

CARE TANZANIA



WHAT HAVE WE LEARNT?

EVALUATION & LEARNING EXERCISE OF MDLSP AND MIFOSE

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SYNTHESIS REPORT



WHAT HAVE WE LEARNT? Evaluation & Learning Exercise of MDLSP & MIFOSE

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Cover picture: Women of Mwalinha celebrate the success of their HISA at the focus group meeting with them in November 2005

Glossary

C-I	CARE International
C-T	CARE Tanzania
CBI	Community Based Institution
CBO	Community Based Organization
CRP	Community Resource Person
GAD	Gender Approach to Development
GOT	Government of Tanzania
HISA	Household Income and Savings Association
IF	Innovative Farmer
IMA	Input Market Association
LRSP	(C-T's) Long Range Strategic Plan
M&E	Monitoring and Evaluation
MDLSP (Also known as Magu)	Magu District Livelihood Support Program
MIFOSE (Also known as Missungwi)	Missungwi Income & Food Security Program
MOA	Ministry of Agriculture
NGO	Non-Governmental Organization
PRSP II	Poverty Reduction Strategy Paper II (MKUKUTA)
RBA	Rights Based Approach
SACCOS	Savings And Credit Cooperatives
SD	(C-T's) Strategic Directions
SII	(CARE International's Global) Strategic Impact Inquiry
UCP	Underlying Causes of Poverty
VDC	Village Development Committee
WID	Women in Development (approach)
WSC	Ward Steering Committee
WDC	Ward Development Committee

QUALITATIVE EVALUATION AND REFLECTIVE LEARNING EXERCISE OF MDLSP 1 & MIFOSE

SYNTHESIS REPORT

1 BACKGROUND & SUMMARY OF RESEARCH METHODOLOGY

MDLSP started as a pilot in Mwanza region in January 1997 and ran for five years 1997-2001. It was succeeded by a second phase in Magu District, and a parallel program running in neighbouring Missungwi District (Missungwi District Income and Food Security Project – MIFOSE). Both programmes were funded by NORAD through CARE Norge for a further five years, 2000-2005. As the second phase of MDLSP and the MIFOSE programme draws to an end it was decided to conduct an evaluation and learning exercise in order to see which aspects have been most effective and should be taken forward into the new Women And Girls Empowerment programme (WAGE) that is also to be funded by NORAD.

MDLSP Phase 1, and later MDLSP 2 and MIFOSE, were designed as livelihood and food security projects drawing on the Sustainable Livelihoods Framework and Household Livelihoods Strategy to which CARE International and CARE Tanzania subscribed at that time. The past decade has seen changes in developmental thinking, however, and it is now recognised that for sustainable development and poverty reduction to occur it is necessary to bring about change at the structural, macro-policy reform level. Although MDLSP 2 and MIFOSE were essentially livelihood projects, they have tried to bring in some of this later thinking as they have evolved over the decade.

CARE Tanzania's Long Range Strategic Plan (2003-8) sets out four Strategic Directions (SDs) that underpin CARE Tanzania's programming principles: i) pursuit of good governance, ii) active citizenship, iii) policy analysis and advocacy, and iv) re-alignment of its internal organization and processes to bring about the previous three SDs. The principles underlying WAGE reflect these Strategic Directions by aiming to implement an empowerment agenda that supports advocacy initiatives and mobilizes women and girls to pursue their rights in relation to health, education and economic opportunities. Lessons taken forward from MDLSP 2 and MIFOSE should, in turn, reflect CARE Tanzania's Strategic Directions.

Research Methodology:

The purpose of this study was two-fold:

- a) To qualitatively evaluate and assess the impact of the two programmes, and
- b) From that assessment, extract key lessons that could be taken forward in design and implementation of WAGE.

Twenty villages were visited, in which approximately 1200 beneficiaries participated in focus groups and interviews. Throughout the process the Project Managers and all Field Officers (FOs) of both projects were involved: in its design, conducting the focus groups and interviews, and feedback and analysis. Representatives of four partner-organisations joined them: Magu District Council, Missungwi District Council, Ministry of Lake Zone Agriculture, and an NGO operating in Magu District.

Our analysis focused on four areas of impact:

- Food security: which mainly focused on how improved agricultural practices and inputs had impacted on households' food stock levels and coping mechanisms
- Asset ownership and) these two indicators focused on how the extra income
- Cash income) generated by the improved agricultural practices, the HISAs) And IGAs had been used

- Institutional capacity: here we looked at whether there had been a change in communities' capacity to manage the CBIs and support further development initiatives in their villages

We also looked at impacts in relation to two crosscutting issues: partnership strategies and gender relations (including reference to youth, particularly girls, and HIV/AIDS). Finally, we looked at programme effectiveness in terms of whether the program had reached its target group and achieved its objectives, and sustainability in terms of whether positive impacts were likely to be maintained beyond the programmes' duration.

2 MDLSP 2 & MIFOSE: OBJECTIVES AND STRATEGIES

The assessment conducted in the mid-90's for the pilot programme had identified four principal causes of food insecurity:

- i) Unreliable rainfall
- ii) Limited acreage under cultivation, declining soil fertility and inaccessible land
- iii) High prices and lack of access to agricultural inputs
- iv) Lack of access to credit and extension services

Addressing these causes with 5000 households was the focus of MDLSP 1. The pilot programme achieved its goal, and when it was extended in Magu and expanded to Missungwi District, the objectives and strategies remained largely the same with three lines of activity:

- i) Capacity building of institutions to support input acquisition and marketing
- ii) Transfer of technology by means of training
- iii) Continued mobilisation of savings and increased access to credit

Although the lines of activity, or strategies, were similar to those of MDLSP 1, there was a shift of emphasis in MDLSP 2 and MIFOSE, from direct delivery of products and services, towards working with and through other agencies, in particular District Councils and with staff of Government Ministries; also with the private sector, non-governmental organizations and research institutions such as Ukuriguru. Both programmes met all their targeted outputs.

3 SUMMARY OF ACHIEVEMENTS & CHALLENGES: OUTCOMES & IMPACTS

Overall there is evidence that the programmes have impacted positively on participant households. Livelihood and food security has improved with a wider range of coping mechanisms available, and household living standards have improved as a result of increased income. There is also evidence that the institutions established by the programme are working effectively and contributing to development of local economies; the HISAs appear to be the corner stone of this institutional capacity.

Constraints on programme impacts have largely been external: few and weak markets, poor infrastructure by which to access markets, and climatic conditions. The main challenges for the future of the programmes are the extent to which the positive impacts will be sustained when the programmes leave these areas, and how to achieve greater impact above household, or agency level, that is how to achieve or influence structural impact and change.

3.1 Food security:

- Crop yields have increased due to improved and new practices
- There has been diversification of the agricultural base of many households
- More land is under cultivation

- Increase in good quality seed suppliers and community seed banks established.
- Cadre of trained farmers in villages has led to wide dissemination of technologies.
- Participants have more months of food stocks than non-participants.

The factors most often cited by villagers as having limited the above positive impacts were:

- Climatic conditions:
- Limited markets for agricultural produce, and poor infrastructure for accessing new markets:

3.2 Asset Ownership and Cash income:

- There has been an increase in asset acquisition generally.
- There has been an increase in women's ownership and / or control of large assets.
- Households had more to sell and a wider range of produce for sale.
- Forward contracts for agricultural produce have been negotiated.
- There was a growth in the number of off-farm IGAs, and a broader range of IGAs.
- Strategies have been developed for coping with low and fluctuating prices.
- There was increase in general local economic activity.

Again, there were several factors which limited these positive impacts:

- Limited markets for agricultural produce & fluctuating prices
- Need to further develop trust and relations with private sector

3.3 Institutional Capacity:

- Well managed representative organisations now exist in the communities.
- There has been a switch from "ifogong'hos" to HISAs as the main savings mechanism
- CBIs (IMAs, WSCs and HISAs) are seen as representing villagers: places on WDCs and VDCs were reserved for them.
- Strengthened social capital: eg raising funds for insurance, education etc, developing joint marketing strategies and group community initiatives
- CBIs are used by other agencies as an entry point to villages
- There is potential for replication and scaling up of the programme

Again, despite the considerable achievements of the capacity building strategies of the programme, there are some issues, which need to be kept under review:

- How to ensure poor people are not excluded: The main reasons given for not joining the programme were:
 - Suspicion about the interventions (following earlier micro-finance programmes by other organisations)
 - Ignorance about the programme (missed earlier briefings, or did not understand)
 - Felt no need to join (often because wives or other family members were involved)
 - Inability to join (could not afford weekly amount; could not get to training sessions)

In response to the last reason above, staff explained to non-participants that new groups could be formed at any time, and they could receive training from the CRP. It was also explained to them that Tzs 500/= was not a fixed starting amount, and that it was up to group members to decide what the weekly amount should be in their constitution. It could be less, eg 200/= a week, or 500/= a month.

- How to ensure the CBIs continue to represent the needs of the poor as they get larger and manage more money: Agreed it was expected they will be self-regulating as HISAs are managed by the members and since it is their own money that is at stake, it can be expected they will demand accountability from the groups' leaders.

3.4 Partnership strategies:

- Interventions jointly planned with partners
- Links made with a range of partners

The partnership strategies have not been without their constraints and challenges:

- Differences in priorities of some partners
- Some partners have limited capacity and resources
- How to facilitate, or shift upwards, engagement from local to national level

3.5 Gender relations:

- Increased ownership and/or control of assets by women
- Decision making regarding use of income and household production is now more likely to be shared between husband and wife
- Women are well represented in local institutions, and some at higher levels
- Having women in key positions has contributed to good leadership & fund management
- More off-farm IGAs owned / managed by women, particularly FHHs
- Workload of whole household has increased (with IGAs) but welcomed by women because it means more money coming in, and better food security means they feel less tired.

Although good progress appears to have been made regarding gender relations and equality, there remain questions and issues which need to be taken up in the new WAGE programme with regard to the sustainability of the impacts of the programmes to date. These include:

- How deep does the acceptance of women's equality to men really go?
- How to engage in gender equity issues at structural & relational levels?
- Is the extra workload (resulting from women's involvement in IGAs) falling disproportionately on girls?

3.6 Programme efficiency, effectiveness and sustainability:

Central to the programmes' **efficiency** has been the cascaded training approach through CRPs and IFs, which has made it possible to reach more villages and households than would have been possible with staff Field Officers alone.

In terms of **effectiveness**, the programmes have met their objectives of improving livelihoods and food security within the programme areas. The programme target group was FHH because of their potential vulnerability, and they have been the main beneficiaries of programme, so the target has been reached. Almost all the FHH who participated in the field research said the programmes had addressed their needs in at least one way or another.

There is good reason to believe the positive impacts of the programme will be **sustained** beyond its duration, because in many villages the CBIs have already gained 'a life of their own' without much intervention from CARE staff for the past year.



Members of Mwagala Ward Steering Committee, on the site they have prepared to build a community bank.

4 MDLSP 2 & MIFOSE: LESSONS

- i) It has been important to work with the District Councils from programme inception as they have been a critical entry point to communities. The DCs have also been able to direct NGOs to different areas in order to avoid duplication of resources.
- ii) Working with the District Councils has enabled an efficient sharing of resources and knowledge. CARE has been able to provide many resources which are in short supply amongst Districts (eg transport, computers), whilst the DC staff have good knowledge of villages and have been able to effect introductions to local leaders which has given the programmes credibility. DCs and Ministries have also been able to contribute the skills and knowledge of their technical support staff, eg livestock officers, community development officers. In turn, CARE has been able to provide DC and Ministry staff with capacity building and training in institutional development issues.
- iii) Registration with District Councils gives the CBIs credibility as well as access to support for future development initiatives. It also increases recognition of the CBIs as the “voice” of the village they represent on the various tiers of local government.
- iv) It is important from the time of entry into a community also to work with, and to engage in the process, local leaders, as this will ensure speedier acceptability of the programme.
- v) The village institutions established by the programmes are now being used as entry points by other NGOs and development agencies (eg Approptec, ACCORD). Partnerships with IMAs and WSCs that have been established with the private sector (eg Virian Ltd) and research institutes (eg Ukuriguru) are now running independently of any involvement by CARE staff.
- vi) The emphasis on capacity building of MDLSP 2 and MIFOSE has been effective in expanding the range of skills and knowledge within communities. Training CRPs and IFs to extend the training to others has enabled the programme to reach more households than it would have been possible for staff to reach.
- vii) CRPs are generally considered to be effective by communities because the communities select them in the first place, and therefore are accountable to them. Participants see them as important contributors to the long-term sustainability of the programmes’ impacts.
- viii) There is willingness amongst non-participants both within and outside of programme areas to pay for the CRPs to train them. This will contribute to long-term sustainability as it means the CRPs will be keen to continue undertaking training and other duties.
- ix) The backbone of the IMAs and WSCs is the HISAs. Strong HISA’s lead to strong IMA’s and WSCs. Also communities often measure sustainability of the programmes’ impacts in terms of the stability and strength of the HISAs.
- x) Some poor villagers say they have not joined the HISAs because they did not fully understand how they operated and / or they could not afford the amount that was stated as the starting point. The application of the HISA methodology needs to be kept flexible to ensure it does not lead to possible exclusion of some very poor people. For example, it needs to be made clear in training that the sum of Tzs 500/= per week is only the suggested starting amount, but groups of very poor people can choose to start with a lower figure. Similarly arrangements for delivery of training (eg time of day) needs to be varied to ensure all poor people can participate.
- xi) In order to encourage the ‘savings habit’ amongst young people not legally eligible to participate in credit schemes a variation of the methodology needs to be considered which is

based on savings alone.

xii) Demand for setting up new HISAs should not be met at the cost of reducing the quality of the training. In order to retain the integrity of the methodology it is important that training is only delivered by CRPs and others who have undergone the full training. The Training Associations being set up in some communities by the IMAs are a good way of ensuring quality of training is maintained, and these should be encouraged.

xiii) Programme participants are becoming more aware of HIV/AIDS issues and safe sex methods, but there is less knowledge amongst non-participants. There is need to consider further education of communities on the health aspects of HIV/AIDS, and how communities can provide support to affected households. Some HISA members are already supporting orphans.

xiv) Women are now participating in village government but their participation is still less than that of men. And in some villages women's participation remains low (eg Nduha where women's participation in HISAs is only 40% compared to programme average of >80%). This appears to be due largely to poor infrastructure in the area which means women do not have time to participate. Villages such as Nduha are noticeably poorer and less developed than villages where women are more involved in HISAs and CBIs.

xv) The acceptance of gender equality, as was seen in the two villages where the programme was implemented in MDLSP I, and which have continued to run without further intervention from CARE staff, shows that people are willing to change their culture if it makes sense to them to do so. Many male participants said they recognized that development of their village depended on women's economic empowerment and participation in household and community decision-making. Women were strongly represented in IMAs and village government in these villages. However, there remains much to do in terms of gender awareness, as in these same villages non-participants tend to retain a traditional patriarchal attitude towards gender relations.

xvi) Ward and Village Councils recognize the representative role of IMAs and HISAs, and several now reserve places on their Councils for HISA and other CBI members.

xvii) The major concern of many CBIs (IMAs, HISAs and WSCs) was the poor delivery and standards of health services, and the corruption within these. Communities wanted more information about health services and their rights to health care.

xviii) In times of food shortage HISA members coped better than non-members, and were able to loan food or cash to non-members, or provide them with casual work.

xix) Increased income and food security contributes to social cohesion, domestic harmony & personal self-confidence. Many women reported there was more domestic harmony now because they had control of some of the income: 'men have to be friendly to us'.

xx) Women benefit most from HISA's in terms of improved income and decision-making. Both men and women commented that women are more respected in the community now, and that they are regarded as playing an important role in decision making in the household and the community.

xxi) In IGA's owned by women it is women who make the decisions. In IGAs that are jointly owned by husband and wife it is usually the men who make the decisions, or at least the most significant ones such as how to invest the capital. Similarly, in farming activities, some married women said they were now involved in deciding what to grow and where to sell the produce, but many said they only participated in the 'small' decisions, and that it was men who continued to make the 'big' decisions.

xxii) There are still cultural barriers to gender equality, and although women participate more in decision making than they used to, men continue to make most of the 'big' productive decisions, such as what crops to grow, how to invest the capital, and marketing issues.

xxiii) Wives have less say and control over household income and decision-making than FHH. FHH therefore benefit more from HISA's than married women. Some wives said they were not able to spend the loans and payouts as they wish, that they had to get their husband's agreement. Some wives were afraid to join HISAs in case they cannot repay the loan, as they do not have control over income into the household.

xxiv) Many women said they felt there was greater likelihood in sharing decision-making if husbands were encouraged to join the HISAs and participate in the gender awareness training.

xxv) At first women used HISA loans and payouts to purchase household goods, but as time went on they used them more for productive investment. Other priority uses of the extra income and payouts are education (school fees) and housing (corrugated roofs and burnt bricks.) HISA funds are also used to expand existing businesses (eg from making and selling products at home to selling from a small shop, or expansion from a kiosk to a shop employing two people).

xxvi) More girls are going on to secondary school now due to extra household income.

xxvii) There is a need to engage more young people in the programme, eg through youth HISA groups and entrepreneurship training. In particular girls need to be drawn in as they are the 'mothers of tomorrow' and, like their mothers will be the 'gatekeepers' to their children's understanding of culture and gender relations.

xxviii) The current HISA system is preferred to the previous system of matching grants, which participants said meant CARE staff were sometimes seen as credit officers rather than change agents. "(Then) there was no commitment and people did not know where the money came from." "HISA is our own money so we take it very seriously." "Now people work harder but feel it is for our own benefit."

xxix) The HISA loan system has restored dignity to many poor people who formerly had to beg from relatives and neighbours in times of hardship. "There is no loss of dignity in borrowing from HISAs. It's our own money."

xxx) Several villages said they would like to have accounts with a commercial bank in order to borrow more for purchase of large items, possibly for sharing in the group, eg tractor. HISA's may be an entry point for the formal banks to enter communities and provide a service for those who can now manage larger loans, but formal banking arrangements should not replace HISA's; rather they should be another service option that is available to communities.

xxxi) HISA's can be a mechanism for sharing market information, bulk selling & bulk buying.

xxxii) It is important to listen to farmers about what they feel are the best crops for their area and household circumstances, rather than stressing only the best current market crops (eg some crops such as chickpeas are more labour saving than others, or contribute to soil nutrients, and may be preferred to, say cotton, for those reasons, even though the profit margin may be less.) As labour shortage is an important issue in FHHs and families affected by HIV/AIDS, it is important to continue to offer a 'basket' of technologies, seeds and other inputs in order to meet individual household needs.

xxxiii) The IFs have proved to be good role models, setting an example of good farming practice. Similar to the strategy of working through CRPs, training IFs to train others has meant more households have been reached than staff would have been able to reach on their own,

and there is now a sound knowledge and skills base remaining in these communities which will contribute to sustainability of the programmes' positive impacts.

xxxiv) Sweet potato is growing in popularity as a cash crop and an alternative to cotton. Women no longer regard it only as a 'relief' crop, but also now grow it for sale.

5 WOMEN & GIRLS EMPOWERMENT (WAGE) – Looking Ahead

WAGE will build on the achievements and lessons of MDLSP and MIFOSE. Although some of the strategies of WAGE will be similar to those of MDLSP and MIFOSE, there will be a more sharply defined focus on challenging the systemic gender issues that underlie much of the poverty in Tanzania.

5.1 Initiatives identified for WAGE by the communities visited included:

i) Economic empowerment:

More HISAs, IGAs and agricultural marketing opportunities; training in business skills; formation of Farmers' Associations especially for women for market information and prices

ii) Gender awareness:

More about access and control of resources; decision making; participation; training in leadership and facilitation

iii) Health:

Support / promote community health funds; improved public health services; HIV/AIDS awareness; care & support – home based care; voluntary testing & counselling; knowledge on waterborne diseases; reproductive health issues in particular family planning

iv) Education:

Support school enrolment & completion; reduce domestic workload to girls; provide vocational training for women, girls and youths (eg food processing, tailoring)

v) Advocacy on:

Natural resources management; role and responsibilities of villagers to local government and the villagers (information and knowledge about good governance); enable women to demand services from providers (in particular medicines, maternal health services)

5.2 Other ideas for new / improved strategies of engagement with communities:

Some of the strategies and lines of action which the programme could use to meet the needs that had been identified by the communities, were:

- Form women only HISA groups, as well as mixed groups
- Form girls' clubs at primary schools and at community level
- Promote entrepreneurship to women and girls
- Promote active citizenship through all women's organisations ('wings')
- Promote girls' education
- Support for home based care initiatives; HIV/AIDS awareness and interventions
- Support and introduce community marketing strategies
- Provide business skills training to women and girls
- Provide vocational training to out of school youth, women and girls
- Contribute to PRS II (MKUKUTA)
- Work in collaboration with NGOs & government agencies on policy issues
- Activate participation of community representation in different forums
- Promote Rights Based Approaches for problem solving
- Address societal issues limiting women's empowerment

5.3 Skills and capacity identified by Programme Teams as necessary for implementation of WAGE:

Staff recognised that there would be a shift in focus with the new programme and that whilst they were well skilled in implementation of livelihood programmes, it would be necessary to expand the range of skills and capacity of the programme teams to meet the approach of WAGE. These included:

- Specialisation on gender issues and mainstreaming skills
- Knowledge of national policies, eg public health issues, and policy analysis skills
- Community mobilization and facilitation skills
- Participatory skills
- Knowledge of local government reforms and planning processes
- Ability to work in networks and coalitions
- Entrepreneurship and marketing skills
- Knowledge on human rights and rights based approaches skills
- Advocacy and lobbying skills
- Good governance skills

5.4 Other issues and questions suggested for follow-up under WAGE included:

- i) Use of HISAs as the entry point to communities for raising broader social and empowerment issues. Programmes should focus on specific and relevant issues that are raised and identified by the communities themselves, and then use these to leverage awareness of broader issues.
 - ii) Adaptation of the HISA methodology to ensure very poor people are not excluded, and to encourage 'savings mentality' amongst youth, particularly girls.
 - iii) Some programme staff will need to receive training in specific skill areas identified as needed for implementation of WAGE. However, rather than attempting to provide all skills within the teams, it will be necessary to bring in existing partners who have some of the required skills, and to extend the range of partners in order to draw in other skills.
- i) Should CRP's specialise? (Some already do? What is best 'spread' of specialisation of both CRPs and staff?)
 - ii) What should be the role of leaders in relation to CBIs? This arose on several occasions where some leaders felt they should not be a part of the CBIs in case they need to resolve disputes. Others felt they could give more guidance to communities by being fully engaged with the CBIs.
 - iii) Are the HISA's (by increasing household income and food security) reducing exposure to HIV/AIDS? (For example, by reducing the need for men to migrate out of the area to look for work). Participants said they would like more information about HIV/AIDS and strategies/interventions for dealing with it.
 - iv) Are HISA's (by increasing household income and food security, and enabling more girls to go on to secondary school) contributing to smaller households? (i.e. is there any evidence of lower birth rates amongst HISA members compared with non-members?)
 - v) Are girls shouldering the bulk of the additional workload caused by women managing IGAs as well as households and farms? How can the programme make communities aware of the long-term impact this is having on gender relations, women's empowerment and community development?

vi) Are low levels of literacy, in particular amongst women, hindering development and the impact of the programmes' interventions? How can the programme support improved literacy levels?

vii) Is poor infrastructure in some villages, particularly lack of a clean water supply, preventing women from participating in HISAs and community management? Is this in turn hindering development and deepening poverty in these villages? How can the programme assist in overcoming these infrastructural and participation issues?

6 CONCLUSION

The programmes have had a positive impact on participants' livelihoods and women's economic empowerment. Livelihoods, food security and household living standards have improved as a result of increased income, and the institutions established by the programme are working effectively and contributing to development of local economies.

Under WAGE existing strategies will need to be complemented by the learning and proposed new strategies listed in this report (Sections 4 and 5) in order to bring about the deeper changes that are required to make an impact on structural gender inequities. Additional skills will be required of staff and partner organisations to help them build on their past work and achieve the objectives of WAGE.



Marietha (on left of the picture) of Kaluluma village, with her family and the cattle they purchased with earnings from her IGAs and HISA savings.

Marietha is Chair of her HISA group, and in addition to having purchased these cattle, she has built a brick house with iron roof on which she has installed a solar panel to run a television and radio.