, ultimately, enhance the ability of young people to satisfy their own rising expectations.

**Youth Strategic Objective:** *Changed social and economic behaviors among youth in targeted geographic areas*

The three results packages approved under this strategic objective address the priority problems facing Malian youth today: increasing the availability and access to, improving the quality of, and increasing demand for social services (i.e., health, family planning, education, and environment). The youth strategic objective is designed to be flexible, able to shift resources as priorities change. The youth strategic objective makes the largest claim on Mission personnel and financial resources.

**Sustainable Economic Growth:** *Increased value-added from specific economic subsectors to national income*

The economic growth strategic objective recognizes Mali's need to preserve its natural resource base to survive, and to exploit the resources in order to prosper. The strategic objective will focus on increasing the contribution to national income coming from small and medium enterprises and from agriculture. Concentration on these two sectors favors more equitable distribution of the benefits of growth. Being the second largest component of the strategic plan, this objective consists of four results packages aimed at increasing production and export of livestock and cereals, expanding financial services, and supporting fast-breaking opportunities in non-traditional economic activities.

**Governance:** *Community organizations play a leading role in governance, including development decision-making and planning, in targeted geographic areas*

The governance strategic objective directly supports strengthening of the community organizations that are at the heart of Mali's decentralization strategy. USAID/Mali's program over the next seven years will focus on building civil society through local groups and associations. In order to make community organizations viable, the four results packages will focus on strengthening support organizations, such as NGOs, and creating a sound enabling environment. The governance objective claim on personnel and financial resources will be less than that for youth and sustainable economic growth.

**Information and Communication:** *Improved access to, and facilitated use of, information*

Information and communication is an exploratory **special objective** to increase both access and use of information to expand knowledge, and to respond to the increasing demand for information resulting from increased pluralism and liberalization. Information and Communication will likely command resources on the same or lower order than Governance. It will consist of one composite results package combining efforts to improve communication, provide information resources and create an enabling environment for the free flow of information.

Implementation of this strategic plan follows the three-way approach of the New Partnership Initiative by strengthening the role of non-governmental organizations (30% or more of USAID Mali's portfolio), empowering small businesses and entrepreneurs (35%), and bolstering democracy at the local level (15%). The remainder of the program will be implemented through private contractors or the Malian government.

Graphics illustrating the main elements of USAID's Strategic Plan appear on the following pages, followed by a list of supporting documents to the Strategic Plan. Most of these documents are available in electronic or hardcopy format upon request from the USAID/Mali Program Office.

Vision

# More Mali - Less Aid

Goal

**Mali achieves a level of sustainable political, economic and social development that eliminates the need for concessional foreign assistance**

Strategic Objectives\*

**Youth**

**Sustainable Economic Growth**

**Democratic Governance**

**Information and Communication**

S.O. Statement

*Changed social and economic behaviors among youth in targeted geographic areas*

*Increased value-added of specific economic subsectors to national income*

*Community organizations (COs) in target communes are effective partners in democratic governance, including development decision-making and planning*

*Improved access to, and facilitated use of, information*

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Quality reproductive health services benefit youth

Increased value-added in the livestock subsector

Target COs are engaged in democratic self-governance and civic action at the local level and beyond

Effective decentralization occurs by the end of 1999

Enabling environment empowers target COs, intermediary NGOs and federations

Expanded communication of information

Young parents capable of insuring child survival

Increased value-added in the cereals subsector

Target intermediary NGOs and federations support community organizations' democratic self-governance and civic action

Target intermediary NGOs and federations effectively aggregate and represent CO interests at the local level and beyond

Selected organizations obtain and use current development information

Increased gender equity in and expansion of basic and vocational education

Increased savings mobilization and credit

The capacity of target NGOs and federations is strengthened

The civic action skills of target intermediary NGOs and federations is improved

Enhanced enabling environment

Youth increase their incomes and improve their environment

Widen and diversify economic output

**USAID Mali Strategic Plan April 1996**

\* Information and Communication is a Special Objective



- decreased infant mortality rate (total, 1q0)
- decreased under five mortality rate (total, 5q0)

- decreased age-specific fertility rate for 15-19 & 20-24 yrs. cohort
- increased level of education (by cohort and gender)

Youth S.O.

### Changed Social and Economic Behaviors Among Youth

USAID Mali Strategic Plan October 1996

10/8/96

- increased contraceptive prevalence rate (CPR) for modern methods for 15-24 yrs. cohort (by gender) (non-DHS years proxied by couple years of protection (CYP))
- increased % of children 12-23 months receiving full range of immunizations (DPT3, BCG, OPV3, measles)
- [-decreased rate of increase of HIV prevalence in target group]

- increased gross enrollment ratio (total & by gender)
- increased 6th grade attainment rate (total & by gender)
- increased gross access ratio (total & by gender)
- [- increased market employment among 20-24 cohort (total, by gender, urban & rural)]

### Health

### Education

Intermediate Results

Healthier young women and men making responsible decisions about child survival and reproductive health in targeted geographic areas

Better educated young women and men with skills relevant to the market economy in targeted geographic areas

- increased % of births assisted by a trained attendant by 15-24 yrs. cohort
- increased % reported condom use among unmarried, sexually active males aged 15-24 yrs. in the most recent sexual intercourse
- increased % of under 3 month olds exclusively breast-fed

- increased % of community school students passing 6th grade exams (total & by gender)
- increased application of solutions to both urban & rural environmental problems by youth
- [- increased market-relevant skills among cohort ages 15-24 (total, by gender, urban & rural)]

Access Quality Demand

Access Quality Demand

Increased access to minimum package of focused CS and RPH interventions at district and sub-district levels

Minimum package of focused CS and RPH interventions provided at the district and sub-district levels according to internationally & nationally recognized norms and standards

Increased knowledge, attitudes and practices of individuals, households and communities of minimum package of focused CS and RPH interventions

Increased availability and access to basic education and skills development opportunities for girls and boys

Improved quality of basic education and skills development opportunities for girls and boys

Increased demand for basic education and skills development opportunities, especially for girls

- increased % of population within 15 km of a fixed health facility offering (1) focused CS interventions (2) family planning services or served by a CBD agent

- increased % of fixed health facilities at district & sub-district levels offering focused interventions according to international & national standards in (1) CS interventions (2) RH interventions

- at service delivery points, increased % of caretakers citing at least one method of preventing or controlling diarrhea & dehydration in areas served, increased % of population ages 15-24 who know where CS & RH services can be attained (by gender)

- decreased % of villages outside 5 km of a primary school
- increased gross access ratio (total & by gender)
- increased gross enrollment ration (total & by gender)
- [- increased # of market-linked skills development opportunities for youth who did not attend school or who dropped out early (by gender, urban & rural)]

- decrease in the student/teacher ratio in community schools
- increased awareness of urban & rural environmental issues among youth (total, by gender, urban & rural)
- [- increased % of graduates of skills development programs employed or whose businesses survive 3 yrs. (total & by gender)]

- number of new community school registrations by "comités de gestion": at the Inspectorate level
- [- some measure of increased demand for girls' schooling]

### Capacity

### Capacity

Increased systems and institutional capacity at appropriate levels to improve community service delivery

Increased systems and institutional capacity at appropriate levels to improve community service delivery

- [- an information systems indicator to be developed]
- [- an supervision/cost recovery indicator to be developed]

- [- an information systems indicator to be developed]
- [- an supervision/cost recovery indicator to be developed]
- [- increase in the # of youth having access to non-formal banking financial institutions (total & by gender)]

BEST AVAILABLE COPY

Sub - Results

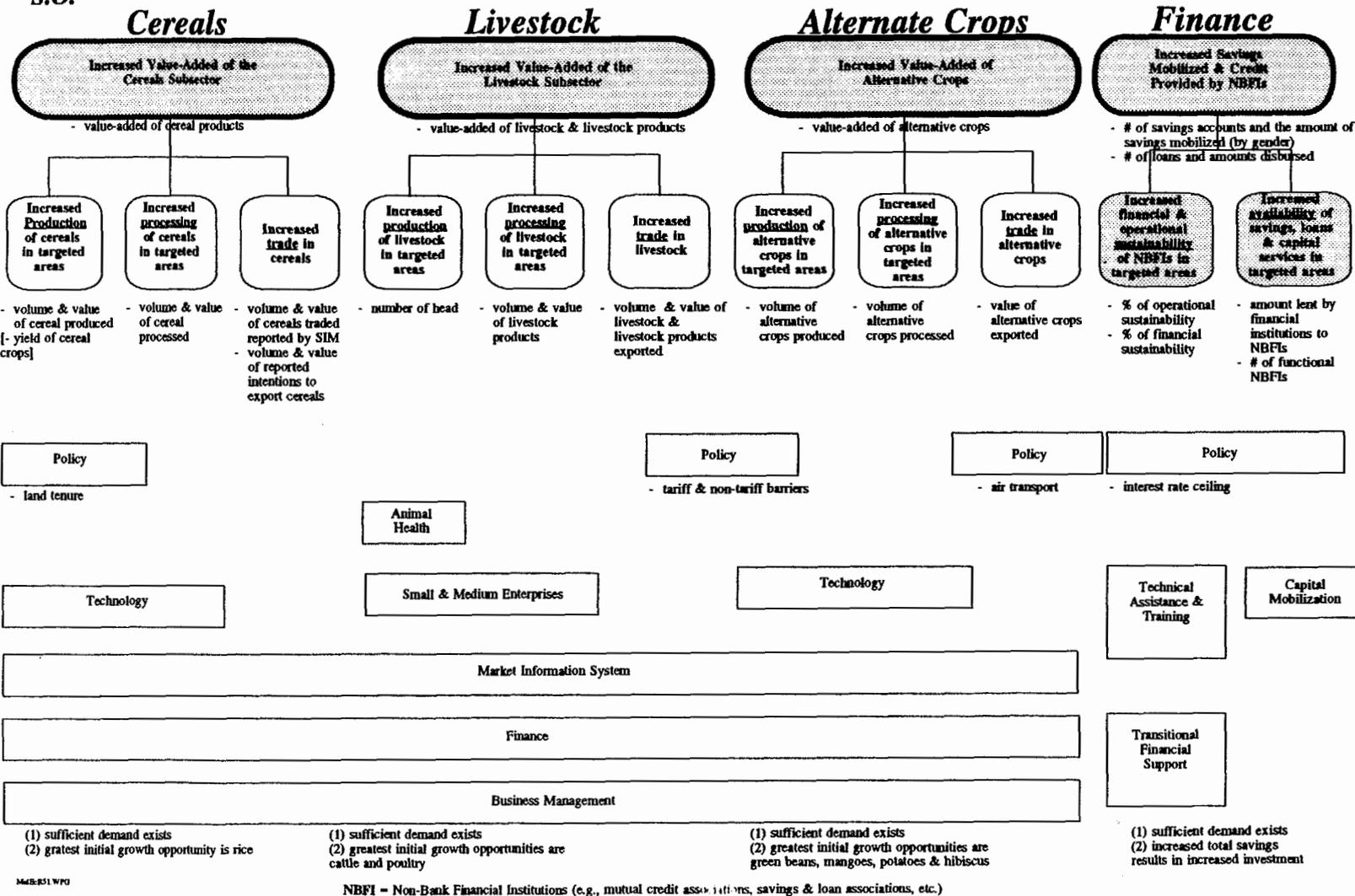
[ - growth rate of subsectors at the national level]  
[ - share of domestic savings as a percentage of GDP]

**Sustainable  
Economic  
Growth  
S.O.**

**Increased Value-Added of Specific Economic Subsectors**

**USAID Mali  
Strategic Plan  
October 1996**  
10/8/96

- absolute value of subsectors at the national level  
- proportion of the subsector as a share of GDP  
- share of domestic savings as a percentage of total savings



22

# Democratic Governance Strategic Objective

## Community Organizations in Target Communes are Effective Partners in Democratic Governance, Including Development Decision-Making and Planning

SO 3

- % of target community organizations which have affected two or more development decisions (Total COs/Women's COs)
- # of Regional/National Government Decisions target intermediary NGOs and Federation and their CO members & partners affected (Total issues & women's issues)
- % of Target COs which have formed good partnerships with local Governments in delivering services (total COs/Women's COs)

- % of target communes where USAID finances DG activities in which new community organizations have formed during year
- % target communes in which non-target community organizations adopt civic action practices
- % of Target COs expanding their development services and activities (total COs/women's COs)

Intermediate Results, Indicators  
Illustrative Activities

IR-3.1

### Community Organizations

Target community organizations are engaged in democratic self-governance and civic action at the local level and beyond

USAID, PVO and NGO Partners

- % of target COs govern themselves democratically
- % of target COs have sound management practices
- % of mixed gender COs with at least one woman in a leadership position
- % of COs pursuing civic action, as gauged by any kind of public advocacy on even one issue
- % of target COs pursuing effective civic action
- % of target COs mobilize non-USAID, non-member resources

Training and technical assistance

- (1) democratic self-governance (capacity building, as needed)
- (2) civic action (mandatory to receive capacity building)
- (3) matching start-up grant for local DG information center "centre d'animation et de formation civique"
- (4) training of trainers for representative animateurs (men & women)
- (5) micro-grant fund for COs (fora, commissions)

IR-3.2

### Decentralization

Effective decentralization Occurs by the end of 1999

GRM and Other Donors

- % of communal boundaries decided
- % of elections of mayors, communal boards and councils decided
- Planned laws & regulations about communal councils, boards and mayors' authority and resources decided by 1999
- Portion of total human & financial resources generated and dispersed by communes
- Frequency & number of public reporting on council and board meeting minutes and operations

IR-3.3

### Enabling Environment

Enabling environment empowers target community organizations, intermediary NGOs and Federations

UNDP, ILO, Malian Civil Society, USAID, GRM

- Progress towards legal recognition of cooperatives, village associations and federations adapted to decentralization
- # of enabling environment issues around which 2 or more NGOs and federations work together to alleviate constraints
- % of community organizations which are knowledgeable about their rights and obligations vis-a-vis local governments

- (1) identify, analyze and address constraints in existing laws, regulations, policies affecting COs and federations
- (2) civic education campaigns for civil society at all levels and state and local government including basic systems, decentralization, DG theory and civil society and specific laws/policies affecting COs; includes the translation and dissemination of laws/policies

IR-3.1.1

Target intermediary NGOs and federations support community organizations' democratic self-governance and civic action

USAID and PVO Partners

- COs which report that they made organizational changes and/or used at least one of the new skills in which they were trained

Malian NGOs and federations deliver training to COs in:

- democratic self-governance
- civic action skills training (mandatory to receive capacity building training)

IR-3.1.1.1 & 3.1.2.1

The capacity of target intermediary NGOs and federations is strengthened

- Target intermediary NGOs and federations govern themselves democratically
- Target groups have sound management practices

training of trainers and technical assistance, plus training and facilitation skills

IR-3.1.2

Target intermediary NGOs and federations effectively aggregate and represent community organization interests at the local level and beyond

USAID and PVO Partners

- # of target intermediary NGOs and federations for which 2 or more C.O. partners report that they are effectively represented
- Target intermediary NGOs and federations effectively represent COs' interests
- # of Federations of COs formed to address specific concerns related to government decisions
- # of target Federations whose membership is stable or increasing
- # of target intermediary NGOs and Federations engaged in sustained action on issues of mutual concern

grants and technical assistance for linkage activities

IR-3.2.2

The civic action skills of target intermediary NGOs and federations are strengthened

- % of trained intermediate NGOs and federations using civic action techniques is a given year

training of trainers and technical assistance

Results in shaded boxes are reported to AID/W

USAID Mali  
Strategic Plan  
October 1996

MaliDR51.WPG

Information & Communication

S.O.

Improved Access to, and Facilitated Use of, Information

USAID Mali Strategic Plan  
October 1996

10/8/96

- policies to enable improved access to information
- community radio coverage
- improved access to information through information providers
- # of users obtaining information about Mali via an Internet WWW site
- total number of Internet users in Mali

I.R.

IR-4.1

Enabling Environment

Enhance existing liberal enabling environment in the information and communication sector

- continued favorable & liberal policy environment

IR-4.1.1

Support development of Freedom of Information legislation

- produce report on access to information policies and constraints

IR-4.1.2

Policy dialogue on information & communication

- # of discussions held with relevant partners to insure that proposed telecommunications policies are adequate

IR-4.2

Information Resources

More Malians obtain and use current development information

- # of information Resources Center (IRC) use
- Internet log-ins by user

IR-4.2.1

Increase demand for information technologies

- promotion of on-line & off-line information technologies

IR-4.2.2

Support Internet access among selected Malian institutions

- # of clients linked to the Internet (USAID funded)
- Internet users trained & using newly-acquired skills

IR-4.2.1.1 & 4.2.2.1

The national Internet gateway node is established in Mali

- Internet Service Providers (ISPs) operational

IR-4.3

Communications

Enhance Communications

- % of population covered by community radio
- Internet users accessing information on Mali (by site)

IR-4.3.1

Support of existing and creation of new community radio stations

- # of contracts brokered between radio stations and public service message providers
- improved communication, technical and management skills
- reduced radio "down time"
- # of existing stations upgraded
- # of new community radio stations established

IR-4.3.2

Support World Wide Web (WWW) site development in Mali

- WWW sites sset-up

Sub - Results

**Supporting Documents to USAID's Strategic Plan**

- (1) **"What Other Donors are Doing: By Strategic Objective, Results Package and Activity,"** Cheryl Jennings, USAID Mali Program Office, August 1995.
- (2) **"Mali Macroeconomic Review: Final Report,"** Brian Ames, DAI, USAID Mali Report, July 1995.
- (3) **"Mali Strategy Planning Paper,"** Brian Ames, DAI, USAID Mali Report, July 1995.
- (4) **"Comments and Recommendations on Incorporating Gender/WID Concerns into Mission's Strategic Objectives,"** Fatou Rigoulot, USAID/REDSO Abidjan, 18 May 1995.
- (5) **"Program Assessment of USAID/Mali's PVOs and NGOs Activities: Prospects for Enhanced Collaboration and Success,"** Curt D. Grimm, Lillian Baer, Yacouba Konaté and Tiémoko Diallo, April 1995.
- (6) **"The New Partnership Initiative: Strengthening Grassroots Political and Economic Institutions,"** AID/W Global Bureau, revised draft version dated March 30, 1995.
- (7) **"Preparing for the Future: A vision of West Africa in the Year 2020,"** Summary Report of the West Africa Long-Term Perspective Study, Club du Sahel, CILSS, CINERGIE, March 1995.
- (8) **"Economic Management in the Sahel: A Study of Policy Advocacy in Mali,"** Henri Josserand and R. James Bingen in collaboration with Cheibane Coulibaly, Tiémoko Diallo, and Edmond Dembelé, Decentralization: Finance and Management Project, Contract No. DHR 5446-Z-00-7033-00, February 1995.
- (9) **"Mali: Conférence de Table Ronde,"** Ministère des Affaires Etrangères, des Maliens de l'Exterieur et de l'Intégration Africaine, Genève, September 1994.
- (10) **"Democracy Project Identification Document (PID),"** David Atteberry and David Miller, USAID Mali, 1994.
- (11) **"Key Factors in Establishing Foundations and Endowments in Mali,"** John T. Rigby, Ellen E. Tipper, Mohamed Thiam, Zoumana Doumbia, et al, November 1993.

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## II. URBAN REVITALIZATION

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*Development Associates, Inc.*

### A. PHASE I

#### *1. General*

This phase included the original grant, signed on August 14, 1991, and the first amendment, signed in September 1992, which increased funding under the grant from US \$1,583,700 to US \$1,698,763 and extended the completion date from January 15, 1993 to April 15, 1993.

#### *2. Goals and Purpose*

The purpose of the grant was to provide support for urban communities in Mali by injecting cash and strengthening civic organizations working on urban cleanliness and building restoration. By generating income and improving the urban environment, morale would be improved and social tensions lessened. The project also hoped to re-establish neighborhood-level civic associations to perform improvement activities in the short term, which could then evolve into core groups for future credit interventions and other urban development activities.

Expected impacts, besides income generation, included cleaning trash and drainage canals and other cosmetic improvements, health improvements which could accompany such cleanup, and an improvement in nutrition which would result from income generation.

More specific objectives were defined in World Education's internal evaluation of Phase 1 of the urban project, dated April 1993, namely:

- ▶ To allocate funds for each neighborhood according to population size, to pay for labor and materials.
- ▶ To select and provide institutional support for about 25 Malian NGOs, which would implement the program.
- ▶ To enhance civic awareness by: a) asking leaders of neighborhood groups to assist on a voluntary basis with the design and supervision of project activities; and b) encouraging contributions from neighborhood residents.
- ▶ To involve local government authorities when necessary, for example for registration of associations, for technical expertise, etc.
- ▶ To clean up cities by removing trash, improving drainage, building latrines, repairing roads and small bridges, etc.
- ▶ To attract interest in urban improvement among the donor community, especially for longer-term investment.

A final goal of the Urban Revitalization Project was to try out a decentralized model for planning and decision-making in urban areas.

### *3. Implementation*

World Education's role was to administer USAID funds and provide a minimal amount of training and supervisory support. World Education managed the project with a small Malian staff (an engineer, NGO coordinator and animator), working with a part-time technical adviser and support staff.

World Education chose Malian NGOs to organize neighborhood groups to implement project activities. In exchange they received a 10 percent management fee, over and above the grant to the community, that was intended to cover the administrative costs of the NGO.

A total of about 60 NGOs took part in the project in Bamako and the other major towns, far more than the 25 originally anticipated. World Education was willing to work with new, inexperienced NGOs if they were legally registered and did not have a history of financial indiscretion, mismanagement or political affiliations.

Liaison with local government authorities was defined as an NGO responsibility. The project anticipated a need for assistance from town officials and technical government services in two key areas, namely registration of groups and logistical support.

Interns, rather than permanent NGO staff, were hired by the NGOs to develop and supervise clean-up activities. They performed an important mobilizing function, and were paid the same daily wage as other laborers. Table II-1 summarizes NGO involvement in the project, and shows the large number of NGO interns — 355 altogether — who were responsible for mobilizing communities and coordinating project activities.

At the community level, neighborhood groups were run by a committee of 10 - 15 residents. Working on a strictly voluntary basis, they were expected to serve as a channel for information, make decisions on behalf of the community, and oversee the use of neighborhood funds.

Project implementation was planned in stages. During the first few months World Education staff worked with two experienced NGO partners, OMAES and AED, which had been involved in program discussions from the outset. They developed an accounting and monitoring system, prepared and tested an NGO training program, and planned and implemented pilot activities in two communes in Bamako (Commune V and Commune II). By the beginning of December 1991 the pilot test was ready for preliminary evaluation, and preparations were well underway for expanding the program to all six communes in Bamako with an additional 12 NGO partners. According to World Education, experienced NGOs were used at this time, but most agreed to mentor new NGOs.

In early 1992 the Urban Project team was ready to launch activities in Ségou, Mopti and Sikasso. Three more towns — Kayes, Koulikoro and Kati — were added shortly thereafter. The number of participating NGOs and the scope of activities increased considerably.

TABLE II-1

## Urban Project: Employment

Urban Areas	Number of Neighborhoods	Number of Civic Groups	Number of NGOs	Number of Interns
BAMAKO	61	119	42	232
SEGOU	12	12	2	42
MOPTI	9	9	4	15
SIKASSO	15	15	5	26
KAYES	5	5	3	25
KOULIKORO	7	7	4	8
KATI	9	10	2	7
<b>TOTAL</b>	<b>118</b>	<b>177</b>	<b>62</b>	<b>355</b>

#### 4. Results

Project activities were decided in consultation with the population of each *quartier*, and so reflected the needs and priorities of each neighborhood — within the limitations of available funds. Many communities worked on improving their local drainage system — clearing blocked ditches, deepening canals and replacing damaged paving stones covering the drains. Over 127,000 meters of ditches were cleared, over 11,700 meters were deepened, and over 200 meters were paved. Huge amounts of refuse were removed, notably in Mopti, but also in Ségou, Bamako, Kayes and Sikasso. Some neighborhoods built enclosures for refuse, or smaller bins for collecting garbage.

Roads were repaired and re-surfaced in Bamako and Mopti, as well as Ségou and Sikasso. Fifty latrines were built in school compounds and market places throughout Bamako, because these were identified as a priority in many neighborhoods. Funds were used to improve the supply of drinking water in parts of Bamako and Ségou, and several communities in Bamako and Sikasso engaged in weeding and clearing open spaces. Other activities chosen by particular neighborhoods included tree planting and various construction projects such as a bridge, a small dam, a dispensary/maternity, classrooms, and a playground wall to prevent children from running onto a busy main road.

TABLE II-2

Urban Project: Work Accomplished

	Clearing drainage canals	Cutting drainage canals	Making/laying paving stones	Refuse removal	Construction of refuse dumps	Manufacture of refuse bins	Road repair/resurfacing	Latrine construction	Installation of standpipes	Weeding/clearing	Other
unit	m	m	m	m			m			ha	
BAMAKO	41,659	536	101	1,459	14	28	8,292	50	11	317	school classrooms, dispensaries, playground wall, tree planting bridge
SEGOU	21,320	550	14	1,580	2	-	2,110	4	4	-	miscellaneous construction
MOPTI	12,475	-	76	5,901	-	-	7,800	-	-	-	dam construction (135 m)
SIKASSO	42,249	9,456	20	730	7	-	954	-	-	68	
KAYES	9,822	300	-	1,389	-	71	-	-	-	-	
KOULIKORO	-	900	-	-	-	-	-	1	-	-	
KATI	-	-	-	-	16	-	-	-	-	-	
<b>TOTAL</b>	<b>127,525</b>	<b>11,742</b>	<b>211</b>	<b>11,059</b>	<b>39</b>	<b>99</b>	<b>19,156</b>	<b>55</b>	<b>15</b>	<b>385</b>	

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The funding that was spent on neighborhood projects is shown in Table II-3 below. In Bamako, funds were allocated to *quartiers* in proportion to their population size, and an arbitrary amount of 15,000,000 CFA (\$60,000) was budgeted for each regional capital. However, funding for Koulikoro was redistributed because it is the smallest capital with a population of only 20,000. CFA 8,000,000 CFA (\$32,000) was kept for the town of Koulikoro and 5,000,000 CFA (\$20,000) was earmarked for Kati which has a population of 30,000. The remaining balance was: (1) reallocated to two neighborhoods in Bamako (Dravela and Sibiribougou) that had been omitted during the initial calculations; and (2) used to cover the costs of NGO interns working with urban communities.

According to World Education, some communities were frustrated by the small amount of funding that was available, given the extent of their needs. In a few instances they were determined to tackle their priorities rather than re-orient the program, even if it meant raising additional money from local residents. This was the case in Dogodouma, where 1,741,350 CFA (almost \$7,000) was collected in cash, and in Yirimadjo, where the community wanted to build a maternity. Overall, an estimated 528,697,000 CFA (over \$2 million) was contributed to project activities by local communities — more than twice as much as the funding provided by USAID.

This estimate of community contributions is made up of about 20 percent cash and in-kind donations, and about 80 percent time donated by members of the community for meetings and project supervision. Significant contributions were also made by the Malian NGOs (16,763,795 FCFA or about US \$67,000), World Education (17,232,066 FCFA or almost US \$ 69,000) and local administrative authorities (13,650,000 FCFA or about US \$54,600). The value of time donated by community volunteers is calculated at a rate of 1000 FCFA, then about US \$4, per meeting or per day as applicable.

NGOs and local communities were asked to keep careful records of employment in each neighborhood. A total of 57,736 person days were worked in the six communes of Bamako over a period of 336 days. The numbers of people employed and days worked vary considerably among the other urban centers. Overall a total of 98,030 person days were worked.

Everyone received the same daily wage of 1000 CFA or \$4.00, so the project paid 98 million CFA (\$392,000) in wages. This represents almost half (47 percent) of the US \$825,000 allocated for community projects. This does not include employment of 355 interns, whose wage of 1000 FCFA (US \$4) per day was included as part of the project administration costs. While there were other costs associated with the project, materials for example, there were other outputs as well, including clean-up, which had an intrinsic value.

TABLE II-3

## Urban Project: Funding by Urban Areas

Urban Area	Population	Funds Allocated CFA	Funds Spent CFA	Local Contributions CFA
<b>BAMAKO:</b>				
Commune I	126,228	25,167,939	25,167,939	65,195,000
Commune II	109,352	21,803,122	22,495,022	53,690,000
Commune III	95,783	19,097,670	18,279,245	49,850,000
Commune IV	137,612	27,397,858	27,557,903	69,030,000
Commune V	107,383	21,410,533	21,410,533	53,690,000
Commune VI	82,117	16,372,878	17,403,791	42,182,000
<b>Bamako TOTAL</b>	<b>658,475</b>	<b>131,250,000</b>	<b>132,314,433</b>	<b>333,637,000</b>
<b>OTHER URBAN AREAS:</b>				
SEGOU	107,840	15,000,00	15,000,000	126,240,000
MOPTI	56,000	15,000,000	15,000,000	15,240,000
SIKASSO	55,023	15,000,000	15,000,000	14,400,000
KAYES	57,737	15,000,000	15,000,000	14,400,000
KOULIKORO	20,795	15,000,000	8,000,000	16,200,00
KATI	30,185	0	5,000,000	8,880,000
<b>GRAND TOTAL</b>	<b>986,055</b>	<b>206,250,000</b>	<b>205,314,433</b>	<b>528,697,000</b>

### 5. Impact

The employment and the opportunity for dialogue provided by the Phase I activities, particularly to disaffected youth, may well have provided employment and a voice in community affairs that allowed frustration and energy to be vented in constructive ways. At any rate, tensions did not reach the explosive level and elections passed without more violence. Although Phase I of the project achieved the short-term objectives set out for it, other expected results are less measurable.

Although the employment was very short-term, it had an impact in some neighborhoods that was more than symbolic. Wages injected into the communities provided cash to circulate in the *quartiers* at the grass-roots level, supporting businesses as well as providing revenue for the original wage earner.

TABLE II-4

## Urban Project: Employment

Urban Area	Population	Employment Generated	Number of Days Worked	GIEs Formed
BAMAKO	658,475	57,736	336	30
SEGOU	107,840	9,051	35	1
MOPTI	56,000	9,577	180	1
SIKASSO	55,023	7,176	64	14
KAYES	57,737	10,102	45	15
KOULIKORO	20,795	1,868	57	0
KATI	30,185	2,520	42	0
<b>TOTAL</b>	<b>986,055</b>	<b>98,030</b>	<b>759</b>	<b>61</b>

Even though significant health improvements probably did not occur from the isolated actions, the improvements did serve as a base for further community organization around questions of environmental hygiene or health, among other topics. Also, the provision of potable water either nearer the consumer or at a lower cost or both made available time and/or financial resources for income generation, child care or other productive activities.

A cleaner environment may have attracted businesses and public services, but there are no data on this. Some of the most enterprising individuals involved in project activities did use the project as a springboard for forming GIEs (Groupements d'Interêt Economique — Economic Interest Groups). (GIEs are for-profit businesses, registered by the government, which are to provide public services, such as garbage pick-up or disposal of waste water, responding to community needs and providing permanent employment at the same time.) At least one of the GIEs went on to become a construction business with contracts worth millions of FCFA (tens of thousands of dollars) within a few years.

Some *Groupes Civiques* (civic groups) and GIEs continued activities by attracting continued assistance during Phase II of the project or from other sources. This, however, was not always the case. NGOs who returned in 1996 to some of the *quartiers* where no project activities had taken place since Phase I found that many of the community organizations which had been set up during Phase I no longer existed.

According to World Education, their participatory approach and methodology, whatever the activity, resulted in a series of lively debates among urban residents — men and women, young and old. By the end of the first phase, the project was deliberately promoting constructive discussion about neighborhood priorities and democratic decision making.

## B. PHASE II

### 1. General

The second amendment, signed at the end of August 1993, inaugurated Phase II of the project. The original proposal for the amendment was for a three-year period, but at the request of USAID, this was reduced to one year — through December 31, 1994. The funding of US \$675,000 under the amendment raised the total grant to US \$2,373,763.

### 2. Goals and Objectives

The goal was to continue the growth and viability of the decentralized structures for urban community development activities and decision-making processes.

According to the original three-year proposal, objectives for this phase of the project included:

- ▶ the creation or reinforcement of 30 viable GIEs responding to priority needs expressed by *quartier* residents;
- ▶ a field-tested literacy program for urban women and families;
- ▶ 15 Malian NGOs with increased capabilities in program planning, management and fund raising; and
- ▶ the development of cost-effective technologies for urban neighborhood sanitation enterprises.

Objectives appear not to have been changed when the amendment was granted for one year instead of three, although successful implementation of all goals would have been more difficult. The focus of Phase II changed from income generation and clean-up to institution building. This phase was intended to: (a) consolidate gains made by some NGOs, GIEs and civic groups, reinforcing their capacities; and (b) creating new GIEs to provide sustainable solutions to the needs of the population. Organizations started under Phase I, such as civic groups and GIEs, were to be provided with assistance that would permit them to continue providing jobs and sanitation services which responded to community needs. The capacity of selected NGOs was also to be reinforced to continue to implement the activities.

Fewer sites were covered under this amendment than during the first phase: activity sites were reduced from 61 to 6 *quartiers* of Bamako and the cities of Sikasso and Kati. According to World Education, USAID suggested this reduction in areas covered because of concerns that the project was too thinly spread; they also suggested that activities be concentrated in or near Bamako because few organizations had programs in Bamako at that time. Six NGOs were selected from the most successful of the 60 NGOs involved in Phase I.

### **3. Results**

The NGOs trained 14 GIEs which had started in Phase I in Bamako and formed and trained 10 new GIEs: 3 in Sikasso, 3 in Kati, and 4 in Bamako. The GIEs were trained in the creation and management of enterprises, and in the organization and dynamics of groups. In all, 125 members of GIEs received training. According to World Education, 110 permanent jobs were created and 19 civic groups were constituted.

The GIEs provided services in garbage pickup (Kati and Sikasso), waste water management (Bagadadji and Lafiabougou) and potable water supply (Boukassoumbougou and Magnambougou).

According to World Education, GIEs in Mopti (4), Segou (2), and Kayes (5) received some informal assistance such as project documents, and they were referred to the NGO ACA for further assistance.

A consultative council was formed to advise World Education on sanitation and other activities of the urban project. This council was not active during Phase III.

Prototypes were developed for use in garbage pick-up ("triporteur"); emptying of septic tanks and cess-pits ("spiros"); and potable water supply (slow sand filter). A grease trap was added to the "puisards" or cess-pits to prolong their life. These are described below in the Conclusions subsection.

With IEP (Institut d'Education Populaire), World Education launched a pilot program in which 185 members of women's groups in the cities of Bamako, Kayes, Kati and Segou received literacy training. The learner-generated contents of the literacy training included: leadership, gender, education and culture.

### **4. Impacts**

Because activities, except for literacy training, continued in all of the Phase II sites during Phase III, impacts will be assessed under Phase III.

A program for expanding literacy training as part of the urban project 1996-1997 was developed, and a pilot program was being mobilized at the time of this evaluation. Materials developed during Phase II will be used; otherwise, the evaluation team could not assess the long-term impact of this pilot. IEP had its own program, but it was not compatible with World Education's plans. Thus, although World Education and IEP continue to exchange ideas, IEP no longer implements activities for World Education.

## **C. PHASE III**

### ***1. General***

The third amendment to the grant was signed on December 29, 1994. In this amendment, the women's micro-enterprise project was merged into the urban project. The micro-enterprise project is discussed in Chapter III.

Amendments 4 and 5 to the grant were included in this phase: Amendment 4 simply made administrative changes in the document in keeping with changes in USAID rules and regulations (22 CFR). Amendment 5 was a no-cost extension that extended the estimated completion date from December 31, 1995 to March 31, 1996.

Amendment 6 to the grant was signed in early March 1996; it extended the grant completion date to March 31, 1997 and granted an additional US \$1,000,000, increasing total funding under the grant to US \$4,806,155.

Activities under this phase were ongoing at the time of the evaluation.

### ***2. Goals and Objectives***

The goal of Phase III of the urban component was to strengthen the outcomes of Phases I and II of the urban revitalization project and replicate their successes in six new secondary cities. The micro-enterprise project became the second component of the new project, and is discussed in chapter III of this evaluation.

After negotiations with USAID, the following objectives for amendment 6 were defined:

- ▶ evaluate Phase III to date;
- ▶ ensure the training and functionality of 25 civic groups and produce training guides;
- ▶ create 10 new GIEs and 100 jobs (30 in new GIEs, 70 in existing GIEs);
- ▶ reinforce existing GIEs (diversification of activities for 10 GIEs);
- ▶ create 6 Centres d'Education Non-formelle (nonformal education centers) at Bamako;
- ▶ finalize and market 4 prototypes of appropriate technology;
- ▶ ensure supervision of project activities.

The project was also to start to implement a phase-out plan.

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### 3. Implementation

#### a. General

Activities were continued with the six NGOs involved in Phase II (there had been a change of NGO, from GRAT to GADS, in Sikasso) and seven others were added, for a total of 13 NGOs working in 13 different *quartiers* of Bamako and 6 secondary cities with 34 GIEs functional of the 36 created. Training under Phase III began with an orientation for the NGOs in March 1995 and continued with: (a) training of trainers in feasibility studies, solid waste management, and promotion and data collection techniques; and (b) training in technologies developed and/or chosen for use by the project.

In turn, GIEs were trained to: (a) do feasibility studies; (b) construct "puisards" (cesspits) (in Bamako); (c) compost (Sikasso); and (d) to handle solid waste management. The 24 GIEs created during Phase I were trained in financial management.

In March and April 1996, an internal evaluation was executed, and plans for phasing out the project and for better monitoring and follow-up were developed. Additional training for 25 civic groups is planned for 1996, and a training guide is to be produced. Existing GIEs are to be reinforced and 10 will receive assistance in diversifying their activities.

Six NGOs, working in two *quartiers* in Bamako and four secondary cities, have begun assisting civic groups that had expressed an interest in establishing Centres d'Education Non-formelles. World Education will provide NGOs with training for mobilizing and organizing the communities, as well as training the NGOs to train the community management committees. World Education will also provide 500,000 FCFA (about US \$1,000) per center for start-up materials.

Also planned are the finalization and promotion of appropriate technology prototypes for sanitation, using at least four of the prototypes developed for use in the project to date.

As a result of the workshops on supervision, follow-up and monitoring of project partners are scheduled at all levels: NGOs, civic groups and GIEs. The follow-up will include implementation of reporting, financial and monitoring systems.

#### b. Organizing the Activity

At the start of Phase III, activities were started in seven *quartiers* of Bamako and continued in six. The number of NGOs working in Bamako was increased to eight, although some of the increase is accounted for by NGOs who became independent of consortia. Activities were also begun in six secondary cities (Fana, Niono, Dioro, San, Koutiala and Bougouni) and activities already underway in Sikasso and Kati were continued.

After the "new" *quartiers* and cities were selected, a request was made for proposals from NGOs.

According to World Education, the main criteria for NGO selection for the secondary cities were first that the NGO had fulfilled the GRM's legal requirements; second, the NGO had experience working in the area; and third, some of its staff were from the area, which, it was assumed,

would facilitate contact with the community. In Bamako, NGOs already working there were assigned additional *quartiers*.

Once selected, the NGOs received an orientation from World Education about the project. They then approached the local authorities and explained the project to them. The NGOs received training by World Education in survey techniques and then did a community survey, or *enquête, quartier by quartier*. The survey was designed around a few possible interventions, all of them in sanitation: (a) solid waste management, i.e., garbage pick-up possibly leading to composting; (b) management of waste water, through the construction of soak-aways (cesspits), latrines and/or septic tanks; (c) the emptying of latrines, septic tanks or cesspits; or (d) the provision of potable water.

In fact, where a community felt that potable water supply was its most important priority, the resources available to the project did not permit immediate action in any of the project cities. In practical terms, then, the possibilities for responding to the communities' needs were limited still further.

A general assembly of the population was called, usually with the assistance of local authorities. There, the NGO explained the project, and the people then elected a *groupe civique*. The members of GIEs were also chosen, one or two per *quartier*. In each town one or two members of each *groupe civique* were chosen to be members of a coordinating committee (Bureau de Coordination). Normally it was this bureau, rather than the *groupes civiques* themselves, who coordinated GIE activities, with the members of the *groupes civiques* acting as liaison between the bureau and the population. In most of the cities visited, there were more civic groups than GIEs, so coordination activities more naturally fell to the coordinating committee.

### **c. Special Problems in the Secondary Cities**

#### **(1) Surveys**

In the secondary cities, surveys were made to discover the needs of the population. The assumption seems to have been that the GIEs created by the project would be profitable since the services that they were providing answered a felt need — the population, during the survey, had expressed its willingness to pay for the services which would answer that need. The surveys were carried out by the NGOs, after training by World Education in survey techniques.

However, problems surfaced almost immediately. One *quartier* in Fana and two in San declined to participate in the project. According to the NGOs, much of the population in these smaller cities are farmers, and they are in the habit of using their organic waste to fertilize their fields. The people in the *quartiers* in question did not want to give up their garbage, much less pay to have it taken away. This is further reflected in the low rates of subscription in the *quartiers* where the GIEs are working; the GIEs themselves say that their only customers are people such as civil servants and farmers without the means to take their garbage to their distant fields.

In view of the response to the activities undertaken — low rates of demand for services provided by the GIEs — it seems reasonable to surmise that the surveys, for various reasons, whether in data collection or analysis, did not provide a very realistic picture of the community's perceived

needs. The members of the *groupes civiques* interviewed said that they believed that this was because, although the population said, when asked, that they would be willing to pay for pick-up, they actually believed that it would be free.

In one city, many people had not said that the provision of potable water was a priority only because they believed that a water supply project then underway would provide them with potable water. In fact, it will be some time (if ever) before the water supply system will be extended to reach their *quartier*. Although this last problem applied to one city in particular, the problem of a lack of demand for services which the survey had found to be a priority need of the population was found in all but one of the secondary cities visited.

Another example of the garbage collection problem was illustrated in Fana. The president of the civic group that oversees the GIEs and tries to assist them in promoting their activities is not a customer. He keeps his garbage for use in his field. Because his field was too distant for the GIE's donkey carts to transport his garbage there, he paid 2500 FCFA (about US \$5) for a tractor to do so. The evaluation team observed farmers with carts taking garbage from un-emptied interim dumps.

Although in Fana the GIEs made some brave and creative attempts to cope with this problem (creation of garbage depots where people can deposit their non-organic solid waste for removal by the GIEs at a lower cost, transport of garbage to the fields for the farmers), it was clear that the activities as planned were not answering a felt need for most of the community and that the GIEs were not profitable.

The problem of not answering a felt need existed for other activities as well. For example, in several places where surveys indicated that potable water was the priority need, GIEs did not have the financial resources or know-how to answer this need, and undertook to implement an activity given less priority by the population.

## **(2) Feasibility Studies**

GIEs in many of the secondary cities were, at the time of the evaluation team's visit in September 1996, either non-functional or marginally functional. In spite of the fact that the project had provided training in feasibility studies to members of the NGOs and GIEs, many of the activities undertaken by the GIEs were not profitable. GIEs stated that some factors, some as basic as feed for donkeys, had not been taken into account.

It was clear, on examining the documents detailing the figures and calculations used in the studies, that many of the prices used were too low, that cash flow needs (most customers paid part of the cost over time) had not been taken into account, among other problems. The result was an invalid study; this is further demonstrated by the fact that, no matter what the activity was, the result of the study was that start-up funds needed added up to the pre-determined amount that was available.

The solutions advanced to these financial problems, by NGOs and GIEs, were the same in all the cities: additional external financing and diversification of activities. Little thought seemed to have been given to what was necessary to ensure the sustainability or viability of additional

activities. No one seemed to recognize that the studies were not valid — or that they could serve a real purpose if correctly done.

World Education had done no follow-up to ensure that the studies were valid and the NGOs seemed unaware that they were not. In fact, members of one GIE pointed out that tools and equipment cost far more than was planned in the study. Asked what the NGO said about the prices given in the study, the GIE members replied that the NGO said they were too high. In other words, the studies were done to justify the amount of the start-up funds rather than to determine the viability of an activity.

### (3) *Technologies*

Technologies developed or promoted for use by the project included: donkey carts for garbage pick-up; donkey-drawn "spiros" for emptying septic tanks and cess-pits; filter trenches for wastewater disposal; "puisards" or cess-pits for disposal of liquid wastes; septic tanks; hospital incinerators; family composting; slow sand filters for water treatment; and a "triporteur", a pedal-powered device for garbage removal.

Not all of these technologies were widely used, even by the GIEs. Those used or built under the aegis of the project were several models of latrines, septic tanks and "puisards"; "spiros"; filter trenches; and donkey carts for garbage pick-up.

Training in the technologies, for most GIEs, had consisted of one or two members of the GIE attending a week-long training course in which several technologies were demonstrated or built. GIEs in Sikasso and Bougouni also received a two-week training conducted by the Service d'Hygiène of Sikasso for double pit latrines. Some GIEs also had technical assistance from Peace Corps or other volunteers. Otherwise, there was little field supervision or follow-up training. In general, effective adult education must include repeated re-training, something that the project appears to have neglected.

The evaluation team was able to observe many of these technologies in use. Even though, in many cases, the design of the technology itself was good, the construction was poor or had been poorly adapted to local conditions. The often incomplete understanding of the technologies acquired by members of the GIEs is reflected in the problems seen in their application: (a) the construction of a grease trap without an elbow or tee at the outgoing pipe, with the result that it does not actually trap grease; (b) incorrectly constructed VIP latrines which cost more than a simple pit latrine but do not effectively control flies or odors; and (c) the construction of a grease trap between a septic tank and a cesspit, requiring cleaning which exposes those who clean it to faecal matter.

Some of the technologies used are relatively expensive. Puisards and latrines with septic tanks are relatively expensive to construct. Septic tanks also must be emptied regularly, and that is also expensive. Although it costs, in general, 2500 FCFA per trip to empty a septic tank by spiros, as opposed to 7500 FCFA or so by truck (where available), the spiros capacity is only 400 liters, so several trips might be required.

In Bamako, where most people do not have fields, where there are suction trucks for emptying septic tanks, and where the water table is generally high, a latrine with a septic tank arrangement might be a good alternative in spite of high construction and maintenance costs. However, in the secondary cities, other technologies, such as double pit latrines, should be considered. Construction costs would be somewhat lower, and the latrines do not have to be pumped out. (In a double pit latrine, one pit is used while the other lies fallow, preferably for at least two years. After this period most pathogens are dead and the pit can be emptied and the decayed matter used on the fields. Pits are used alternately, and removable slabs allow the pit to be emptied without special equipment.) Members of GIEs trained to construct these latrines and the *groups civiques* in Bougouni and Sikasso thought that this type of latrine was more suitable for use in their areas.

In no city visited by the evaluators was there a place available for disposing of the waste. Members of the GIEs admitted that they often sold it to farmers for use directly on their fields, a health risk for the farm workers and for the consumers of any uncooked produce.

Often transit depots used by the GIEs are not emptied, and final depots are too distant to take garbage there by donkey cart in any significant amounts. In some places, there are not even interim depots, and the GIEs dump the garbage in "anarchic" depots that were spontaneously started. In Banconi, for example, the GIEs dump the garbage in the middle of a densely populated neighborhood beside a small stream. This is not an improvement over dumping there by residents. The members of the GIE wanted the mayor to forbid dumping there by individuals so that people would have to hire them to haul the garbage — to the same site!!!

An assumption seems to have been made that technologies more or less suitable for use in Bamako would serve in secondary cities as well. Technologies used in Bamako were applied to the secondary cities without testing, even though World Education reports showed that some disadvantages were recognized even before they were used in the field, e.g., the "spiros" used to empty septic tanks and "puisards" in Bamako. There are few septic tanks or puisards in the secondary cities, and the matter found in most latrines of the type used in the secondary cities was too solid for successful evacuation by the spiros. According to World Education's documents, moreover, spare parts for the spiros could be expensive.

#### **(4) *Entrepreneurial Spirit***

GIEs have made creative attempts to make technologies work and/or surmount problems in applying the technologies. For little, or even no pay they have undertaken hard and sometimes dangerous work. For example, a GIE in Bougouni developed "fishing" tools to remove garbage from toilets so it could pump them; another GIE is emptying an interim depot where local people pay a reduced fee to dispose of their own non-organic solid waste. Nonetheless, both of these GIEs are near failure.

It seems unfair of the coordinator of the urban project to conclude that the GIEs are having problems because of a lack of entrepreneurial spirit. It seems particularly unjust since the reasons for many of their problems are: (a) surveys that did not truly reflect felt needs of the population (leading them to undertake activities for which there was little or no demand); (b) inadequate feasibility studies, wrongly leading them to believe that the activity would be

profitable; and (c) inappropriate technology in which they invested their start-up funds, but which did not work well enough to allow them to make a profit.

#### **4. Results**

The most recent activities report available for the urban project was April 1996. As of that date, according to World Education:

- ▶ 15 new civic groups had been created in the secondary cities (for a total of 82 for the project to date);
- ▶ 12 new GIEs were set up (for a total of 36, of which 34 are functional);
- ▶ 276 jobs were created;
- ▶ 3000 liters of water per day supplied/sold;
- ▶ 12.5 cubic meters per day of garbage picked up from 4600 subscribers;
- ▶ 83 puisards and latrines built; and
- ▶ 160 tons of compost sold.

#### **5. Impacts**

As noted for Phase I, health impacts to be expected from the sanitation activities under this project are not significant, particularly in secondary cities. In Bamako, where the need for garbage pick-up is greater and more clearly felt, and where the population density makes both garbage pick-up and potable water activities more viable, some health benefits could be expected. According to the Abidjan Declaration of February 1996, health impacts in urban areas can be expected when garbage pick-up reaches 80 percent coverage. People in Bamako are more likely to have access to health education, which can lead to behavioral changes concerning environmental hygiene. These behavioral changes, together with infrastructure improvements, can be expected to provide health benefits.

Other impacts may be significant, however, in both Bamako and secondary cities: (a) time, energy and money saved (and devoted to productive activities) by the provision of relatively low-cost potable water; (b) the mobilization and organization of the community, which can lead to other self-help activities; (c) the attraction of businesses and services to a cleaner, more pleasant environment; (d) the attraction of other donors and/or other projects to the community; (e) the improved morale that comes from taking positive action and seeing results. It is too early, however, to see significant impact in the secondary cities.

## D. CONCLUSIONS

### 1. *In Bamako the project seems more viable and sustainable than in the secondary cities.*

In Bamako, the project has been underway for a longer time and the NGOs were already active and familiar with the problems, constraints and needs of the population. There are also more resources readily available to support activities and provide follow-up, technical assistance, and complementary activities such as health education. Population density makes garbage pick-up more viable because it more clearly responds to a perceived need for which people are willing to pay. Existing water systems make delivery of potable water a viable activity in many *quartiers* of Bamako.

### 2. *The participatory approach fostered by World Education is ideal for ensuring the success of sanitation projects if the process is properly implemented.*

### 3. *Phase III has suffered from administrative and budgeting constraints caused by USAID action, e.g., initially reducing the period of the grant from three years to one year and then only approving one-year extensions, which precluded obtaining adequate community participation in the project and providing adequate training to NGOs, groupes civiques and GIEs, particularly in the secondary cities.*

As noted by USAID's Water and Sanitation for Health Project (WASH) in "Lessons Learned" from 15 years of water and sanitation projects, "A participatory approach — facilitated and not dictated — maximizes the sustainability of programs and projects." and "Users....should participate ... in the planning, the construction and the use of new equipment..." Achieving community participation requires social negotiations that take time. Given the one-year cycles and budgetary pressure, World Education and the NGOs were not in a position to take the time needed to build and implement the program right in the secondary cities.

### 4. *Some of the specific objectives for Phase III, such as a reduction of 75 percent in the anarchic, or spontaneous, garbage dumps and a reduction of 50 percent in stagnant water, appear overly ambitious.*

Further, the proposed reductions are impossible to measure without baseline data.

### 5. *In Phases II and III of the urban project, although not in Phase I, some of the figures given by the project for the creation of permanent jobs appear to have been slightly over-stated.*

Although the figures are difficult to confirm, it appears that all members of all GIEs are listed as being employed, whether or not they actually receive wages. Further, the data appear to include all of the employees of GIEs which were reinforced in later phases but not necessarily created by the project.

6. *The community surveys carried out in the secondary cities were poorly done and/or analyzed.*

The implementation and analysis of such surveys, especially concerning a subject such as hygiene, requires skill and experience. It seems clear that the training and assistance given to the NGOs were not sufficient to get results which reflected the real needs of the community. Also, the surveys concentrated on a limited number of choices (potable water, garbage pick-up and management of household waste water), thereby possibly omitting needs which were a priority for the populations surveyed.

The surveys also seem not to have been designed to provide enough information to determine acceptable methods of resolving the community's problems. Issues such as handling excreta and other wastes are often culturally sensitive, and solutions which do not take into account beliefs, attitudes and customs can be ineffective.

7. *The farmers are correct in using organic waste to enrich their fields.*

Even if the project were to compost the waste, which in most places it was not doing, it is difficult to imagine most farmers paying someone to take away their garbage and then paying to get it back. Solutions such as home composting, if financially viable, could help solve the problem of storing waste without creating a health nuisance and without depriving farmers of a vital resource.

8. *Technologies developed by the project have suffered from inadequate testing before being put into general use, particularly in secondary cities.*

The use of donkey carts for garbage pick-up or for emptying septic tanks is not possible where streets are too narrow; in heavily urban areas donkey waste can be a nuisance. In other places, garbage depots are too far for the trip to be practicable by donkey.

Spiros do not work well on many of the simple pit latrines that are found in secondary cities. Liquid seeps into the ground, and the matter left is too solid to be pumped with the pump used on the spiros, sometimes even after the addition of products such as caustic acid or soda. (These products can also be dangerous for the people handling them and can pollute ground water.)

Another problem is that many people throw garbage into traditional latrines, and it must be fished out before the spiros can be used, exposing workers to faecal matter. It also takes time, and the time and products used to soften the matter reduce the profitability of emptying latrines.

9. *The technical capacity of most NGOs in construction, as well as their understanding of environmental and sanitation issues, was found to be low. Many also appeared to have little experience or understanding of adult education, of survey techniques or of feasibility studies.*

10. *Training for technology transfer lacked follow-up and supervision in the field, particularly in the secondary cities.*

11. *It is unnecessary for each and every NGO involved in the project to develop serious expertise in the field of environmental hygiene.*

It is a complex subject involving several sectors, e.g., construction, health, training, sociology, and economics.

12. *One of the weaknesses of the urban project has been the lack of personnel experienced in sanitation to guide sanitation activities.*

While World Education's urban project coordinator is an engineer, he is an agricultural engineer and lacks the background and experience to plan and supervise a sanitation program. With the possible exception of the NGOs AREM and Alphalog, the NGOs also have no experience or background in sanitation. In spite of the dedication and hard work of the World Education staff, as well as members of NGOs, *groups civiques* and GIEs, this investment should have resulted in more effective implementation of the project activities.

13. *Most sanitation activities should not be considered a good vehicle for activities whose real objective is income generation or community organization and mobilization.*

A number of types of sanitation activities, if not carried out correctly, can result in danger to individual workers in the activities and, in some cases, the public at large. Only extensive infrastructure activities are likely to generate significant employment.

14. *The project should not assist GIEs or other enterprises in pest control unless it is prepared to ensure the safety of the products and procedures used.*

Some of the GIEs mentioned the possibility of diversifying into the field of pest control, including insects and rats. One of the micro-enterprises which received training and assistance from the NGO AJA under the micro-enterprise component is engaged mainly in pest control. These products are potentially deadly to both the people who apply them and their customers, particularly infants and children, as well as damaging to the environment.

This is not a hypothetical danger; products are available in Africa that are illegal in the USA because they are too dangerous and/or too damaging to the environment. Any World Education technical assistance extended to any enterprises working with these substances should go beyond ensuring compliance with USAID rules and regulations concerning the environment; it should ensure correct training by experienced and knowledgeable personnel and the utilization of the training in the application of the chemicals.

Under present circumstances, the evaluating team would recommend against providing support to pest control activity under the project.

**E. RECOMMENDATIONS**

1. ***World Education should discontinue sanitation work unless it is prepared to develop its technical capacity in this domain.***

It would then be expected to design and implement an integrated program which would ensure improvements of health and hygiene as well as infrastructure.

2. ***If World Education should decide it will not continue to work in sanitation, sanitation activities should be phased out rather than dropped.***

GIEs should be given the training and the means to become truly independent. Civic groups and NGOs can be used for other activities such as literacy training, development planning, and other necessary and useful interventions which need to involve the population at the grass roots level.

Involving the populations in making their own decisions is still necessary. If anything, the project should be allowed more flexibility, more means and a long-term commitment to truly assist the population to respond to its own, perceived needs.

3. ***If World Education should decide to continue to work with sanitation, it should strengthen its technical support to the program; it should:***

- a. **ensure that the expertise is available to NGOs and GIEs to ensure correct, effective implementation of project activities.**

Technical assistance, training and follow-up should be tailored to the individual needs of each NGO.

- b. **ensure longer training sessions designed to give participants a deeper understanding of the technologies being proposed and follow the training with informal "supervision" of the construction or execution of the technologies.**

This should be done by persons with experience in both the technologies being taught and in adult education.

- c. **reinforce one or more NGOs and give it/them the training, technical assistance and other resources necessary for it/they to become a technical resource for other NGOs, e.g., in areas which are more technical (urban sanitation) or specialized (feasibility studies).**

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- d. inventory other available technical resources, use them when feasible, and, when appropriate, reinforce them — particularly if by so doing it would promote decentralization.

Such resources include technicians from the Service d'Hygiène, possibly other government services, Peace Corps volunteers, and services available through USAID Global Bureau and other donors.

4. *If World Education continues with the secondary city activity, regardless of the substance of the program, it needs to reduce the number of NGOs with which it works.*

This would reduce World Education's span of control, which would make for improved efficiency, and increase the chances that the NGO on the ground is well-attuned to World Education's approach and capabilities.

## F. LESSONS LEARNED

### 1. Sanitation Interventions

Unfortunately, in sanitation or environmental hygiene, it is not true that it is better to do something, anything than to do nothing. Sanitation deals with substances, including faecal matter, that are harmful to human health. In places where highly contagious diseases such as cholera are present (it is endemic in some project cities such as Niono), excrement can be quite dangerous if not correctly handled and disposed of. Incorrectly constructed latrines or cess-pits can increase rather than decrease the danger to nearby populations. Fertilizing fields using materials emptied from latrines where pathogens are present can also provide a route for transmission. Cleaning grease traps contaminated by faeces can endanger the health of the cleaner and others who come into contact with that person. An incorrectly located or poorly built latrine can provide a breeding ground for mosquitos and flies, which are vectors for a number of diseases.

Even in cases where no negative effects would be felt, it is unlikely that the provision of infrastructure such as latrines, cess-pits or even the provision of potable water, by itself, would make a significant difference in the health of the target population. In many cases, without an integrated approach, only one of several vectors for a disease will be eliminated. For example, garbage being picked up may eliminate some flies, but animals, latrines and other attractions provide more than enough flies to take up the slack. Or, if one or two families in a neighborhood reduce stagnant water around the concession but their neighbors do not, there is likely to be little effect.

Reduction of most hygiene-related diseases requires behavioral changes as well as infrastructure. For example, using a latrine will not reduce diseases if people, particularly food handlers, do not wash their hands with soap after using it; potable water can be contaminated during transport and storage.

Consequently, sanitation interventions should be undertaken only in the context of a comprehensive, integrated program with qualified personnel.

## ***2. Technology Transfer***

The transfer of even simple, low-level technologies must follow the principles of adult education. It should be experiential, participatory and repetitive. It should be followed up by non-formal "supervision" during implementation of the technology that has been transferred. It should be done by trainers experienced in the techniques of education for adults and knowledgeable about the technologies.

## ***3. Women & Sanitation***

Women are responsible for hygiene in and around the home. They do, or supervise, all cleanliness around the concession (i.e., environmental hygiene). They supervise water transport, storage and use. They prepare food or supervise its preparation. They clean up after small children and take them to the doctor; often they pay for food, water, and medical care, including preventive medical care. They also train the children in personal and environmental hygiene, food handling and water storage. They transmit health information to their children as well. In short, the women **MUST** be heavily involved if sanitation activities are to have any effect.

## ***4. Approach***

A long-term, multi-sectoral, integrated approach is needed to generate real environmental improvements leading to better health and other benefits. A participatory approach is essential.

## ***5. Technologies***

Technologies, to be effective, must be used. They must be within the means of the population, culturally acceptable, and answer a felt need by the community. It must be within the means of the population to operate and maintain them as well as to obtain them; availability and know-how are as important as financial means. This requires careful surveys and analysis based in knowledge and experience, as well as testing and refinement.

## **G. SPECIAL ISSUES**

Following a review of the evaluation team's draft report, USAID submitted a number of questions/comments. The evaluation team requested World Education's comments on some of the more important of them. For the questions not dealt with elsewhere in the report, there follows the USAID comment/question, the World Education response, and a comment by the evaluation team.

### ***1. Sustainability of Interventions***

#### **a. USAID Question/Comment**

There is a lack of analysis on sustainability of interventions. Is World Education's approach being replicated? Are more GIEs being created spontaneously?

**b. World Education Response**

If sustainability is related to the civic groups, here are some examples of how the civic groups expand activities beyond the "project".

- ▶ in San — there is now a relationship between the Mayor's office and the Civic Group for a system of tax collection and clean-up of the market. This provides revenues for services rendered and provides market taxes to the mayor's office.
- ▶ in Lafiabougou — the Civic Group established a management committee to establish and manage a community day care center which now has approximately 100 children.
- ▶ at least 30 of the civic groups will continue operating at the end of the project; it could be many more.

If the question of sustainability is addressed to GIEs, our estimate is that 30 of the 34 trained will still be operating in 5 years. There will be varying levels of profit-making and salary levels, and the ongoing under-capitalization must be addressed. By the end of this project, we will be able to show that many of the GIEs are profitable operations.

One of the problems [during the evaluation] was that people were answering what they thought you wanted to hear. And they wanted people to think that they had no revenue. I visited the secondary cities after your evaluation and focused on the viability of the civic groups but also of the GIEs. I came up with different conclusions than you did. Some of these groups are making money — it often took us a long time to get at that information. And we are now tracking the information so that we can verify it and demonstrate the real picture. This will be completed in July. I hope this will be interesting baseline information for others to work with GIEs. You were also visiting during the rainy season. The GIEs in secondary cities cannot expect the same model as in Bamako, and it was not our intent that we transplant the Bamako experience to the secondary cities. Which is why we are encouraging a diversification of services in the secondary cities.

Here are some examples of replication relating to Civic Groups:

- ▶ in Niono — Alphalog, funded by the Netherlands, is using the Civic Groups and GIEs created with World Education as the community structures for public interest projects (this also gets at the sustainability issue).
- ▶ in San — the Mayor's office uses the Civic Groups to collaborate with their French Sister City for using a donated garbage dump truck to address the problems of intermediary dump sites.
- ▶ in Commune IV(Bamako) — Alphalog uses the Civic Groups as their community link.
- ▶ in Dioro — AFVP works with the Civic Group and has adapted our training methodology.

With regard to **replication relating to GIEs**, there were 6 GIEs in the city of Bamako in 1991. Today there are 70. We have worked with 20 of them. Others have been assisted by the French and others. Perhaps 10 of these were spontaneously created.

It is important to state that the workshop for the Role and Challenges of GIEs in the Sanitation Sector, funded by the French and the World Bank and facilitated by World Education and COGIEM (the consortia of GIEs in Mali) brought the different actors (Mayors, GIEs and Civic Groups) to the table to discuss the challenges that face us in the sector. The fact that the civic groups were present and active is a testament. The workshop was in December. In other words, we are right on target in the sectoral analysis that communities must play their roles as citizens, and that our role has been reinforcing community capacity to identify their issues, find solutions, and make the other actors in the sector accountable for their part of the bargain.

### **c. Evaluation Team Comment**

The evaluation team believes that the World Education approach of establishing the Civic Groups was generally sound, and the Civic Groups are in a position to be particularly important during the forthcoming decentralization period. They will be sustainable if there are resources available for development activity in the *quartiers* and they continue to provide a needed function as liaison between the source of funding and/or implementors of activities and the local population. The leader of the evaluation team provided some information to the USAID Director on community planning activities that were carried out in other countries that quite possibly could be adapted to Malian conditions utilizing the Civic Groups.

The foregoing notwithstanding, the evaluation team continues to be concerned about World Education's ability to work with the Civic Groups and the GIEs in carrying out urban sanitation work. World Education states "the goal of our program is to build community institutions. Urban sanitation is a means to this end." The evaluation team is concerned that this approach, particularly without adequate technical support for the urban sanitation program, will lead to an inadequate and inappropriate response to the urban sanitation problems, thereby discrediting the community institutions as well as World Education and the NGOs working in the program. The development of community institutions should be one part of an integrated program (urban sanitation, education or some other) or should be related only to creating an institution that can deal with local development in general without focusing on any particular type of activity.

With regard to the GIEs, the evaluation team agrees that the rainy season is the worst time of the year for the GIEs. On the other hand, we have seen the feasibility studies and they were not well done. Saying that some GIEs are making money does not change the basic scenario we found. There is a need for new feasibility surveys, focusing on whatever diversification is feasible, the development and/or introduction of more appropriate technology, and the provision of additional capital, hopefully on a loan basis. Perhaps a revolving loan fund could be established which could be administered eventually by COGIEM (the consortium of GIEs in Mali). Only after that is done should World Education be sponsoring any new GIEs. Only if the above is done can one expect that 30 out of 34 GIEs will survive.

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## 2. World Education's Ability to Take Corrective Actions

### a. USAID Question/Comment

Analyze World Education's ability to take corrective actions to address problems during implementation. For example, types of activities for secondary cities.

### b. World Education's Response

We are in a constant analytic and, if necessary, corrective mode. The fact that we have been operating with 12-month amendments assures that there are 12-month work plans that are revised as well during the year. So, yes, we have the mechanisms.

You wanted to know what we have done [since the evaluation]? We have reorganized our internal operations. We also have reinforced our original purpose of developing sustainable civil society structures (the Civic Groups) and are reinforcing their capacity to identify, analyze and undertake actions to resolve community problems. More focus will be to develop the IEC [information, education, communication] capacity of the civic groups to communicate well with their communities.

We have undergone our own re-engineering these last six months which resulted in a staff reorganization. We have Omar Toure now supervising the "urban project" and he divides direct management with Solo. Solo is tracking the NGOs with the Community Education Centers and Omar the rest. We have centralized the process of NGO justification of funds into the accounting office supervised by Vincent Coulibaly. We do not want to have a highly technical staff of engineers — we want the focus to be our strength which is the community organizing and training.

What changes have communities made? There is the diversification of GIE activities in secondary cities to take into account the rainy season realities. We have dismissed an NGO who wasn't performing. We have communicated concerns with the heads of certain NGOs whose field operations need improvement. There is a system of reviewing performance, analyzing results and making necessary adjustments.

### c. Evaluation Team Comment

The team applauds the actions of World Education to strengthen its monitoring and overall management capability. We are concerned, however, about the statement that World Education "does not want to have a highly technical staff of engineers," in our view, it would only take one qualified person with experience and knowledge to train others and keep people on the right path. As set forth in our recommendations above, if World Education does not wish to have some qualified technical staff, it should not continue in the urban sanitation activity. Perhaps it could become a partner with another organization which specialized on the urban sanitation side (including with the GIEs) and World Education worked with the community organizations (e.g., the *Groupes Civiques*). Otherwise, it might focus on the education activities (including literacy training).

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### III. WOMEN'S MICRO-ENTERPRISE ACTIVITIES

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*Development Associates, Inc.*

#### A. GRANT NO. 688-0247-G-00-0176-00

This grant, entitled "Promoting Economic Opportunities for Women in Mali," was approved July 23, 1990 and became effective September 1, 1990. The original budget of \$1,020,510 for a three-year program was increased to \$1,038,479 in August 1991. The obligation of funds for the grant was as follows:

7/23/90	Initial Grant	\$140,117
9/28/90	Amendment No. 1	482,710
8/14/91	Amendment No. 2	415,652

Because of economies and gains from the devaluation of the CFA franc in January 1994, the original budget was able to finance additional project activities. This was authorized by USAID through an extension of the original grant completion date of September 30, 1993 to March 31, 1994 (Amendment No. 3) and subsequently through December 31, 1994 (Amendment No. 4).

The goal of the project, as set forth in the November 1989 proposal, was to upgrade skills of women's groups in southern and central Mali and enable them to generate more income for themselves and their families through a variety of small business activities. The more specific objectives of the project set forth in the proposal were the following.

- ▶ Open an office in Bamako to coordinate the three-year program.
- ▶ Design and run a series of workshops with the staff and extension workers of Malian organizations that support women's income generating activities.
- ▶ Set up a grant-making program for Malian organizations and women's groups that is linked to the training program.
- ▶ Test World Education's small business methodology in the context of a very poor West African country, assessing its effectiveness and adapting it as necessary.
- ▶ Target initially a limited number of Malian NGOs already introduced to World Education's approach to institution building, and to gradually broaden the program to include other Malian organizations that support women's groups.

In March 1991, the Bamako office of World Education was opened and a Management Committee was established with representation from World Education and its partners for the project — three local NGOs and one women's association:

AED	Association de l'Entre-aide et de Developpement
OMAES	Oeuvre Malienne pour l'Aide a l'Enfance du Sahel

AMAC	Association Malienne d'Aide Communautaire
AFOB	Association des Femmes de Ouolofobougou et de Ouolofobougou-Bolibana

A workshop was held in November 1990 with World Education's NGO partners to determine their training needs. In June 1991, after World Education had set up its Bamako office, a seminar was held to assess the institutional capability of the NGO partners and obtain agreement on the project's design. In July, the partners identified 12 trainers for a training unit. World Education signed protocol agreements with its partners in September 1991.

The training of trainers intensified during the last half of 1991, including literacy training in Bambara and covering such topics as business management, leadership, and feasibility studies. Workshops were held in program planning and savings and credit.

By early 1992, the NGO partners were ready to begin bringing the training to the women's groups with which they were associated. The original concept was to provide loans to the women's groups for group projects. By early 1993, three additional women's groups had joined with the original four. In addition, five feasibility studies had been completed for the following business activities: gardening, cloth dyeing, food services, cereals marketing, and soap making. This paved the way for credits during the April - June 1993 to the seven women's groups, with the credits varying from FCFA 800,000 to 1,500,000.

Concurrently, the groups were formally establishing separate organizations which would eventually become credit unions. This re-structuring of the women's groups necessitated new by-laws, elections in some cases, and clarification of the group's business focus. The seven groups established four credit unions. Of these, three have continued operating and are participating in the current World Education-supported micro-enterprise (credit union) program. The fourth credit union had its funds stolen. AMAC, the NGO associated with this women's group, is no longer associated with the micro-enterprise program.

An internal evaluation of the micro-enterprise program, which was held in September 1993, recommended additional training for the savings groups:

1. business training at the group and individual levels (e.g., translating the general training to specific enterprise activity);
2. clarification of savings and credit concepts (including how to separate savings from fee income); and
3. how to calculate interest rates.

The evaluation also recommended additional training of the project's trainers:

1. in business concepts, credit management, credit, and savings concepts; and
2. in training methodology and follow-up support after the training.

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Recommendations for the NGO partners included:

1. to undertake strategic planning (institutional development);
2. to standardize the training between the Management Committee and the trainers to encourage greater coordination and communication between the two;
3. to select field workers to be trained in business and accounting specifically to serve women's groups;
4. to take responsibility for their own expansion;
5. to gather base-line data and develop a monitoring system to facilitate the measurement of impact; and
6. to look for additional business opportunities for women.

In May 1994 a second phase of project evaluation took place to obtain more in-depth information about the project and its progress. The evaluators were unable to determine the impact of the project on the beneficiaries because of: 1) the lack of clearly defined objectives and indicators of impact; and (2) the difficulty of obtaining responses from all members of the group. They were able, however, to obtain useful information for project implementation:

- ▶ The savings and credit structures were only about 50 percent functional because the various committee members did not know their roles and responsibilities and by-laws were not complete, e.g., regarding the terms and procedures for granting credit.
- ▶ Savings were almost nonexistent. Mandatory savings as a pre-condition to credit was recommended.
- ▶ Although the women entrepreneurs had a payback rate of 95 percent, there were delays in loan reimbursements, and in some cases, nonpayment of interest on the loans. Furthermore, there was a lack of understanding that interest income from their loans was to be used to constitute the new loan fund.
- ▶ Although women were trained to do feasibility studies and were trained in management, accounting and business plan development, the majority of the women did not utilize these skills in their individual daily business activities. Further, there was little diversification in the women's individual activities. Recommendations for dealing with these issues included:
  1. providing training in financial accounting and profit-sharing;
  2. providing training in new market identification and the development of innovative business activities;

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3. introduction of appropriate technology prototypes; and
  4. intensive follow-up for those undertaking new activities.
- ▶ Because the individual institutional needs of each NGO partner had changed, it had become difficult — and often painful — to arrive at project development decisions in the Management Committee. For Phase II of the project, it was recommended that partnership agreements be signed between World Education and partner NGOs and that the Management Committee be used henceforth as a consultative group for the project as the need arose.
  - ▶ For the second phase of the project, clearly defined goals, objectives and outcomes (with pertinent impact indicators) should be developed, along with the establishment of a participatory monitoring and evaluation system.

Taking into account the recommendations of the evaluations, the Management Committee used the last quarter of the year to establish a new strategy for the project and to develop plans for project expansion.

Grant No. 688-0247-G-00-0176-00 officially terminated on December 31, 1994. In Table III-1 below, project expenditures are compared to the original grant budget.

**TABLE III-1**

**Use of Funds for Women's Micro-Enterprise Development, 1991-94**  
(\$1,000)

Budget Item	Budget	Actual
Grantee Labor Costs (Including Allowances & Fringe Benefits)	262	268
Travel and Per Diem	45	61
Equipment, Materials & Supplies	31	41
Other Direct Costs	55	74
Overhead	220	206
<b>Total Grantee Costs</b>	<b>613</b>	<b>650</b>
Cooperating Nationals Salaries	35	41
Consultants	29	40
Training	96	36
Sub-grants	220	194
Equipment	45	77
<b>TOTAL GRANT</b>	<b>1,038</b>	<b>1,038</b>

SOURCE: Job Summary Report, World Education, November 1995

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## **B. PHASE II**

With the completion of Grant No. 688-0247-G-00-0176-00, women's micro-enterprise activities were shifted to the Urban Project - Grant No. 688-0247-G-00-1303-00, with funding being incorporated in the December 29, 1994 amendment (Amendment No. 3) to that grant. A subsequent amendment to that grant provided funding for women's micro-enterprise activities through March 1997.

Reflecting the project strategy elaborated in the last quarter of 1994, World Education and its NGO partners initiated a process in January 1995 for expanding micro-enterprise activity. Twenty-three NGOs were invited to participate in the project expansion. Fifteen NGOs attended the training for undertaking feasibility studies to help select possible new candidates for the establishment of credit unions. The outcome of the process was the selection of seven new sites and five new partner NGOs.

In April 1995 a seminar was held with partner NGOs to launch the new phase of the program. They established annual work plans and budgets, and protocols were signed. The new programs were initiated as follows:

- Hamdallaye — ADAC
- Sirakorola — AED
- Niamankoro — CAEB
- Boukassambougou — FDS
- Sogoninko — JIGI
- Marche Medine — PADI
- Samanko — OMAES

Accomplishments during Phase II — to the end of March 1996 — include seven new credit unions put in operation, FCFA 8 million of savings mobilized, FCFA 1.9 million in loans disbursed, and feasibility studies conducted by 300 women entrepreneurs.

## **C. PHASE III**

Phase III of the micro-enterprise (credit union) activity was initiated April 1996. Criteria were established for the establishment of new credit unions, including a revision of the methodology. Feasibility studies were carried out at 15 sites and 9 were selected. No additional NGOs partners were recruited for this phase. Protocols were signed in April to cover activities for the next 12 months. The new nine credit unions are expected to be operational before the end of 1996.

## **D. PLANS FOR THE FUTURE**

World Education has prepared documentation indicating that it has plans to continue to expand the program — both in the Bamako area and in the secondary cities — but this depends upon the availability of new funding.

With funding from a grant from USAID/Washington, World Education is setting up a separate micro-finance institution — Mali Savings and Credit Program (PIEC). PIEC is using a Grameen

type, solidarity group system to provide savings and credit services. PIEC plans to establish itself eventually as a formal financial institution rather than as a credit union. In time, PIEC management hopes to provide both savings and re-financing services to the credit unions. At this time, there are no plans to expand services beyond the Bamako area. Further, given the current level of funding (88 percent of the budget request), PIEC does not expect to be able to provide second-level services to credit unions for at least two years.

## **E. RESULTS AND IMPACT OF THE PROGRAM**

### ***1. The 1994 Survey***

During the period April - June 1994, a survey was conducted among 172 women entrepreneurs in the seven women's groups with membership in the four credit unions then being assisted by the four World Education partners. Although the survey was designed primarily to provide a profile of the potential beneficiaries of the program in order to improve the content of the program and to provide base-line data for subsequent evaluation of the impact of program activity, the survey also provided some results and impact data.

The survey data indicate how some of the women have benefitted from participating in the project. For example, 65 percent of those interviewed stated that they had benefitted from training. Ninety percent (or 155) of the women interviewed said that they were engaged in economic activity. Of that 155, two-thirds said they had received a loan to expand their business; 69 percent had obtained their loan from the credit union.

The importance of economic activity as the principal source of the women's financial resources had increased significantly since the women had joined the credit union. The percentage of women who said that economic activity was the principal source of their financial resources rose from an initial 43 percent to 79 percent. At the same time, the women's dependence on husbands and other family members declined significantly. At the beginning of program activity, the husband was the principal source of financial resources for 23 percent of the women; at survey time, it was zero. Similarly, dependence on other family members as the principal source of financial resources had dropped from 12 percent to less than 1 percent.

### ***2. The December 1995 Evaluation***

The December 1995 evaluation reported that FCFA 2 million in savings had been mobilized by the credit unions and 200 loans had been granted. In the development of human capacities:

- ▶ 120 elected people had been trained in their roles, responsibilities, and tasks in the management of credit unions;
- ▶ 20 credit union managers and assistants had been trained in the management of credit unions;
- ▶ 500 credit union members had received training in basic credit union operating principles;

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- ▶ 161 of these members had received training in the management of micro-enterprises and in leadership techniques;
- ▶ 24 micro-enterprise/credit union trainers had been trained; and
- ▶ 30 jobs had been created (coordinators, animators, and managers), although some of the managers are not being paid in some of the credit unions.

During 1996, the number of credit union members has increased rapidly. savings mobilization is up dramatically (over 700 percent), and the number of loans is up 50 percent as six of the seven new credit unions began lending. Table III-2 provides a listing of the credit unions established through July 31, 1996, along with the names of their supervising NGO, the number of members in the credit union, the amount of savings mobilized, and the number and amount of loans extended to members.

**TABLE III-2**

**Status of Women's Credit Unions, July 31, 1996**  
(Savings and Loans in FCFA 1,000)

Name of Credit Union	Super- vising NGO	C.U. Member- ship	Savings Mobilized	No. of Loans	Amt. of Loans
Boukassambougou	FDS	98	515	5	310
Hamdallaye	ADAC	93	1,941	13	1,100
Kalaban Coura	OMAES	99	1,619	5	925
Medina Coura	PADI	107	3,470	5	450
Niamakoro	CAEB	131	1,835	15	905
Ntomikorobougou	AED	47	584	50	2,125
Ouloufobougou-Bolibana	AFOB	76	937	57	2,882
Sirakorola	AED	97	750	0	0
Sogoninko	JIGI	107	2,398	20	2,458
Tienfala	OMAES	68	1,014	121	3,014
<b>TOTALS</b>		923	15,063	191	14,169

SOURCE: World Education

The December 1995 evaluation discusses the impact of the project on women's groups, the savings clubs established by women's groups in Phase I, and the credit unions established in Phase II. Six out of seven of the women's groups supported in Phase I reported an improvement in their organizational capacity. An increase in the groups' financial situation was also reported — although no figures were given. All the groups know the importance and methods of a feasibility study and the roles of good management of a profitable activity — price calculation,

separation of personal expenses from business expenses, maintenance of accounts, marketing. These tools have been used in group activities, but generally not at the individual level.

The evaluation also suggests that project activity is not having an impact where it is also needed, i.e., dealing with other aspects of the daily lives of women, e.g., improvement in their social status, greater awareness of the ramifications of democracy and decentralization, family planning, AIDS. Women have expressed the fear that the focus in Phase III on credit unions will see other women's needs neglected.

The December 1995 evaluation also reported that the savings clubs created by women's groups in Phase I had benefitted from the project, but their development had been slowed by changes in the policies followed by World Education and its NGO partners. Three out of four savings clubs were functioning with their own funds, made up of interest on loans, members' fees, and repayments or earnings on group economic activities. However, all three clubs had to stop making new loans to undergo a re-training exercise. The evaluators questioned whether this was really needed. They also cited concerns expressed by the groups relating to lending policies, which the evaluators felt were not being dealt with in the context of current project policy.

### ***3. The Current Evaluation***

Findings of the current evaluation which relate to the current and prospective impact of the project are summarized in the following paragraphs. These are distilled primarily from the interviews with a number of the credit unions and, in some cases, the NGOs which supervise the credit union activity.

Generally, the women seemed quite pleased with what they had been able to accomplish so far with the assistance of World Education and its partners. However, there was general discouragement that their capital resources were so limited and that they had so many restrictions on using the capital available. They also expressed concern about the competition coming from credit unions which are being established with assistance from other sources and which provide more liberal conditions for obtaining credit.

The women also expressed the need for additional training, particularly in literacy, marketing and technologies appropriate for expanding their productive enterprise activities. Technologies most often mentioned were food processing/drying, food conservation, and juicing. Larger capital resources, if available, would be used for a refrigerated truck, other transport, refrigerated storage, and other storage.

## **F. PROJECT SUSTAINABILITY**

The December 1995 evaluation team raised issues relevant to the issue of sustainability. The evaluators recognized that the new project policy, which focuses exclusively on the establishment of credit unions whose membership exceeds any one women's group, was designed to ensure the viability of the organizations established and their auto-development in the long term. They suggested, however, that there were other issues that needed to be dealt with to ensure proper start-up of new credit unions and the efficient functioning of existing credit unions and savings clubs, issues that could affect future impact of the project:

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- ▶ the lack of communication between the managers of the credit unions and their members, the relationship between the credit unions and their NGO supervisors, and problems of internal control within the credit unions due to the low level of understanding and participation of credit union members in the functioning of the organization;
- ▶ opening of credit unions to women in general (i.e., not part of a specific women's group), thereby seeking greater numbers of members, does not guarantee larger amounts of savings for re-lending;
- ▶ relying on volunteer managers creates risks for the management of the project;
- ▶ some additional, albeit small, sources of potential revenue for the credit unions, seem to have been overlooked; and
- ▶ there are many organizations which grant credit on a less restrictive way than the World Education project and women are looking for immediate help in resolving their urgent cash flow problems; thus, it is not sure that the desired number of members will be forthcoming — even though the World Education approach may be more viable in the long term. Some of the restrictions seen as onerous by members include:
  - a. extended waiting period and mandatory savings level before being eligible for credit;
  - b. the short lead grace period before starting repayment of loans; and
  - c. the 100 percent group guarantee of each loan.

World Education's response to the latter point is that the new credit unions being established with assistance from other donors are not reserved for women; rather, they are for both men and women and usually run by men. Women have more faith in women-run institutions, especially where money is involved. Thus, World Education does not see a problem in continuing to expand its credit union activity.

Furthermore, World Education and its partner NGOs have eased some of the restrictions related to the speed with which loans can be extended. From the interviews by our evaluation team, it appears that this new flexibility has not yet been manifested in all of the credit unions.

Projections have been made by World Education for the period 1996 - 2000 showing that the credit unions that have been established should be operating without subsidy within four years. The results of the survey carried in early 1995 as part of the feasibility study for the new credit unions would seem to justify World Education's confidence that the activities are feasible. It shows that the women have a fairly high level of savings and are accustomed to using loans for carrying out economic activity. The survey results are presented in Annex D.

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## G. CONCLUSIONS

1. *The limited success of the savings club concept with the established women's groups that was the focus of Phase I of the project, and which was subsequently rejected by World Education and its partners, seems to have reflected more the inadequacy of the training effort by the NGOs and insufficient quality control by World Education rather than the weakness of the concept.*

Others are using the concept successfully in Mali, as well as in other countries.

2. *The credit union concept adopted in Phase II is valid and is beginning to bear fruit in terms of mobilizing savings, but the results in terms of micro-enterprise promotion have been limited to date.*

This reflects:

- ▶ the loss in momentum when changes were made in project policies as World Education and its partners learned from experience;
  - ▶ the insistence upon a 6-month waiting period before a member could obtain a loan (subsequently relaxed)
  - ▶ the requirement for a significant level of savings as a prerequisite to receiving loans and loan amounts tied to the level of savings;
  - ▶ the approach used by World Education which requires training the partner NGOs before initiating activity with the women's groups;
  - ▶ the amount of lead time required to implement any new idea, especially when many of the intended beneficiaries are not literate nor accustomed to the type of organization that is being put in place — membership requires placing a lot of faith in the other members; and
  - ▶ the paucity and quality of business training during a significant part of the period, including no training related to new technologies until this year.
3. *Since lending in some of the credit unions appears to be limited by their level of financial resources rather than a lack of bankable projects, it seems appropriate to explore possibilities for increasing these credit unions' resources — at least for a period of time and assuming a good management team is in place.*
  4. *The provision of other services to the women through the project (e.g., literacy, health and nutrition education, family planning services) could be useful in recruiting members as well as provide additional support for the women and their groups. Literacy training is needed to enhance the chances of continued transparency.*

## H. RECOMMENDATIONS

1. **World Education and its NGO partners should review with the longer established women's credit unions their resource needs for the next two or three years and explore ways to help them increase their lending.**

This could involve helping the credit unions prepare the necessary documentation to get a loan from a funding source, seeking approval for establishing a loan guarantee fund, or a revolving fund for helping meet special situations that might arise among the increasing number of credit unions, etc.

2. **World Education should seek ways of increasing the technical support provided to individual entrepreneurs or to group projects financed through the credit unions.**

The technical support that seems of greatest need is marketing and new technologies. Possible ways of obtaining help in this regard could be obtaining the services of a member of the International Executive Service Corps to help plan a stronger enterprise support program and provide intensive training to NGO volunteers and/or credit union members. Subsequently, the day-to-day support to the women entrepreneurs might be increased by using U.S. Peace Corps Volunteers and possibly Malian volunteers at some point.

3. *World Education should explore with the credit unions their interest in sponsoring, with World Education assistance — at least initially, various activities for their membership (and possibly invited guests), such as meetings devoted to health and nutrition issues, the significance of the new de-centralization program/process, education for women issues, etc.*

The evaluation team found interest in this idea in all but one of the credit unions visited.

4. *USAID should support a five-year follow-on grant to World Education if it presents a proposal which takes account of the recommendations made herein.*

The grant should provide for an expansion of World Education activity to the secondary cities and include full and long-term funding for the PIEC activity.

5. *World Education should become more active in searching out other possible sources of funding and technical support for the program.*

## I. SPECIAL ISSUES

Following a review of the evaluation team's draft report, USAID submitted a number of questions/comments. The evaluation team requested World Education's comments on some of the more important of them. For the questions not dealt with elsewhere in the report, there follows the USAID comment/question, the World Education response, and a comment by the evaluation team.

## 1. Cost Effectiveness of Using NGOs

### a. USAID Question/Comment

There was no mention anywhere in the report of cost-effectiveness or efficiency of using intermediary NGOs as a mechanism for service provision. What is the opinion of the evaluation team on using 8 intermediary NGOs to run 10 credit and savings *caisses*?

### b. World Education's Response

World Education contends that building the capacity of local institutions provides an opportunity for leveraging resources in the long-term. Any time there is a process of building associations, the "animation" costs, especially in terms of time and energy, are part of the reality in which one operates. NGOs who have received training and now have experience have become service providers outside of these *caisses*.

As is the case in any endeavor, achieving economies of scale takes time. We started in an environment with virtually no experience in creating and sustaining savings and credit mutualist associations. In the past 5 years, things have changed; our approach was, and remains, to create the competency. Using 8 NGOs to support 10 *caisses* was necessary. Now that the NGOs have technical capacity and experience, they are able to handle more *caisses* in the same amount of time.

We recognize that the objective was to reach a state where the ratio of *Caisse* to NGO becomes 5 to 1. We are reducing the number of NGOs beginning in April to maximize cost efficiency and to reward good performance by the most effective NGO partners. The fact that we have been managing 12-month amendments takes out of context the long-term picture of building concurrently sustainable *caisses* and capable service providers.

### c. Evaluation Team Comment

Based on experience elsewhere, and common sense, it is obvious that World Education could have achieved more in less time, and probably at less expense, if it had carried out programs itself, using one or more expatriate experts at first and hiring and training locally as needed. In this scenario, the World Education focus would have been on the women's savings clubs (or possibly credit unions) rather than on the NGO. In fairness to World Education, however, it is important to note two particular circumstances of World Education's involvement: (1) World Education was invited by local NGOs to come to Mali to work with them in their work with women's groups — hence, it was responding to requests from NGOs; and (2) the grant was funded under a project which was seen as a mechanism for supporting local NGOs.

From the point of view of lessons learned, even given the approach followed, the evaluation team believes that World Education should have had women's club leaders (later credit union leaders) involved in training courses along with the NGO representatives in the first training in late 1991 rather than waiting until October 1993 — see training schedule in Section IV. Even subsequently, it appears that the bulk of training was for NGOs until 1996. Furthermore, the management arrangement seems not to have worked efficiently and had to be abandoned. Some

time also seems to have been lost in trying to emulate/adapt the Kenyan experience. The activity should have been supported by a full-time expatriate expert for at least the first two years.

## **2. Rights and Responsibilities of Credit Union vs. NGO**

### **a. USAID Question/Comment**

What are the rights and responsibilities of the Women's Credit Union vis-a-vis the NGO partners?

### **b. World Education's Response**

NGOs believe that once the Credit Union becomes fully operational the NGOs may become service providers for training etc...if the need and the expertise match. There is no expected relationship a priori.

### **c. Evaluation Team Comment**

The key here is probably the definition of "fully operational." The team had the impression that for most of the *caisses* visited, there was a strong feeling of dependency by the *caisses* on the NGO. The team also observed the problem of internal communication within the *caisse* regarding the rules of the game and the *caisse* members' ability to change things; this was cited in an earlier evaluation. This could be a reason for the NGOs maintaining relatively firm control, but it also suggests the need for more intense work in this area by the NGOs and World Education.

## **3. People Level Impact and Costs**

### **a. USAID Question/Comment**

The report should focus on people level impact and costs: was the training effective? What was the cost per individual loan?

### **b. World Education's Response**

Training was effective. There are now 19 functioning *caisses* which are self managed and have mobilized thousands of dollars in savings which is now being on-lent. The question that needs to be asked is what was the available competency in 1991, what exists today, and how do we know? The training provided to associations, officers and managers is not social. It consists of associational structures, by-laws, responsibilities, policies, management practices of financial institutions and financial operations such as accounting and reporting. Credit unions have an inherent social aspect — which promotes the cohesion and trust which is essential in this type of operation. However, training of this stuff per se is not part of the training package.

Re the cost per individual loan, World Education is in the process of taking 1996 financial reports for each *caisse* and doing sustainability analyses, i.e., what percentage of costs have been covered by revenue. We could eventually look at the cost per loan but the answer in the short

term is "very little." Remember that these *caisses* are run in very modest buildings, with supplies consisting of notebooks, pens, a strong safe, a table and chair. This is not a complicated operation.

**c. Evaluation Team Comment**

As indicated in the team comment on the other two questions and in the Conclusions sub-section, not enough training has been provided to the *caisses* (managers and rank and file), e.g., in appropriate production technologies, literacy, internal structure and management/rank and file relationships. Based on the reported findings of previous evaluations and our team's observations, the training provided has been appropriate and generally done well.

If one looks at the total cost of the activity to date and divides by the number of loans (or by the amount of funds lent), the cost would be quite high in relation to most on-going micro-enterprise programs. However, as pointed out elsewhere in the section, the approach being used has changed at least twice during the project. Furthermore, the approach of using the NGOs, and using so many of them in relation to the number of *caisses*, obviously has added to the total costs. The question for USAID at this point, however, is whether the current methodology is good (we believe yes, with the recommendations we have made) and whether World Education can reduce the unit costs of the program. Its proposal to reduce the number of NGOs in the activity is a step in the right direction. Adding somewhat to overall project costs to strengthen the lending activity of the *caisses* should result, in a year or two, in a further improvement of per loan costs.

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## IV. INSTITUTIONAL STRENGTHENING

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*Development Associates, Inc.*

### A. WORLD EDUCATION'S APPROACH

World Education sees as its mission in Mali: "To contribute to the strengthening of Civil Society by the institutional development of community structures through nonformal education."

World Education came to Mali by the invitation of Malian NGOs and it has devoted a large part of its available resources to the building and/or strengthening of the institutional capacity of local NGOs. This institutional strengthening, however, is carried out in the context of carrying out special programs, such as temporary employment generation in Phase I of the Urban Revitalization project, or to permit the NGOs to carry out various programs of institution building with Malian local institutions. The local institutions which have been the target of the NGOs supported by the USAID grants to World Education and reviewed by the evaluation terms are:

- ▶ women's savings and credit clubs, which were established by women's groups and which subsequently have been transformed into credit unions;
- ▶ *Groupes Civiques* (GCs), which are volunteer groups established to: (1) mobilize the populace in urban *quartiers* to support community improvement programs; and (2) serve as the *quartier's* liaison with elected officials and with NGOs or others which may be willing to carry out community improvement programs; and
- ▶ *Groupements d'Interet Economique* (GIEs), which are small private enterprises established by *quartiers* to carry out activities of social interest to the community such as garbage collection, disposing of waste, provision of water, etc.

How World Education's approach has worked in the particular activities being evaluated is discussed in the following sub-sections.

#### ***1. Women's Micro-enterprise Activities***

At the outset of the activity, certain NGOs which were working with women's groups asked World Education to help them increase their micro-enterprise activities. World Education carried out training programs with the NGOs and worked with them to develop the details of the approach that would be followed with the women's groups. When there was mutual agreement that the NGOs were ready to begin working on the new activity with the women, protocols were signed between World Education and the NGOs spelling out the responsibilities of each.

As set forth in Chapter III, the approach for the implementation of the micro-enterprise program has changed from working exclusively with women's clubs to creating women's credit unions, the membership of which extends beyond any particular women's club. Each time there has been a change in the approach, it has been effected only after extensive review of the situation by World Education and its partner NGOs and agreement among them on next steps. Similarly, when it was decided to expand the number of NGOs which would participate in the activity, it

was World Education and the existing partner NGOs that decided upon the approach and the criteria and process for selection of additional NGOs.

Within the women's credit unions, the General Assembly of the total membership elects the various committees needed to carry out the credit union's activities: Board of Directors, Surveillance Committee, Credit Committee and Education Committee. The NGO, with World Education's support and under its general monitoring, carries out training activities of two types: (a) that needed for management groups; and (b) general orientation for the credit union members on savings and credit concepts and the roles of their various management groups.

## **2. Urban Revitalization**

When USAID asked World Education in 1991 to help organize quickly a temporary employment program for the large number of unemployed youth in the urban suburbs of Bamako, World Education turned to the NGOs with which it had already been working to help it organize this new effort. The latter involved organizing a large number of NGOs to work with community leadership to develop programs within the various *quartiers* of the urban communes. Because the official local structure had been largely discredited, the decision was made to work with local communities, encouraging them to select in open assemblies individuals to work with the NGOs in developing and monitoring the employment program. The individuals selected were grouped together in what were generally called *Groupes Civiques*.

After the elections in 1992, World Education received funding to continue to work with community organizations, through the NGOs, to improve the situation in the urban areas. The method utilized was to continue to work with the GCs that had been established. In addition, GIEs were established which were expected to operate as small enterprises, but deal with community problems such as garbage disposal, water distribution, etc. This activity generally was reasonably successful, and some GCs were able to organize additional activities and obtain funding from other sources (e.g., in Sogoninko).

In early 1995, World Education obtained funding from USAID to undertake urban re-vitalization activities in seven secondary cities. After selecting the NGOs which would be leaders of the activity in the cities, World Education provided them orientation and training so that they could replicate in the secondary cities what had been achieved in Bamako. After training, the NGOs contacted local officials and community representatives who arranged a General Assembly in each quartier to select members of a GC. The NGO also undertook (or managed the implementation) of a survey regarding people's attitudes and desires with regard to certain issues relating to sanitation in the quartier.

Subsequently, another Assembly chose personnel to become part of a GIE which was to organize itself to deal with one of the sanitation problems cited as a high priority by the people in the *quartier*. The NGO provided the GIE personnel with training in the preparation of a feasibility survey. Once the GIE was ready to begin operations, its accountant was given training in accounting and financial management. The evaluation team's findings regarding the problems faced by the GIEs in the secondary cities are discussed in Chapter II.

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## **B. WORLD EDUCATION TRAINING PROGRAMS AND OTHER INSTITUTIONAL SUPPORT**

### ***1. Training Programs***

There follows a listing of training given to NGOs for the three phases of the Urban Revitalization program.

#### **a. *Phase I***

**September 5 - 6, 1991**

- ▶ Promotion techniques (participatory approach)
- ▶ Preparation of a logical framework
- ▶ Urban project administration
- ▶ Preparation of financial documentation and a plan of action

Beneficiaries: NGO interns and responsible officials

**February 6 - 8, 1992**

- ▶ Leadership
- ▶ Participatory approach
- ▶ Logical framework
- ▶ Organizational charts
- ▶ Accounting forms

Bamako — 17 days

In the secondary cities — 36 days

Average number of participants per session — 20

Total number of participants — 240

#### **b. *Phase II***

- ▶ Workshop on the conception and design of a project (February 1994)

Participants — 12

Duration — 2 days

- ▶ Feasibility studies for GIEs (December 1994)

Participants — 25

Duration — 6 days

- ▶ Organizational and group dynamics in creating an enterprise

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Participants — 75  
Duration — 6 days

- ▶ Promotion techniques — for promoters and coordinators (April 1994)

Participants — 18  
Duration — 3 days

**c. Phase III**

- ▶ Orientation workshop on the Urbanization program (March 1995)

Participants — 80  
Duration — 3 days

- ▶ Feasibility studies — for training coordinators (June 1995)

Participants — 15  
Duration — 6 days

- ▶ Integrated waste management — for coordinators (September 1995)

Participants — 15  
Duration — 3 days

- ▶ Promotion techniques and data collection (March 1995)

Participants — 60  
Duration — 3 days

- ▶ Training of trainers of coordinators (April 1995)

Participants — 15  
Duration — 6 days

- ▶ Diversification of activities for GIEs (June 1996)

Participants — 36  
Duration — 3 days

- ▶ Financial management — for coordinators [no date given in source]

Participants — 15  
Duration — 12 days

- ▶ Workshop on preparing action plans (July 1996) at Toubanisso

Participants — 16  
Duration — 3 days

- ▶ Orientation workshop on preparing action plans (March 1996) at Moribabougou

Participants — 13  
Duration — 3 days

Micro-enterprise training for NGO partners and members of the women's credit unions is shown in Table IV-1 below.

**TABLE IV-1**

**Women's Micro-Enterprise Training**

Date	Theme	Target Group
September 1991	Leadership Micro-enterprise management	Partner NGO trainers
October 1991	Feasibility studies	Women entrepreneurs of the partner NGOs AFOB, AMAC, AED, OMAES
November 1991	Improving traditional systems of savings and credit	12 members of the micro-enterprise training group
January 1992	Training of trainers	12 members of the micro-enterprise training group
September 1992	Improving promotion techniques	12 members of the micro-enterprise training group
1992	Kafo Jiginew system of credit	
October 1993	Organizational and group dynamics  Identification of group needs  Reinforcement in savings and credit union management	10 women entrepreneurs & 3 coordinators/trainers  12 NGO trainers and 4 members of credit union management committees
September 1993	Strategic planning	10 officials from 3 NGOs: AFOB, AED, OMAES
September 1994	Training of trainers	
1994	Savings and credit union management	Coordinators and savings promoters
February - June 1995	Feasibility studies Establishing a credit union Financial mgt. of credit unions	Coordinators & promoters in savings & credit
February 1996	Workshop on decentralization	Partner NGO agents
March 1996	Utilization of Fa'dika	NGO trainers and coordinators

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Date	Theme	Target Group
April 1996	Gender workshop	24 agents of NGO partners
May; June; October 1996	Accounting and financial control for credit unions	16 credit union coordinators and promoters
July 1996	Techniques and tools for transforming fruits and vegetables	30 credit union members and NGO coordinators

## 2. Technical Assistance

Some recent examples of technical assistance are shown in Table IV-2 below.

TABLE IV-2

### Technical Assistance to NGO Partners

Period	Theme	Beneficiaries
August 1996	Facilitation of a workshop on the establishment of an institution for financing urban sanitation	AREM officials and members of the Bagadadji <i>groupes civiques</i>
September 1996	Assistance in strategic planning	6 NGO partners: ADAC, AREM, CRADE, GRADE-Banlieue, AADEC, GADS

## 3. Study Tours

Table IV-3 provides a list of study tours carried out in support of the women's micro-enterprise activities.

TABLE IV-3

### Study Tours

Period	Theme and Place	Beneficiaries
February 1992	Kenya/Swaziland: KREP, TOTOTO Development of Women's Micro-enterprises	Madame BADO
August 1993	Study tour + exchange w/FDEA 12 partners to Senegal	NGO training team
November 1994	Preparation in Senegal for women's participation in the Beijing conference	Officials of NGO partners

Period	Theme and Place	Beneficiaries
March 1996	Bénin: PASSEF (study of women's credit unions)	9 women credit union members and promoters
23-30 March 1996	CONACAP — Visits to credit unions and women's enterprises	9 members + NGO promoters

#### 4. Equipment

World Education has also used grant funds to purchase equipment for partner NGOs to help strengthen their activities. Over \$40,000 of equipment was provided in 1995-96; less than \$20,000 is scheduled for the current fiscal year.

### C. A PROFILE OF THE NGO PARTNERS

The evaluation team held a meeting with representatives of a number of the NGOs which are working with World Education to obtain their perspectives on the relationship with World Education and on the activities with which they have been associated. At the end of the meeting, a questionnaire was passed out to the NGOs with a view to obtaining a more complete picture of the NGOs and their ideas on how to improve the relationship with World Education and the programs on which they are working. Nine NGOs submitted completed questionnaires, although not all questions were answered. This reflects a little more than one-half of the 17 NGOs working with World Education on urban and micro-enterprise activities. There follows a summary of the responses which provide a profile of World Education's partners.

- ▶ Eight of the nine NGOs had been active since 1992 or earlier; one had started operations in 1996.
- ▶ Four of the nine report that their first project activity was financed by World Education.
- ▶ Eight of eight reporting have had General Assemblies within the last two years; five have technical commissions, four have been audited (three by ACA, a financial NGO which World Education has hired to undertake special audits of its partner NGOs).
- ▶ Seven of the nine NGOs have worked with other NGOs in implementing activities; five of seven also report having contractual/advisory relations with other NGOs as well as participating with others in exchanges of experience.
- ▶ The nine NGOs were working in 15 different areas in 1992; they are now working in 44 different locations.
- ▶ The annual budgets of these NGOs range from about 24 million CFA francs to over 134 million CFA.

- ▶ The NGOs are heavily dependent upon World Education, e.g., five out of eight report that funds from World Education account for 60 to 70 percent of their budget. However, three of the eight report that over 50 percent of their budget comes from other donors. The contribution of local communities and the NGOs themselves to World Education-sponsored activities is generally less than five percent.
- ▶ Growth of the NGOs is reflected in their increase in personnel. The average number of personnel for eight of the NGOs operating in 1992 was less than four; currently they have an average of 20. The largest number of personnel are generally technicians and trainers.

#### **D. NGO COMMENTS ABOUT TRAINING ACTIVITIES**

The NGOs were asked in the questionnaires about their participation in training activities and other programs of institutional support. They were asked which of the training programs were found most helpful and least helpful. A summary of the responses follow:

- ▶ All the NGOs reported substantial participation in World Education-sponsored training activities: one reported having attended all training sessions offered, three said between 17 of 20, another 12, one said several. Thirty of their personnel had attended three or more training programs; 23 had attended at least two training programs; 30 had attended a single training program.
- ▶ No NGO reported that any training program had not been useful. In contrast, a large number of training subjects were cited as especially useful. No one training seems to have stood out over the others.
- ▶ Of other forms of institutional support, seven reported receiving equipment from World Education, three mentioned technical assistance, and five cited having participated in visits abroad (particularly the micro-enterprise visit to Senegal).

#### **E. NGO COLLABORATION WITH LOCAL AUTHORITIES**

When asked about their collaboration with municipalities and central government offices, the NGOs cited particularly their collaboration with municipalities. They provide reports to the administration and the municipalities. A large number of activities were cited in relation to their work with the municipalities.

There was only one NGO that reported poor relations with the municipality. In the evaluation team's tour of the secondary cities, there was only one instance in which the GC representatives expressed displeasure with the attitude of the municipality toward their activity. In a subsequent meeting with the relevant official from the municipality, the latter expressed support for the work of the GC and the NGO and said that the GC's perception was perhaps based on inadequate information — plus the fact that the municipality inherited a FCFA 32 million debt which was not yet paid off and which precluded the municipality from providing the tangible support that the GCs and others would like to see.

In terms of lessons learned, one NGO mentioned the importance of clarifying roles and responsibilities, another mentioned the importance of the collaboration as a means of integrating the NGO's activity into the community and obtaining the participation of the population in the activity. One mentioned the inability of the municipality to accomplish its goals because of a lack of funds.

In the secondary cities, the evaluation team encountered two instances where the roles and responsibilities of the GCs in relation to GIEs was cited as a problem. In one case, the situation presumably had been clarified, but it appeared to still be a problem in Bougouni. The team also encountered an instance where the mayor had recommended that GCs not be established and that existing health committees be used as the contact point in the community for the proposed sanitation activities. In general, however, the NGOs seemed to have good relations with local officials and the communities. Nevertheless, the communities in the secondary cities are not behaving the way the NGOs and GCs had assumed they would. This may reflect inadequate surveying, the fact that the program is not dealing with the priority activity of the community, or is dealing with the agreed upon problem in a way that is not satisfactory to the community. The team encountered the latter two situations; the former (deficient surveys) was cited by others.

The lack of budgetary resources in the municipalities was cited in most of the secondary cities. The evaluation team was told by a government official that there existed a vicious circle in which the municipalities had no funds for programs and the urban populations were not paying their taxes. The plight and actions of each is understandable in present circumstances.

## **F. NGO SUGGESTIONS FOR IMPROVING THE PROGRAM**

The NGOs are required to submit quarterly progress reports on the activities carried out with World Education. In the reports, they are requested to provide a synthesis of achievements, problems, and to provide recommendations. The NGOs were asked in the questionnaire to mention any recommendations that they included in those reports that they felt were still valid. The following were mentioned:

- ▶ For the urban project: (1) organize a meeting among all GIEs; (2) involve the NGO partners in the conceptualization of the program; and (3) develop multi-year programs.
- ▶ For the micro-enterprise project: (1) use project funds to pay the manager for the first year; (2) simplify the accounting system; and (3) search out a line of credit for the credit unions.
- ▶ Involve the responsible NGOs more in the elaboration of working documents; replace the small projects with projects of longer duration and with an important socio-economic impact.
- ▶ Improve the financial management system for the GIEs (e.g., in relation to internal controls and the system of organization — by developing a manual on financial management); reinforce the entrepreneurial capacity of the members of the GIE, with particular attention to internal organization, preparing a development plan, marketing, and description of tasks.

- ▶ Strengthening of the community (e.g., more training); mounting of programs that will truly satisfy the needs of the community.
- ▶ (1) sustain the enthusiasm of the community and the local structures created by the project with a continuation of project activities; (2) continue sensitization and promotion activities; (3) program activities for implementation by the Groupes Civiques within the project; (4) give the GIEs and GCs the needed competence in management and environmental promotion; (5) continue and sustain the training of the principal actors in the project; (6) let the project evolve more in accord with the preoccupations of the community; and (7) reinforce the institutional capacity of the reporting NGO.
- ▶ Provide support to: (1) prepare "fiches techniques" for products and services of artisans and for import substitution to be produced by youth; (2) hire a specialist in "conception technique"; (3) initiate a project to train assistants to take care of children of working mothers; (4) finance a three-year program for youth employment and self-employment; and (5) promote the purchase of import substitution goods and services.

In a separate question, the NGOs were invited to offer their suggestions for improving the programs of support to community organizations or to women. The responses included the following:

- ▶ Do not allow a pause between phases of activity because the NGO loses its personnel and has to re-hire and re-train.
- ▶ (1) Create sources of revenues for the community structures being established by the NGO partners so they can cover the costs of their activities; (2) arrange for juridical recognition of the community organizations; (3) diversify the interventions in the beneficiary communities; (4) give the community structures the means to function; (5) increase the amount of sub-grants for communities.
- ▶ Reinforce the organizational and management capacity [of the new organizations] through training and accompanying measures; mount a vast program of literacy.
- ▶ (1) Prepare a 5-year strategic development program for the communities to ensure significant results by the communities; (2) develop a complementarity among the different interventions; (3) install a formal system of documentation and exchange of experience among the different intervenors; (4) empower the communities to assume responsibility for the implementation of activities when the NGOs retire from the scene.
- ▶ Inventory the real needs of the target groups, empower the groups, and develop the tools to help make their decisions.
- ▶ For the credit unions: (1) continue the training and support for at least five years: (2) after the first year, supplement the women's savings with a loan; (3) prepare a strategic plan for three years; (4) pay the salary of the manager for three years on a declining scale; and (5) cover the rent for two years on a declining scale.

- ▶ For the credit unions: (1) organize exchange visits among the members at the national and international levels; (2) create a coordinating structure among the credit unions that will represent them in dealing with financial institutions; (3) seek out a line of credit.
- ▶ For the urban project: (1) organize a meeting among the GIEs and the GCs of the different cities for an exchange of views about their problems at the regional and national level; (2) create a coordinating mechanism for the different structures and institutions at the local and regional level; (3) institutional support — technical and theoretical and practical education; (4) organize international meetings among the GIEs and GCs from different countries to exchange experiences; (5) advice; (6) film projectors for sensitization.
- ▶ (1) Adapt the actions implemented to the preoccupations of the beneficiary community; (2) envisage an urban community development program directed by the communities; (3) provide sufficient financial resources to support well the project's activities; (4) avoid fragmented annual funding and envisage an orderly management of activities; (5) include a real NGO institutional development program in World Education's program; (6) diversify the interventions, taking into account the real problems of the beneficiaries, and include the beneficiaries more in the process.
- ▶ Regarding the women, we would like to undertake a study of the needs of urban women, particularly the women who work, in order to see how they could become as efficient/effective as the men.
- ▶ We propose our method be used to make the community organizations and the women more effective.

Another question solicited observations that could help the evaluation team understand better the programs of World Education or the capabilities of the individual NGO. One used the question for the latter purpose, some provided additional program recommendations. The latter are reproduced herewith.

- ▶ (1) motivate the actions of the members of GCs and their coordination units; (2) take into account the suggestions and recommendations of the teams on the ground; (3) increase the funding support for the GIEs; (4) take into account the local culture and mentality in assessing the intervention of each NGO.
- ▶ In the micro-enterprise program, (1) a part of the budget should be allocated for transport for the agents; (2) an administrative fund should be allocated to the NGO to pay the accountant or the secretary.
- ▶ World Education should ensure: (1) that it does not use unqualified organizations to provide financial management training; and (2) take into account the recommendations made regarding the different programs.

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## G. CONCLUSIONS

Although the compilation above of the NGO responses to the evaluation team's questionnaire includes suggestions for general program improvements, these are not dealt with in this section. Rather, the following conclusions and recommendations relate to the institutional strengthening of NGOs and community organizations.

### *1. Institutional Strengthening of NGOs*

An analysis of the NGO questionnaire responses and the evaluation team's interviews with the NGOs suggests that the NGOs feel that more resources should be dedicated to the strengthening of their institutions, that clear criteria should be established for eligibility for such assistance, and that the assistance should be planned for implementation over a three-year period.

The evaluation team concludes that some additional strengthening of some of the NGOs is clearly in order, but suggests that there a number of factors that should be taken into consideration before decisions are taken, e.g., how many and what kinds of NGOs should be given extra support, what is the main purpose to be served, what is the most appropriate support to be provided, how does the cost-benefit ratio of NGO strengthening compare with strengthening of community organizations?

The team believes that consideration should be given to making a number of NGOs specialized institutions on certain subjects. As such, they would be expected to support activities in a number of locations even though there might be another NGO providing overall coordination of activities in the area. In effect, these "reference" or specialized NGOs would be strengthened so that they could act similar to the contract technical groups that are available to USAIDs through a "buy-in" arrangement. Sanitation, market analysis, feasibility studies, surveys, financial analysis and accounting are examples of specialties that are likely to be needed.

Although it does not wish to suggest a magic number of NGOs or the best structure for dealing with the NGOs, the evaluation team has concluded that World Education should reduce the number of NGOs with which it operates directly for three reasons (which are inter-related): (1) to reduce the management spread; (2) to ensure that the NGOs operating in the field (especially in the secondary cities) are fully in tune with the World Education philosophy and plans; and (3) to reduce the costs and workload involved in providing the needed training and other institutional strengthening support. Regarding (1), World Education has increased its management staff in recent months, but further increases are likely to be needed unless the number of NGOs are reduced — particularly if a greater NGO institutional strengthening activity is to be carried out.

In some of the World Education and USAID documentation it appears that the nurturing of NGOs is seen as an end itself in terms of Malian capacity building. At this time, however, with the impending de-centralization effort, it seems crucial to see the primary focus as improving capacity in the community organizations that will interface with the new commune structure — and possibly in the communes themselves. Therefore, NGO strengthening should be clearly limited to that which is needed to carry out the capacity-building activities with the community organizations. This suggests that the first priority is to come up with a five-year program for

strengthening community organizations and include therein a component for NGO strengthening if that appears necessary to achieve the community-building objectives.

## ***2. Institutional Strengthening of GCs or Similar Community Organizations***

A number of the NGOs who responded to the questionnaire suggested that additional training is needed for GCs, as well as the GIEs. The evaluation team came away from its trip to the secondary cities feeling the same way. The members of the GCs cited the need for training in literacy, some technical subjects and techniques of sensitization so they could support better the GIEs, handle financial management, etc.

The only caution that the team would offer is to be sure that the GCs: (1) are not duplicating the roles of any other community organization; (2) are fully accepted by the community; and (3) will be able to play the role of interface with commune authorities once they are in place. The project should be prepared to modify its local approach to reflect the community's wishes. While this is World Education's stated position, the evaluation team got the impression in the secondary cities that the NGO representatives there felt that there was a model that had to be followed and had insisted on it as a pre-condition to project activity going forward.

As implied above, the evaluation team believes that the suggested long-term plan for institutional strengthening of community organizations should provide for the possibility of funding training for the new commune officials and/or bureaucracies in the areas in which the project is working (e.g., in the secondary cities). Such training or orientation visits might be handled separately, but hopefully could usually be arranged so that community representatives (e.g., from GCs) and the official representatives could participate in activities together.

In addition to the potential training topics mentioned above, the evaluation team suggests exploring the possibility of offering training in program development, project design principles, fund-raising, program implementation, program monitoring and evaluation — sequenced over time as the various needs arise or are foreseen by the local population or their representatives.

It would seem feasible to obtain sufficient funding to finance the suggested training (including literacy) in the secondary cities and Bamako communes where World Education is currently operating. Further, when it is clear that a principal purpose of project activities is to help plan and obtain funding from other sources, there will be less danger that the project will initiate activities that will have minimal impact and, as a result, build up negativity locally toward the project — which may be close to happening in some of the secondary cities at this point.

## ***3. Institutional Strengthening of the GIEs***

The problems encountered by the GIEs in the secondary cities are discussed in Chapter II. The evaluation team believes that their situation is precarious, generally through no fault of the GIEs. The team believes, therefore, that the project should take immediate steps to provide the GIEs with additional training and funding. The project should not, however, just make available an additional pre-determined amount of funding (e.g., 600,000 CFA francs). Rather, the amount of funding needed is going to vary by the type of activity to be carried out, and part of the training

needed is in market analysis to determine what is truly feasible for the GIEs to undertake in the different locations.

The solution should be tailor-made to each GIE and a thorough feasibility study should be undertaken before funding is provided. Furthermore, the GIEs generally said that they would be willing to accept a loan if additional funding were to be made available, provided that the terms were reasonable. The evaluation team believes that this would be a healthy development as long as the amount provided is adequate and the GIE is given the needed technical and financial analysis back-up for the next two to three years.

## **H. RECOMMENDATIONS**

- (1) That World Education develop a five-year program for institutional strengthening of community organizations (including GCs as long as they have the confidence of the communities they represent), preparing them for interface with the new communal authorities that will be elected this year.**
- (2) That the foregoing program provide for institutional strengthening of the new communes, or at least provide for the new communal authorities to participate in training/orientation activities developed for the private community organizations.**
- (3) That the foregoing program also include a special section for institutional strengthening of NGOs in areas that are deemed necessary to carry out the community strengthening program.**

## **I. SPECIAL ISSUES**

Following a review of the evaluation team's draft report, USAID submitted a number of questions/comments. The evaluation team requested World Education's comments on some of the more important of them. For the questions not dealt with elsewhere in the report, there follows the USAID comment/question, the World Education response where requested, and a comment by the evaluation team.

### ***1. Sustainability as a Criteria***

#### **a. USAID Question/Comment**

Which activity do you consider priority if sustainability was the criteria? In other words, if USAID has to invest in only one, which one would you recommend supporting and why?

#### **b. World Education's Response**

The *caisses* will certainly be sustainable institutions. So will the civic groups, although not all may survive. But if sustainability is related to civic action and representation, the civic groups have a larger mandate than the *caisses* — which have a very focused structure to govern and defend. Given decentralization, neighborhood organizing is very important, particularly given

the percentage of population that live in urban centers. One theme is sanitation. But it is only one theme; it was never our intent to have a sanitation program. Yes, we have sanitation outputs, but the foundation of what we do is transferring the skills to elected community groups so that they can identify, intervene and defend their community interests.

*c. Evaluation Team Comment*

The team agrees with World Education that the women's *caisses* appear the most likely of the three institutions to be sustained, even if the program were to terminate. However, the *groupes civiques* (or something very much like them) are also likely to be sustained if there are continued programs of development for the urban communities. Furthermore, they have the potential to be quite important in local development and in the furtherance of good governance under the decentralization program. If one were forced to make a choice, the team would opt for the civic groups because other donors are less likely to support the effort and the *caisses* are likely to find support from other sources.

The foregoing notwithstanding, the team has proposed in Section VI below there is a need for a more integrated approach than has been the practice in the past in order to achieve synergy from the activities. In that case, an either-or scenario might not be necessary. However, as discussed in Section II above, the team does not believe that sanitation is a very appropriate vehicle for community capacity building.

## *2. Technical and Capacity Building Training*

*a. USAID Question/Comment*

The evaluators should provide a separate analysis of the technical and capacity building training. They should offer an opinion on the methodology/approach and content of the training used by World Education. They should highlight the strengths and weaknesses of the methodology/approach and training contents. Please make recommendations concerning their effectiveness to give adequate skills to NGOs and community organizations with regard to sustainability and participation in local development.

*b. Evaluation Team Response*

Before providing the view of the evaluation team, it is appropriate to point out that the response of the NGOs in the evaluation team's questionnaire was generally favorable regarding the training received. The NGOs would like to have had more, particularly in capacity-building, but there was no complaint about the quality of training received.

In the women's micro-enterprise activity, the approach has been to increase the technical capacity of the NGOs as a pre-condition for significant training for the leaders and members of the *caisses*. In Section III, we suggested that the leaders of the *caisses* should have been involved earlier in the training. Because promoting women's micro-enterprise was the primary objective of the activity, not establishing credit unions, we believe it would have been desirable to have provided more training in appropriate technology for business activities and literacy training.

With regard to the urban sanitation activities, we have pointed out in Chapter II that the technical training was not adequate, particularly for the GIEs in the secondary cities. The technical training is also capacity building training for the GIEs, because it is crucial to the viability of the organization. Thus, the weakness of the World Education approach was inadequate technical support.

The strength of the World Education approach to capacity building is its willingness to involve the NGOs in the planning of its activities, particularly at the beginning of the project. Its approach was to build the organizations as they carried out specified activities (micro-enterprise and urban sanitation). This approach can be successful, but it has fallen short in the two grants reviewed, and part of the problem has been circumstances beyond the control of World Education.

A number of USAID personnel and NGO representatives interviewed by the evaluation team seemed to feel that World Education's job was primarily to train NGOs to do World Education's job, i.e., to work itself out of a job. Unfortunately, that was not set forth in any planning documents as the objectives of the grants. Furthermore, no organization could carry out such an objective if it does not have a long term plan approved, permitting the organization to make long-term contracts or grant arrangements with the NGOs that it is supposed to be training. The one-year grants provided by USAID to World Education for the last four years precluded World Education from doing the types of things that a re-engineered USAID now thinks should have been happening.

As indicated in G. above, the evaluation team believes that the focus of capacity building should shift more to the community organizations (*caisses, groupes civiques* and GIEs) and less to the NGOs. Furthermore, a Logical Framework should be developed for any follow-on project which will clearly define the project purpose and the outputs which are believed necessary to achieve the purpose.

### ***3. Time Frame for Self-Management***

#### ***a. USAID Question/Comment***

The evaluators should explain or analyze the time it takes an NGO receiving capacity building training from World Education to be self-managed and sustained. Also the time it takes a community organization receiving capacity building training from an NGO to be self-managed and sustained. This should help determine the effectiveness of the capacity building training methodology.

#### ***b. Evaluation Team Response***

This team would have needed much more time than was allotted to it to even begin to respond to this request. However, we believe that the points in 2. above are valid here. World Education did not have a grant which specifically called for making any NGO self-sustaining — however that might be defined. Similarly, no objectives were established for the self-management of any community organizations.

As indicated in the profiles of the NGOs (C. above), some have grown substantially and quite probably can be considered self-managed and sustained. However, it is most unlikely that a detailed study of these NGOs would indicate that the support from World Education was the only element in the institutions' growth, quite possibly not even the most crucial.

Annex E provides an article on institution building which should be of interest to USAID and World Education if the purpose of subsequent grants will be exclusively institution building. The article reflects USAID-funded research of a number of years ago, but the model presented is still valuable.

#### ***4. World Education's Exit Strategy***

##### ***a. USAID Question/Comment***

The evaluator should indicate if World Education has an exit strategy for its assistance and they should give an opinion on its adequacy. If World Education does not have an exit strategy, the evaluator should make recommendations for corrective action.

##### ***b. World Education's Response***

Yes, we have an exit strategy. First of all by not operating under a "project approach" but from day 1 insisting that our role and the role of NGOs are transitory until the Communities develop their own management skills or relationships with other donors. The creation of the Credit Union is an exit strategy. The limited intervention of NGOs per civic group is an exit strategy. The point is that in all of our work we build capacity, and we do not create parallel structures.

##### ***c. Evaluation Team Comment***

The team considers World Education's response not a strategy but a statement of their approach to institution building. A strategy, in our mind, would be a plan for concluding all activity in Mali by a certain time. That is not something that was called for in the project under which World Education's grant was financed. Furthermore, it was not appropriate to have done so at the time.

What should come first is a strategy on the part of USAID which gets specific about the meaning of More Mali, Less Aid. If USAID feels that it will promote Malian development more by not using U.S. PVOs and rely exclusively on Malian NGOs, then it needs a project(s) whose purpose is to build the capacity of specified NGOs so that they can meet all the U.S. legal requirements as well as program objectives by a specified time.

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## V. MANAGEMENT OF THE GRANT

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*Development Associates, Inc.*

### A. FINANCIAL MANAGEMENT

#### *1. Budgeting Process*

In recent years, World Education has presented a number of proposals to USAID for long-term funding of its women's micro-enterprise and urban re-vitalization activities. Its partner NGOs have participated in the planning process leading to the preparation of the proposal and the formulation of budgets.

Unfortunately, USAID has not been prepared to entertain new long-term proposals. Thus, the women's micro-enterprise activity was folded into the Urban Re-Vitalization grant at the end of 1994. Since that time, World Education and its NGO partners have had to budget one year at a time.

This has not made for efficient operations by World Education or its partner NGOs. Once World Education receives its funds from USAID, it must immediately sign protocols with the partner NGOs to preclude a cessation of operations. The NGOs cannot make long-term commitments to its personnel because it cannot assume longer term funding.

It is assumed that this will change now that USAID has finished its re-engineering process and this evaluation has been carried out. World Education, with its partner NGOs, has already started some planning activities with a view to preparing a longer term proposal for USAID's consideration. Hopefully, this will permit a more orderly budgetary and project approval process.

#### *2. Funds Approval and Allocation*

Funding provided through the NGOs is set forth in the protocols that are signed annually. In some cases, the NGOs have submitted budgets which were the basis for funds allocation decisions. In other cases, World Education has indicated what amount of funding was available for specific purposes, e.g., the amount available for start-up of a GIE. The NGO then presents a budget based on what is available, and does not do any real analysis of the amounts needed.

To ensure that World Education receives timely reports accounting for the funds allocated to the NGOs, a certain amount is held back until appropriate reporting has been provided.

The Director of World Education/Mali must approve all spending decisions. In an internal management audit in March 1996, only a few minor omissions were noted in the implementation of the process.

Some funds are spent at the Boston headquarters. Funds needed in Mali are usually transferred on a monthly basis in response to the Mali office's requests.

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### ***3. Funds Monitoring and Accounting***

World Education has an accounting system in Mali to account for the funds transferred to it from the home office. This system has just been up-graded to strengthen its accounting activity and to provide additional services such as inventory control. World Education/Mali prepares monthly reports for each activity and submits them to Boston for incorporation in an overall report by grant. This overall report is prepared monthly and a copy is submitted to the Mali office. There is usually a one or two-month lag in incorporating the latest Mali information in the overall report prepared by Boston. Summary reports on the use of the funds for the Urban Revitalization and Women's Micro-Enterprise grants are included in Sections II and III, respectively.

### ***4. Audits***

Annual audits are arranged by World Education/Boston and cover all operations, including in other countries. These audits have not entailed visits to Bamako.

Because the size of the grants to the NGOs are rather small and the costs of formal audits are relatively expensive, World Education has arranged with the NGO Asociacion Conseil Action (ACA) to perform financial reviews of the NGOs' accounting systems. In addition, ACA has provided financial management and accounting training to personnel from a number of NGOs.

## **B. MONITORING OF PHYSICAL ACCOMPLISHMENTS**

Reports reviewed by the evaluators included mission reports, training reports, reports on meetings, retreats and other sessions, and, most importantly, activities reports by semester, and final reports and internal evaluation reports for Phases I and II of the project. Annex B contains a bibliography.

The original grant agreement stated that World Education would provide a logical framework for the project. However, neither World Education nor USAID could find a copy of the logical framework for the evaluators to use. For phases II and III, logical frameworks apparently were not developed that would take the new activities and goals into account. However, plans attached to amendments 3 and 6 gave most of the information normally contained in logical frameworks except in defining the assumptions made.

Reporting on concrete, physical results, that is, the number latrines built, training courses conducted, meetings and exchanges held, was quite good. However, many important decisions or changes over the life of the project, as well as reasons for the decisions, were not well documented, making it difficult to follow the progress of the activities or to evaluate the appropriateness of actions taken.

Conflicting figures for numbers of organizations, such as civic groups and GIEs active at various stages, appeared in different reports. Calculations of the percent coverage of the population by services, such as garbage pick-up, or latrine construction appear to be incorrect. Figures for job creation appear to have included all members of GIEs whether they are paid or not, and also to

include the total number of employees of pre-existing GIEs that were reinforced rather than created by the project.

Observations by the evaluation team on its field visits did not support many of the conclusions in World Education's semi-annual reports for Phase III, particularly in secondary cities. Claims of community support for project activities supported by the project were not confirmed by observations of the evaluators. "Adhesion" of the community was reported when, for example, one of four *quartiers* in Fana declined to participate in the project and there were only about 225 subscribers for garbage pick-up out of an estimated 2,500 households — even the president of one of the civic groups preferred to use his garbage as fertilizer rather than pay for garbage pick-up.

In many cases, the claim that GIEs were functional appeared to be equally unsupported; allegedly operational GIEs had only one donkey — others having died — or GIE members had received no salary for the last 4 months. Unfortunately, such omissions call into question the general accuracy of the semi-annual reports. On the other hand, information about such problems does appear in the internal evaluations, along with recommendations for remedial actions.

World Education pointed out that the most recent activity reports and internal evaluation dated from April 1996 and said that their reports were accurate. Since most GIEs in secondary cities had only begun operations in January 1996, problems evident to the evaluators in October 1996 had not yet been clear when the reports were made. However, some problems should already have been clear: for example, *quartiers* that refused to take part in the project, and the low rates of subscription to services in other *quartiers*. These problems were, moreover, not isolated cases in a single city or *quartier*.

World Education receives quarterly reports from its partners, and evaluations have been participatory. Although they vary from NGO to NGO, these reports appear to be a complete and accurate representation of activities, problems, constraints and results in the field.

### **C. EVALUATION ACTIVITIES**

This is the first evaluation of the World Education program requested by USAID. However, at the end of Phase I in 1994 a team, including one of the vice presidents from World Education's head office, evaluated the program and reported the results, with recommendations for future activity. This was a participatory evaluation. At the end of 1995, a team was hired by World Education to evaluate the project. They produced an evaluation report in December 1995, which also included recommendations for modifying the project.

Evaluations of the women's micro-enterprise grant were made in 1993 and 1994, and micro-enterprise activities were included in the 1995 evaluation of the urban revitalization project, into which it had been merged.

World Education also has a policy of holding retreats and "journées de réflexion" (days of reflection) which are meant to evaluate progress, on an informal basis, and provide input for the evolution of project activities and objectives. This does not appear to have been as effective during Phase III of the project as for earlier phases. It should have provided, in the view of the

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evaluation team, earlier recommendations and subsequent remedial actions to assist in adapting methods and technologies to the secondary cities.

#### **D. RELATIONS WITH NGOS**

Institutional relationships between World Education and its partner NGOs are discussed in Section IV, particularly World Education's institutional assistance to its partner NGOs. There are, however, two issues that were raised during the evaluation that relate more to World Education's management of its USAID grants: (1) allegations that World Education employees are board members of NGOs receiving grants from World Education; and (2) concerns about the transparency of World Education's process for selecting NGOs for participation in the program.

Some of the NGO representatives raised issue #1 with the evaluation team. When the team raised it with World Education, the team was told that the issue had been raised previously and that it had been looked at by World Education's internal auditor. The latter said that he found no indication that World Education personnel had used their position to affect World Education's decisions on choice of partner NGOs or the size of their grants. The evaluation team also noted that one of the USAID's employees in on the board of one of World Education's partner NGOs.

Issue #2 was also raised with the team by NGO representatives. The team raised the issue with World Education and was given information on how the NGOs had been selected, e.g., for the secondary cities activity. Unfortunately, World Education was not able to provide copies of some of the public documents used in the process. The team noted that World Education's internal auditor had made some recommendations for improving the contracting process.

The evaluation team was not provided information that would clearly indicate any wrong-doing on either issue, but the team also did not have much time to go into what is more of an audit issue than an evaluation issue. The fact that there are still concerns being expressed by the NGOs about both issues suggests that action should be taken to restore confidence in the NGO selection process.

#### **E. RECOMMENDATIONS**

- (1) All employees of World Education or USAID who are board members or officers of any NGO doing business with World Education or other USAID grantees should be requested to resign their board/officer positions or resign their positions with World Education or USAID. World Education should ensure that any proposed new hires have terminated previous positions with potential partners.**
- (2) World Education should re-issue its procedures for selection of NGOs, modifying them in the process if appropriate, distribute copies to all concerned, and ensure that the procedures are followed.**

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## VI. WORLD EDUCATION'S PROGRAM AND USAID'S STRATEGIC PLAN

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*Development Associates, Inc.*

Under the present Urban Revitalization grant, World Education is carrying out the following activities:

- Urban Sanitation (including community organizing)
- Credit Union Development
- Literacy
- APE (Parent Associations) Development

As called for in its scope of work, the evaluation team submits herewith its assessment of the degree to which World Education's programs under the grants being evaluated are in tune with USAID's strategic plan and suggests how the programs could be made more responsive to the USAID plan.

### A. URBAN SANITATION

#### *1. The Current Situation*

The Urban Sanitation program responds to all three of the USAID's Strategic Objectives (Youth, Sustainable Economic Growth, and Governance), but the program's contribution at present is minimal in all cases. Its most important achievement was employment generation during Phase I, the crucial period leading up to national elections. Phases II and III have built on this activity somewhat, but the results have been modest; they are in danger of being counterproductive in some of the secondary cities.

In terms of the Youth strategic objective, the urban sanitation activity has the potential of contributing to an improvement in health. However, it seems unlikely that this has happened, except possibly in Sogoniko and there are no data to substantiate it even for there. Employment generation could be considered to be contributing to the Sustainable Economic Growth strategic objective, but the contribution after Phase I has been rather minimal. The most important long-term contribution of the Urban Sanitation activity is probably the work with the *Groupes Civiques*, a contribution to the Governance strategic objective. The results from the activity is still rather minimal in the secondary cities, but the activity has the potential to be very significant if the GRM implements its de-centralization program as planned.

#### *2. The Potential*

The Urban Sanitation program, if strengthened technically and modified in concept, has the potential to contribute significantly to the health results planned for the Youth strategic objective as well as strengthening community organizations under the Governance strategic objective. A higher level of funding, however, would be needed.

As indicated in Section II, the evaluation team has serious concerns about the urban sanitation activities as currently carried out, particularly in the secondary cities. The provision of potable water, improved drainage of "gray" water and garbage pick-up can have beneficial effects, provided that garbage is correctly disposed of. However, interventions such as the construction and emptying of latrines, septic tanks and cesspits, and other activities involving the handling of excreta, should be undertaken only in the context of an integrated project whose goal is to improve the health of its beneficiaries. If World Education wishes to continue to support these activities, the team urges World Education, with USAID's support, to:

- ▶ increase the level of technical support for backstopping the activity, either by recruiting a full-time technically qualified person or funding the improvement of technical capacity of one of its partner NGOs or some combination of the two;
- ▶ improve the technologies used;
- ▶ provide an integrated approach, including health education, which: (a) involves the communities at the very earliest stages of planning; (b) ensures that time, financial and human resources are sufficient to ensure behavioral change as well as environmental improvements; and (c) maximizes the participation of women;
- ▶ collaborate with local officials and other projects to ensure that grass roots activities are supported at other levels, e.g., garbage brought to intermediate dumps is removed, or if canals are cleaned and repaired the main canals are also cleaned and repaired; and
- ▶ make a strong effort to promote additional financial support to the effort, e.g., from the World Bank.

The team believes that World Education is in a good position to do this, with USAID support, because it, with its NGO partners, has established a network to relate to the local population (NGOs, Groupes Civiques, Groupes d'Interet Economique - GIEs) and to the locally elected officials and the GRM's regional technical staff.

Furthermore, health and other benefits are optimized by a participatory approach, which is promoted by World Education. Conversations with World Bank and GRM officials indicate that grass-roots activities are not targeted in the upcoming Third Urban Project, and yet community participation is vital to ensuring that infrastructure improvements will have an impact in improving the quality of life of the beneficiaries. Conversely, grass-roots activities will not have the desired impact if they are not part of an integrated, global approach at all levels. As has already been seen, GIEs cannot resolve urban sanitation problems without the cooperation of local authorities; intermediate garbage dumps must be emptied, main canals must be cleaned and repaired, and so on.

The evaluation team believes that USAID should support water and sanitation activities under the Youth strategic objective if they will be more effectively carried out. Improved environmental hygiene and access to potable water, accompanied by health education, are vital to maternal and particularly infant health. Further, prevention, although complex, is far more cost-effective than treatment. The reduction in child mortality from diarrheal diseases and

malaria that can be expected from water and sanitation activities has been shown to correlate directly to effective use of family planning services. The savings in time, energy and financial resources can be used for other productive activities: income generation, child care, agriculture, education, and others. It also provides a basis for the community to organize itself for other health actions — as in Sogoniko, where the civic group formed during Phase I mobilized the community to build a health center, using the profits from selling potable water.

To ensure the success of the health aspect of the Urban Revitalization program, it will be essential to strengthen further the community organizations with which World Education has been working. This could be done by tying its activities into the up-coming de-centralization activities. Given the low level of resources available to the local governments and the current practice of nonpayment of taxes by the urban residents, an effort is needed to bring the two groups together in planning a way out of their very serious predicaments. It appears that the *Groupes Civiques* could help in this effort if they were given additional training — something they all were asking for in the interviews with the evaluation team. A bottom-up inventory/planning effort could help to galvanize local action and could help the newly elected officials set action priorities and be in a better position to obtain additional resources.

Undertaking the foregoing activity would also facilitate World Education's obtaining greater synergy from its efforts. For example, literacy was expressed as a felt need by all the groups with which World Education is working. Following the inventory/planning exercise discussed above, it would be easier to organize IEC (information, education, communications) activities for maternal and child health and nutrition education, family planning, AIDS, etc.

## **B. WOMEN'S MICRO-ENTERPRISE PROGRAM**

### ***1. The Current Situation***

As originally conceived, the Women's Micro-enterprise program was to contribute to the Education intermediate result (better skills relevant to the market economy) of the Youth strategic objective. As it has evolved, the program has become primarily a credit union activity and thus fits the "increased savings mobilized by non-bank financial institutions" intermediate result of the Sustainable Economic Growth strategic objective. The results to date, however, have been modest in relation to the investments made.

### ***2. The Potential***

As discussed in Chapter III, the credit union activity now seems to be taking off, particularly in terms of savings mobilization by existing credit unions. Nevertheless, the micro-enterprise impact will continue to be minimal unless: (a) additional resources can be made available to the credit unions; and (b) credit union members can be provided with additional training, especially literacy and production techniques. Achievement of (a) and (b) is feasible only if the micro-enterprise program is planned and funded on a long-term basis.

Because the activity focuses on women in general, and not just on young women, one could argue that the Women's Micro-enterprise program does not fit the Youth strategic objective. However, it has been established in studies in various countries, as well as in Mali, that women's

earnings are much more likely than men's earnings to be devoted to the welfare (health and education) of the children of the family. Successful women's micro-enterprise activities can be expected to impact favorably on both Child Survival and Reproductive Health decisions. This impact could be strengthened by incorporating literacy activities in the program. The latter could be used to increase health education among the members.

### **C. LITERACY**

The Literacy program seems clearly to fit within the Education intermediate results of the Youth strategic objective. At the moment, a methodology is being tested; thus no impact has yet been achieved.

It does not seem appropriate to the evaluation team to invest in a literacy program in its own right. Rather, literacy training should be initiated as a component of the Urban Sanitation, APES and Women's Micro-enterprise programs to make them more effective. This would impact favorably on Youth objectives and, through literacy training to the *Groupes Civiques*, on Governance objectives.

### **D. COMMUNITY SCHOOL IMPROVEMENTS (APES — PARENT TEACHER ASSOCIATIONS)**

This activity is funded under the current Urban Revitalization grant, but it was excluded from the terms of reference of the evaluation team. The activity supports the Youth strategic objective and, to a lesser extent, the Governance strategic objective.

The evaluation team agrees with World Education that it should improve project administration, as well as make it easier for the Ministry of Education to comprehend World Education's activities, if the community school/APE activities were included in the World Education grant for formal education support. The activities and the results are essentially the same.

### **E. SYNERGY**

At the present time, the different program activities are being carried out without significant inter-action between them. The evaluation team believes that there is considerable potential for increasing the impact of the different programs by focussing the program activities geographically and seeking greater synergy from the activities. Examples given above include incorporating health education in all training and literacy programs (for credit union members, *groupes civiques*, GIEs, APES). Courses in financial management, surveys, feasibility studies could be developed in which representatives of all the foregoing groups could attend together.

To obtain increased impact on the Governance strategic objective, World Education's training emphasis should shift from the NGOs to the coordinating bodies of the *groupes civiques* and the management units of the credit unions.

If World Education, with USAID support, is willing and able to strengthen significantly the Urban Revitalization program technically and financially, which includes incorporating health education, then the next program should be designed, and subsequently evaluated, in terms of its

contributions to Health results under the Youth strategic objective. Otherwise, the program should be re-cast to be clearly a program to strengthen local institutions in support of the Governance strategic objective. Even in the latter case, the foregoing ideas for obtaining greater synergy would still be valid.

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## ANNEX A

### EVALUATION SCOPE OF WORK<sup>1</sup>

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#### OBJECTIVE

The objective of this evaluation is to provide independent and objective information on the results and impact of previous activities supported under the PVO Co-financing Project (688-0247) for World Education. The information collected will be used as a **management tool** to:

1. Help the Mission define its future relationship with World Education to achieve measurable results to support the Strategic Plan.
2. Assist USAID to articulate how its current results-oriented strategy fits with ongoing and proposed World Education activities.
3. Decide how activities currently underway can be modified to fit the strategy better and identify World Education activities that do not fit the Strategy and should no longer be supported by USAID.
4. Emphasize efforts and results that fit the Mission Strategy, and document lessons learned and success stories.

This evaluation is intended to be as much a prospective as a retrospective evaluation, with a focus on achievable results and lessons learned.

#### STATEMENT OF WORK

##### *1. Programmatic Analysis*

- (a) Assess results and determine the impact on partner institutions (defined in the following section on Institutional analysis) and final beneficiaries through participant interviews.
- (b) Assess the sustainability of all micro-enterprise, urban revitalization and urban community activities initiated by World Education under USAID PVO Co-financing funding.
- (c) Document any lessons learned from the implementation of activities by World Education and make recommendations regarding the potential for replicating successes on a larger scale.

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<sup>1</sup>Included herein are the significant parts of the Contractor's Delivery Order which relate to the scope of work of the evaluation.

## ***2. Institutional Analysis***

### **World Education**

- (a) Determine if there is sufficient attention to a monitoring and evaluation system to feedback information for documenting results and making mid-course corrections in place.
- (b) Assess the results and impact of the umbrella approach World Education uses to reach both urban and rural grassroots communities.

### **Partner Institutions (Malian NGOs)**

- (a) World Education works with certain Malian NGO partners who are also partners of other US PVOs. Document any instances of double-billing by NGO partners against USAID funding and what steps are, can, could be taken to prevent this.
- (b) Determine if the broader approach to working with NGO partners should be sustained in the future, or whether there are significant performance differences across NGO partners of World Education that would warrant focusing on a select few partners. Recommend if a more targeted approach should be implemented in working with local NGOs.
- (c) Determine from the Malian NGO partners their appreciation of the quality of institutional support from World Education. Determine to what extent program activities and results can be attributed to World Education institutional support.

## ***3. Financial Analysis***

- (a) Provide a breakdown of how USAID funds were spent on a percent of total basis and actual FCFA amounts.
- (b) Document the impact of the FCFA devaluation in January 1994 on World Education's budget, including how any additional costs or benefits from the change in parity between the US dollar and the FCFA might have been absorbed by World Education.
- (c) Assess World Education's performance in terms of cost, i.e, how much money did the desired benefit cost per person impacted by the intervention?
- (d) Advise whether sufficient financial management information is available to interpret how USAID funds were spent.

## ***4. Analysis of What Fits USAID Strategic Plan***

- (a) Assess results at all levels (final beneficiaries, institutions, partners, programs...) and determine how these can fit USAID's strategic plan for future collaboration.
- (b) Determine which activities World Education has successfully conducted that do not fit USAID's strategic plan, and that should be modified or reinforced to also support it.

- (c) Recommend the activities that should not be supported because they do not help the Mission attain its vision of "More Mali, less aid" and/or do not fit USAID'S strategic plan.

### **REQUIRED REPORTS (DELIVERABLES)**

A preliminary report will be submitted to USAID followed by a presentation to both USAID and World Education. USAID and World Education will provide comments. Consultants will provide a final report within 2 weeks after leaving post.

The team is also required to submit to USAID along with the final report, 10 hard copies of both English and French versions plus a diskette containing the electronic files in WordPerfect for Windows 5.2 or Lotus as appropriate. The time required to submit all those deliverables is specified under timing below.

### **OTHER CONSIDERATIONS**

The Evaluation Team must incorporate USAID's four core values in the approach taken to implement this evaluation. These four values are commitment to a results orientation, focus on customers, teamwork and participation, and empowerment and accountability.

Interviews with both World Education and NGO staff regarding the effectiveness and impact of institutional support should take into account: a) what is working, what improvement can be made; and b) the "moral hazard" problem of dependent relationship between the 2 categories of institutions (World Education vs NGOs).

Beneficiaries' interviews must be conducted by Bambara speakers.

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## ANNEX B

### LIST OF DOCUMENTS CONSULTED

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*Development Associates, Inc.*

#### USAID DOCUMENTS

PVO Co-Financing Project, Supplement, Amendment Number Three, August 25, 1993  
USAID/Mali Strategic Plan, FY 1996-2002 (draft), August 1995  
Youth Results Framework and Strategic Management Plan  
Program assessment of USAID/Mali's PVO and NGO Activities: Prospects for enhanced collaboration and success, Civit D. Grimm et Colleagues, April 1995, Bamako  
Grant Agreements between USAID and World Education

#### WORLD BANK

Banque Mondiale, Rapport d'évaluation du Projet Urbain de Travaux d'Intérêt Public pour l'Emploi, 6 Mai 1992

#### WORLD EDUCATION DOCUMENTS

##### General

Activities Report Grant N° 688-0247-G-00-1303-00, Period of October 1995 to April 1996, June 1996

Institution Building for Community Development (revised Proposal submitted to USAID/Mali), July 31, 1995

Program Evaluation (Final Version-Internal), December 1995

Rapport d'activites Semestriel (Periode de Mois de Novembre au mois d'Avril 1995), Mai 1995

World Education Annual Report, 1995

Progress report on institutional development activities for six NGO partners of World Education, by Aliou Boly, Bamako

Institutional building for community development, project description (Révision of July 1995 proposal), Bamako, February 21, 1996

Grant n° 688-2247-G-00-1303-00 and different amendments

Solomon M. (Mme), Système de suivi-évaluation World Education Mali: Rapport de mission, 8 juillet — 16 Août, Bamako, 1996

Anonyme, Rapports journaliers sur l'élaboration des plans d'action des ONG partenaires, Bamako, Mai 1996

Pannel Kerr Forster, Audit of financial, administrative and accounting management systems and procedures, March 1996, Abidjan Côte d'Ivoire

Anonyme, Request for funding community education and development (La démocratie au quotidien), Bamako, March 1994

Bulletin trimestriel d'information — juillet - Août - Septembre 1996

### **Micro-Enterprise Program**

Etude sur les systèmes de Credit ou d'Epargne destinés aux femmes du Mali, Gerard Gahigi, Mars 1994

Evaluation of World Education's Partnership Project for Women Micro-enterprise Development, June 1994

Mali Savings and Credit Program: FY 1995 Micro-enterprise Implementation Grant Application (to USAID/Washington), April 10, 1995

Organizational Development and Training for Association d'entraide et de développement (AED) and Oeuvre Malienne d'Aide à l'Enfance du Sahel (OMAES), June 6 - July 17, 1992 (final report), August 1992.

PROJECT PROFILE: World Education's Micro-enterprise Project in Mali/Promoting Economic Opportunities for Women Entrepreneurs in Mali, Maria Pagura, 8/14/96.

Rapport de la Mission d'Audit, undated (1994).

Institutional support and small business training for Malian organizations, November 1989.

OUEDRAOGO K. et Colleagues, Secteur micro et petite entreprise: bilan analytique d'étape, juin 1992, Bamako.

### **Urban Revitalization Program**

Final Evaluation Report of the Mali Urban Revitalization Project, April 1993.

Financial Request for Mali Urban Revitalization (revised), July 27, 1991

Les résultats de l'Atelier d'Elaboration de Plan d'Actions par les ONG-Partenaires, Toubani SO du 04 au 06 Juillet 1996 (Projet Urbain, Phase III, An 2, District de Bamako et Kati)

Miscellaneous Operational and Technical Reports

Protocoles d'Accord et Description de Project:

JIGI — Projet d'assainissement de la ville de Niono, Projet urbain Phase III, Mars 1995

PADI — Projet d'Assainissement de la ville de Dioro, Avril 1995

CRADE — Etude de faisabilité et de conduite d'Activites Communautaires en Assainissement dans la ville de Fana (Cercle de Dioïla), Avril 1995

GADS — Etude sur l'état et Besoin en assainissement de la population de Bougouni Ville, Avril 1995

FDS & 2AM — Projet Urbain Phase III Commun de San, Avril 1995

AMPROS — Projet Urbain Phase III Koutiala, Juin 1995

AREM — Projet d'Assainissement à Bozola, Niarela et Bagadadji, Mai 1995

GRID & ACD — Projet d'Assainissement dans les Quartiers de Lafiabougou et Djicoroni en Commune IV Bamako, Avril 1995

AADEC — Projet d'assainissement de Niamakoro, mars 1995; Bako-Djicoroni et Torokorobougou, mars 1995

Rapport d'évaluation de la phase III du Project Urbain, Avril 1996

Rapport de Formation sur la Diversification des Activités des GIE à Toubaniso du 13 au 17 Mai 1996, Juin 1996.

Rapport de mission à Sikasso:

du 11 Mai au 15 juin 1994  
du 11 au 16 novembre 1994

Rapport semestriel d'Activité/Six-month Reports:

Aug 91 - Jan 92  
Feb 92 - Jul 92  
Oct 93 - Apr 94  
May 94 - Oct 94  
Nov 94 - Apr 95

Projet Urbain du Mali, Ville secondaire de Fana (Cercle de Dioïla), CRADE/World Education Inc., Rapport Final des Activités (Mars 1995 à Mai 1996), Juin 1996

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Projet Urbain de Bamako Phase III (Fana), Atelier de Formation des Groupes Civiques de Fana, December 1995

Rapport de la Première Etape de la Planification Stratégique du CRADE (du 7 au 8 Décembre 1995)

Consortium 2AM/FDS, Bamako, Projet: Urbain/San

Rapport d'Activités Trimestriel (4 reports)

Janvier - Mars 1996 (Mars 1996)

Septembre - Novembre 1995 (Décembre 1995)

Juin - AOÛT 1995 (Septembre 1995)

Mars - Mai 1995 (Mai 1995)

OMAES — Rapport annuel d'activités 1993

Protocole relatif au projet d'assainissement de Kalabancoura et Sabalibougou

ADEV — Projet d'assainissement B2 de revitalisation de la Commune de Kati--Phase III, Avril 1995

Anonyme — Manuel de procédures pour les ONG Partenaires, PU II, mars, Bamako

AJA — Recueil de documents note de présentation, méthode AJA, etc

Projet de création d'une cellule de formation à la conception, production pour l'emploi et l'auto-emploi des jeunes

Protocole d'accord enter AJA et World Education

Rapports d'activités trimestriel du 15 février au 30 Avril 1996

Rapports d'activités trimestriel du 30 Avril au 05 Août 1996

Anonyme — Rapport de suivi des GIE

W.ED — Mali urban revitalization: financial request, July 27, 1991

OMAES — Une approche de développement communautaire en milieu urbain: expérience de Bamako

SAMAKE O. et Colleagues, Rapport final de l'étude de faisabilité sur le triporteur dans le District de Bamako, 18-26 Avril, 1994 Bamako-Mali

Rapport d'activités du projet urbain du mois d'août 1991 au mois d'octobre 1994

Présentation des prototypes développés au cours du projet urbain Phase III

Journée de réflexion projet urbain phase II du 20 au 21 Septembre 1993

Reflexions sur les phases 1 et 2 du projet urbain

Séminaire d'orientation au projet urbain

Rapport de suivi de GIE issu de la première phase du projet urbain de World Education

Rapport final du programme de formation et d'assistance en gestion financière aux coordinateurs du projet urbain, phase III

Rapports journaliers de l'atelier sur l'élaboration de plans d'actions des ONG partenaires

ACA — Rapports des journées de coordination et de formation complémentaire PU III, Février 1996, Bamako

Rapport de la formulation des coordinateurs du Projet Urbain III en étude de faisabilité

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## ANNEX C

### LIST OF PEOPLE CONTACTED

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*Development Associates, Inc.*

#### USAID MISSION

Joel E. Schlesinger, Director  
Harry Birnholz, Deputy Director  
Charles May, Results Center Leader  
Richard Gold, Program Officer  
Nene Thiam, Strengthening Economic Growth Team  
Sekou Sidibe, Governance Team  
Adja Anna Diallo, Governance Team Leader  
Ali Cisse, Youth Team  
Mahamane Baby, Youth Team  
Kevin Mullally, Youth Team Leader

#### WORLD EDUCATION

Nancy Devine, Director  
Maimouna Coulibaly Bado, Assistant Director and Chief of the Women's Micro-enterprise Project  
Souleymane Kante, Coordinator of Programs  
Vincent Coulibaly, Chief, Administrative and Financial Management  
Macky Doucoure, Chief, Urban Project  
Omar Toure, Chief, Institutional Development Project  
Tom Shaw, Technical Counselor & Co-Director, PIEC  
Nana Oumou Toure, Co-Director, PIEC

#### WORLD BANK

Edmond Dembele

#### NONGOVERNMENTAL ORGANIZATIONS/CIVIC GROUPS/GIES/BENEFICIARIES

##### Initial Meeting at World Education

AADEC — Djoume Sylla  
OMAES — Boureima Allaye Toure  
AMPJ — Mme Mariam Traore Konek  
CRADE — Ibrahima Fadiala Keita

[Note: Besides the attenders mentioned below, there was usually at least one person present from World Education and one from USAID.]

**September 23, 1996**

Meeting with the Association for the Integral Development of Sogoniko

3 members of the *Groupe Civique*  
4 members of the credit union (Caisse d'epargne et de Credit)  
2 members of the GIE  
2 officers of the NGO JIGI

**September 24, 1996**

Meetings at OMAES, Kalaban-coura and AREM

8 people from the NGO OMAES  
3 notables of Kalaban-coura, including the *chef de quartier*  
3 people from the NGO AREM  
2 members of a civic group (here it is called a comite de sage)  
1 member of a GIE

**September 25, 1996**

Meetings at:

ACA — 5 officials attending

AJA-MALI — 4 officials, plus a discussion with members of an on-going class

JIGI'YASO credit union — 3 officials, a number of members and the accountant from the sponsoring NGO - PADI

**September 26, 1996**

Meetings at:

AFOB women's group headquarters (15 participants)

GRADE-Banlieue — 2 officials

Banconi — 33 participants, including:

18 from 5 *Groupes Civiques*  
11 from 3 GIEs  
the Mayor of Banconi  
1 *Chef de quartier*

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3 representatives from Grade Banlieue

**September 27, 1996**

Meetings at:

Caisse Jigiyaso de Niamakoro — 15 managers and members and 3 representatives from the NGO CAEB and 2 from World Education

Niankoro — 10 members of the Comite de Sage, 3 members of the G.I.E. and a representative of the NGO CAEB

World Education — the following NGOs were represented: CRADE, AMPJ, AED, Grade Banlieue, AJA-Mali, ACA, OMAES, GADS, AADEC, ADAC, IDA, AMAPROS

*Caisse d'epargne et du credit de Tienfala* — 7 officers, 2 managers, 10 committee members

**September 30, 1996 in Fana**

8 members of *Groupes Civiques* (representing 3 GCs)

4 members of GIEs (representing 2 GIEs)

5 officials of the NGO CRADE

**October 1, 1996 at Niono**

8 members of *Groupes Civiques*

3 members of the GIE Faso KANU

4 officials of the NGO JIGI

**October 2, 1996 at San**

13 members of *Groupes Civiques*

9 members of GIEs (representing 3 GIEs)

5 officials of the NGO FDS

**October 3, 1996 at Koutiala**

3 members of the Bureau of Coordination of the *Groupes Civiques*

6 members of GIEs (representing 3 GIEs)

5 officials of the NGO Amapros

1 official from the Mayor's office

1 official from the Local Development Committee

**October 4, 1996 at Sikasso**

4 members of the Bureau of Coordination of the *Groupes Civiques*

3 officials from the Local Development Committee, including the President and Commandant de Cercle, the chief of the Sanitation Service and the head of COTAPE (Coordination des Organismes travaillant dans l'Assainissement et la Protection de l'Environnement)

4 member of GIEs (representing 2 new GIEs)

2 members of CAPES, a grouping of previously organized GIEs

2 officials of the NGO GADS

**October 5, 1996 at Bougouni**

18 members of *Groupes Civiques* and the Bureau of Coordination

4 members of GIEs

the Mayor's Assistant for Assainissement

4 officials of the NGO GADS (1 from the Bamako office)

**October 10, 1996**

A de-briefing session for World Education and the NGOs, with attendance by 10 officials from the following 9 NGOs: GRAD, JIGI, AMPJ, Grade Banlieue, OMAES, CAEB, AADEC, 2AM, AREM

*[In addition to the above, conversations were often carried out by members of the team with intended beneficiaries of the project.]*

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## ANNEX D

### DATA FROM CREDIT UNION FEASIBILITY STUDY, MARCH 1995

*Development Associates, Inc.*

Women Surveyed: 503

INFORMATION SETS	NUMBER	%
<b>AGE</b>		
Less than 20 years	8	1.59
20 - 40 years	329	65.41
Over 40 years	165	32.80
Not determined	1	0.20
<b>MARRIAGE STATUS</b>		
Single	53	10.54
Married	388	77.14
Divorced	12	2.39
Widow	44	8.75
Not determined	6	1.19
<b>ECONOMIC ACTIVITY</b>		
Production	254	37.80
Commerce	293	43.60
Service	125	18.60
[note: some are involved in more than one time of activity.]		
<b>MONTHLY REVENUE FROM ECONOMIC ACTIVITIES</b>		
Less than 10,000 CFA	50	9.94
10,000 - 20,000	101	20.08
20,001 - 30,000	94	18.69
More than 30,000	252	50.10
Not determined	6	1.19
<b>HAVE YOU OTHER SOURCES OF INCOME?</b>		
Yes	145	28.83
No	352	69.98
Not determined	6	1.19
<b>IF YES, WHAT IS THE SOURCE?</b>		
Family	58	40.00
Husband	19	13.10
Friends	2	1.38
Family and Husband	7	4.83
Other	59	40.69

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INFORMATION SETS	NUMBER	%
<b>IF YES, WHAT IS THE MONTHLY AMOUNT?</b>		
Less than 10,000 CFA	39	26.90
10,000 - 20,000	38	26.21
20,001 - 30,000	28	19.31
More than 30,000	37	25.52
Not determined	3	2.07
<b>AVERAGE MONTHLY EXPENDITURES</b>		
Less than 10,000	106	21.07
10,000 - 20,000	182	36.18
20,002 - 30,000	69	13.72
More than 30,000	145	28.83
Not determined	1	0.20
<b>WHAT FORMS OF SAVINGS DO YOU USE?</b>		
Goods	34	6.76
Cash	185	36.78
No savings	53	10.54
Good and cash	229	15.53
Not determined	2	0.40
<b>HOW MUCH DO YOU SAVE PER MONTH?</b>		
Less than 1,000	14	3.40
1,000 - 5,000	143	34.71
5,001 - 10,000	84	20.39
More than 10,000	169	41.02
Not determined	2	0.49
[Totals 412, instead of 450]		
<b>HAVE YOU CONTRACTED A LOAN DURING THE LAST SIX MONTHS?</b>		
Yes	297	59.05
No	206	40.95
<b>IF YES, WHAT IS THE SOURCE?</b>		
Credit Union	2	0.77
Bank	3	1.16
Money-lender	1	0.39
Supplier	116	44.79
Tontine	61	23.55
Other	40	15.44
Supplier and money-lender	0	0.00
Supplier and tontine	4	1.54
Money-lender and tontine	0	0.00
Family	30	11.58
Family and tontine	0	0.00
Supplier and others	1	0.39
Not determined	1	0.39
[Numbers total 259 instead of 297]		

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INFORMATION SETS	NUMBER	%
<b>IF YES, IN WHAT FORM?</b>		
Goods	131	44.11
Cash	155	52.19
Goods and cash	8	2.69
Not determined	3	1.01
<b>WHAT WAS THE AMOUNT OF THE LOAN?</b>		
Less than 20,000 CFA	64	25.12
20,001 - 100,000	144	58.78
100,001 - 200,000	19	7.76
200,001 - 500,000	12	4.90
More than 500,000	6	2.45
[Numbers total 245 instead of 297]		
<b>HOW IS THE LOAN BEING USED?</b>		
Ceremony	7	2.36
Food	4	1.35
Economic activity	198	66.67
Clothing	6	2.02
Medical costs	1	0.34
School costs	0	0.00
Other	57	19.19
Economic activity and ceremony	9	3.03
Economic activity and food	6	2.02
Economic activity and clothing	5	1.68
Not determined	4	1.35

Note: 500CFA = \$1.00 at the time of the study.

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## ANNEX E

### ARTICLE ON INSTITUTION BUILDING

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*Development Associates, Inc.*

#### *1. The Essential Core of the Literature<sup>1</sup>*

Outstanding contributions to the literature on institution building are summarized below in one of two categories: manuscripts with an institutional-organizational focus or works dealing with phenomena beyond this micro orientation.

The literature with an institutional-organizational orientation resulted largely, but not exclusively, from the Inter-University Research Program in Institution Building (IRPIB). This multidisciplinary program was undertaken by scholars from Michigan State University, Syracuse University, Indiana University, and the University of Pittsburgh, where the project's headquarters are located. This consortium program, financed largely by the Agency for International Development (AID) and the Ford Foundation, was the largest single source of the manuscripts reviewed in the preparation of this book.

Eight of the manuscripts nominated by professionals actively working in the field of institution building resulted directly from the IRPIB. In three others, the methodology developed in the program is used. Because these IRPIB contributions are consolidated in a recently published book of readings, that book is the source of most of the summaries of IRPIB contributions in this chapter. The one exception, however, is Milton Esman's manuscript, "The Institution Building Concepts-An Interim Appraisal." This manuscript is summarized in detail, rather than his shorter chapter in the book edited by Joseph Eaton, because it contains the important conceptual framework developed by him and others.

Although no one group of manuscripts dominates the macro oriented literature, a number of significant contributions have been made. Again, a recently published book — this one entitled *A Theory of Institutions* by John Powelson — is reviewed in detail.

Likewise, the book of readings entitled *Modernization by Design* by Chandler Morse et al. is given considerable attention. An article by T. W. Schultz is reviewed in sufficient detail to indicate clearly its substantive contribution. Finally, attention is called to a bibliography that contains some references to macro oriented literature in the fields of technical assistance and institution building.

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<sup>1</sup> Melvin G. Blase, *Institution Building: A Source Book*, Midwest Universities Consortium for International Activities, Inc. for USAID, Contract No. USAID/esd-3392, 1973.

## INSTITUTIONAL ORGANIZATIONAL LITERATURE

1. *ESMAN, Milton J. "The Institution Building Concepts — An Interim Appraisal." Graduate School of Public and International Affairs, University of Pittsburgh, Pittsburgh, Pa., 1967. 66 pages. (Mimeographed. Part of Inter-University Research Program in Institution Building.)*

Since much of the institution building literature refers to the framework conceptualized by Esman et al. it will be summarized first. Esman's manuscript contains not only basic concepts but also a partial evaluation of them on the basis of data obtained from the initial IRPIB case studies. These case studies were: the College of Education of the University of Nigeria, by John Hanson [12]; the Central University of Ecuador, by Hans C. Blaise and Luis A. Rodriguez [47]; the Institute of Public Administration of Thammasat, University of Thailand, by William Siffin [72]; and the Institute of Public Administration for Turkey and the Middle East, by Guthrie Birkhead [73].

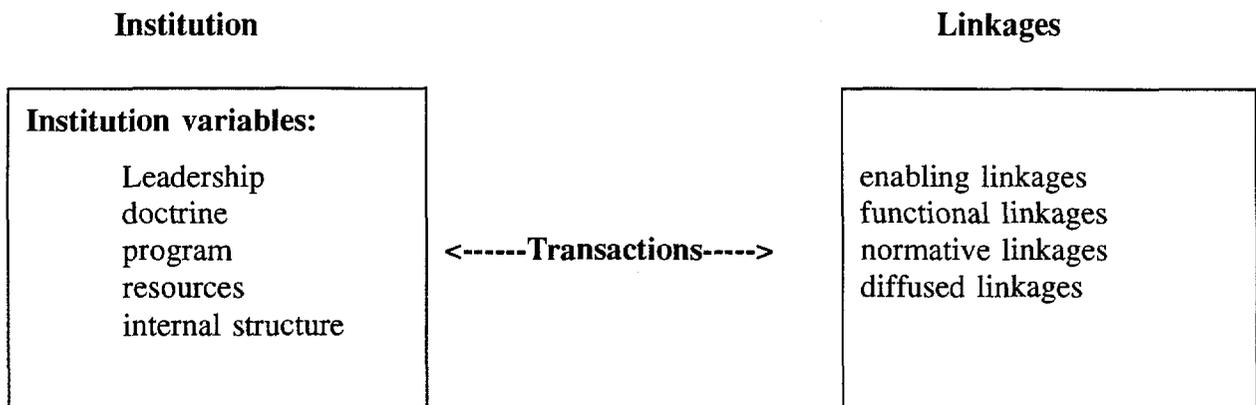
### Basic Concepts

In the restatement of the basic concepts, Esman emphasizes that his approach has a pronounced bias toward social engineering that is based on the proposition that most significant, contemporary changes — especially in developing countries — are deliberately planned and guided. Further, the approach presupposes that the introduction of change takes place primarily in and through formal organizations. When these organizations are change-inducing, change-protecting, and formal, they are considered to be institutions. These organizations and the new patterns they foster become institutionalized, e.g., meaningful and valued in the societies in which they function. This involves a complex set of interactions between the institutions and the environment. The latter varies in its readiness or resistance to change both over time and from place to place.

Basic to Esman's approach is the assumption that the efficient assimilation of new physical and social technologies requires that the environment provide supporting values, norms, processes, and structures which usually are not present when the new technologies are introduced. Changing the environment to complement or accommodate the new technologies is an integral part of development. Since these new technologies are primarily introduced in and through organizations, the supportive values, norms, processes, and structures must be institutionalized in and through these organizations; that is, normative relationship and action patterns must be established in and through organizations which incorporate, foster, and protect normative relationship and action patterns and perform functions and services that are valued in the environment. The results of analyses of these institutionalized changes can serve as guides to social action. Hence, the assumption has been made that institution building is a generic social process, i.e., a set of elements and actions can be identified which is relevant to institution building in general.

The three analytical categories upon which Esman's analysis is built are depicted in the accompanying figure from citation [2]. Institution variables are those elements thought to be necessary and sufficient to explain the systemic behavior in an institution.

## The Institution Building Universe



Leadership applies not only to people formally charged with the direction of an institution, but also to others who participate in the planning, structuring, and the guidance of it. Within leadership, viewed as a unit, important factors include political viability, professional status, technical competence, organizational competence, role distribution, and continuity.

Doctrine, as the stable reference point of an institution to which all other variables relate, contains such characteristics as specificity, meaning the extent to which elements of doctrine supply the necessary foundation for action in a given situation; the extent to which the institutional doctrine conforms to the expected and sanctioned behavior of the society; and the degree to which the institution's doctrine conforms to the preferences, priorities, intermediate goals, and targets of the society.

Those actions related to the performance of functions and services constituting the output of the institution represent its program. Hence, important aspects of the program variable include its consistency with the institution's doctrine, stability of output, feasibility regarding resources, as well as complementary production of other organizations in the absorptive capacity of the society, and the contribution of the institution toward satisfying the specified needs of the society.

The inputs of an institution, here defined as resources, are important not only in quantitative terms, but also because of their sources. These sources and the ability to obtain resources through them affect decisions with regard to program, doctrine, and leadership. Hence, the two categories within this variable are availability and sources.

As both structure and process, the category of internal structure includes such things as the distribution of functions and authority, the processes of communication and decision making, and other relationship-action patterns. Consequently, it determines the efficiency and effectiveness of program performance. Components of this category include identification of participants within the institution, consistency of the structure with the institution's doctrine and program, and the structure's adaptability to shifts in program emphasis and other changes.

Every institution is dependent upon other organizations for its authority and resource; hence, its linkages with other entities are vitally important. These linkages also include an institution's dependency on complementary production of other institutions and on the ability of the

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environment to use its resources. Finally, linkages are also concerned with and subject to the norms of the society. Through these linkages the institution maintains exchange relationships with its environment, an interdependent complex of functionally related organizations. The four subcategories of linkages are discussed briefly below.

In the initial stages of an institution's life, its prime target is developing its relationship with other entities that control the allocation of authority and resources it needs; this category is called enabling linkages. Developing relationships with such entities is important not only for obtaining authority and resources, but also because these are the same entities through which the institution's opposition seeks to withhold needed inputs from it.

Functional linkages relate the institution to (1) organizations which are complementary in a productive sense, that is, which supply inputs and use the outputs of the institution; and (2) those organizations which constitute real or potential competition. Through functional linkages an institution attempts to spread its innovations as it embodies and promotes new patterns and technologies.

Both sociocultural norms and operating rules and regulations have important implications for institutions via normative linkages, through which the society places certain constraints on and establishes guidelines for institutions. The norms, rules, and regulations can either act as obstacles to or facilitate the process of institution building.

While these three categories of linkages refer to relationships of an institution with other specific institutions and organizations, diffused linkages refer to the relationship between the institution and public opinion and with the public in general. Thus, this category includes relationships established through news media and other channels for the crystallization and expression of individual and small-group opinion.

Through these four linkages, then, an institution carries on transactions with other segments of the society. These transactions involve not only physical inputs and outputs but also such social interactions as communication, support acquisition, and the transfer of norms and values. More specifically, the purposes of transactions have been identified as (1) gaining support and overcoming resistance, (2) exchanging resources, (3) structuring the environment, and (4) transferring norms and values.

Institution building is a time-consuming process. During its initial phase certain values or goals are conceived by the change agents, and a strategy is determined for their attainment. Also during this period, support is sought for achieving goals and values, an effort is made to overcome resistances, and an attempt is made to acquire the necessary authority and resources for the establishment of the institution. Subsequently in the life cycle of the institution, different strategies and actions are required for executing the program, maintaining the institution, and facilitating the transfer of norms and values to other elements of the society.

### **Case Studies**

In reflecting on the four case studies, Esman attempts to (1) analyze and compare some of the researchers' most salient findings, (2) suggest implications for the program's general approach

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to the institution building process and to the basic concepts which were their common point of departure, and (3) indicate the future development of theory, methodology, and practical application toward which these studies point. Since these studies are summarized in [12], [47], [72], and [73], attention is now called to generalizations drawn from them rather than their individual findings.

### **Technical Assistance in Institution Building**

In all four of the cases studied, technical assistance staffs made up of foreigners to the country in question provided the main models for change and, in three cases, most of the impulse for action. However, even in these three cases, the staff members were unable to carry their local counterparts with them on significant issues. Although frequently disagreeing among themselves, their counterparts were committed to only a few of the specific changes that they endorsed. Local staff members frequently attached higher priority to protecting existing relationships than to the changes proposed by technical assistance personnel, although they frequently agreed with the technical personnel about proposed goals.

In the instances studied, the technical assistance personnel were welcomed as suppliers of physical resources, as teachers, and, to some extent, as sources of technical ideas which would help the existing system do its old job better. But when viewed as a means of inducing new norms or action patterns within the institution itself or in transactions with linked client groups, they were threatening. These experiences suggest that congruence between the technical assistance personnel and indigenous institutional leaders over goals and tactics, as well as over the doctrine and the program of the subject institution, directly influences the effectiveness of foreign assistance. Without such congruence frustration is inevitable and even conflict may result.

On the basis of this admittedly small sample of four cases, several tendencies appeared to exist. One of these is that the doctrinal compatibility between the technical advisers and the institution's leadership cadre seemed to be more important than the formal positions of power that the technical assistance personnel occupied within the institution. Another is that technical assistance teams need to maintain a position that will enable them to capitalize upon changes in the external environment. A third is that technical assistance personnel tend to use mild and accommodating tactics rather than tension or crisis producing ones. Fourth, at the outset of a technical assistance project, leaders at the host institution are often uncertain of their goals, are more concerned with maintaining existing patterns and protecting their own interests within the present system than in fomenting changes, are unwilling to incur risks, and tend to be passive or inept in using the resources or the opportunities available. Fifth, in these situations institution builders must deploy a battery of survival and service tactics as well as change tactics. Sixth, the institution builder must be a manager par excellence, who can adjust to unplanned consequences of actions taken as well as to unanticipated contingencies, and who can attempt to create opportunities to facilitate his program. Finally, Esman concludes:

- ▶ The most generalized proposition that seems to emerge at this stage of institution building research on the question of change tactics is that the institution building leadership should attempt in its transactions with each linked public to distribute or appear to be distributing a far greater volume of benefits than of costs. The margin of benefits over costs must

be substantial because costs (dissatisfactions or threats) in status, respect, security, finance, or scope for action are usually perceived to be far more critical, triggering defensive action, than are anticipated benefits triggering supportive action. Where a wide margin of benefits over costs cannot be distributed, or where the organization appears to be under attack from a major linked institution, it must not hesitate to defer some of its activities which might be threatening to an external group. In such cases it must attempt to deal with a few negative situations at a time, must focus enough bargaining energy and resources on the potential conflict, and must be able to deploy enough power in that situation to be reasonably certain of a satisfactory outcome. This is simply the strategy of keeping one's opponents divided and dealing with them separately rather than allowing an effective coalition to mobilize. (p. 46).

Several strategies for institution building are suggested. One is that rather than creating an entirely new institution, an existing one should be strengthened, unless (1) important groups within the society perceive that the existing institution is discharging its functions inadequately or is neglecting activities which it should be performing, or (2) the original institution is not catering to emergent needs or demands within its field of jurisdiction. When the existing institution has a widely diffused internal power structure, the appropriate strategy would appear to be an attempt to create a new unit within the existing institution. In situations where both the leadership and environmental factors are favorable, a rational approach to timing is to give initial emphasis to building a solid and viable organization and then to construct reliable linkages within the environment. Only when these linkages have been established should the riskier and more difficult task of restructuring the environment and transferring norms to linked institutions be attempted. When the environment is especially receptive to change, a more apropos and certainly bolder strategy may be to foster changes within the environment before linkages have been firmly established and the basic organization built on a solid foundation.

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