



**GEWEP II: Gender Equality and  
Women's Empowerment Programme II**

**FINAL REPORT**



## Gender Equality and Women's Empowerment Programme (GEWEP) II Result Highlights



Worked with more than  
**1 161 800** women and girls



Established more  
than **16 070** new VSLAs



More than **66 500** new  
women trained on leadership



Linked more than **3 100** VSLAs to  
formal financial service providers



More than **28 050**  
new role model men



Average of **84.5 %** repayment  
rate of loans in VSLAs



Overall **53 %** funds  
transferred to partners



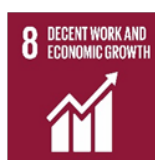
Only **1.5 %** drop-out  
rate from VSLAs

GEWEP II works with and for poor and vulnerable women and girls. More than 8 160 000 women and girls live in our programme areas, and the end programme target is to directly work with 1 022 200.

The main impact is through Village Savings and Loan Associations (VSLAs). The VSLA model came out of a pilot in Niger in the early 90s. Nearly 30 years later, there are more than 6.7 million VSLA members across the globe. Other organisations and governments have adopted CARE's model, thereby multiplying impact. GEWEP continued to scale up VSLAs, and advocated for governments to recognize the model. The Governments of Burundi, DRC, Niger and Rwanda all recognize the important contribution of VSLAs to women's economic empowerment, manifested within national strategies, policies and funds.

Women's economic empowerment opens up for women's participation. GEWEP supported women to come together and find confidence and common cause through VSLAs. We find VSLA women who actively participate in decision-making in formal structures, and who manage to stay there despite resistance from some men. This is the main success for women's participation, across countries.

The shrinking space for civil society remains the most difficult challenge. In all countries, CARE's main approach was to maintain good relations with those that are directly engaging with the field of women's rights or who control the implementing areas or relevant political processes. This approach was successful in terms of preserving enough working space for CARE, GEWEP partners and other civil society actors working in the same field.



## Trends in the context for civil society

**Burundi:** Following the 2015 constitutional crisis and the failed coup attempt the murder and disappearances of numerous political figures and other groups have been gradually replaced by more “subtle” repressive measures against individuals and organizations. The judicial and physical persecution of journalists, civil society leaders and communities by armed youth militias associated with the ruling party has continued. As the government of Burundi ignored international critiques (UN, EAC) and withdrew the country from the CPI in 2016, it tightened its grip over local and international NGOs through new laws and expulsion threats in 2018. The ethnical rhetoric of the authorities translated into quotas requirements for INGOs and created a climate of suspicion in the society. The space for civil society is extremely narrow, crowded by new pro-government CSOs, and only allows for service delivery and limited advocacy on technical issues.

**DRC:** Repression against human rights defenders, media and civil society continues. Demonstrations in 2016-17 in support of presidential elections were met with deadly police violence and numerous arrests of activist. The murder of 2 UN experts in Kasai in 2017 illustrated the general impunity of the authorities and their allies – supported by a corrupt judicial system – and their complicity with local and international extractive industries. Despite this context, civil society is a dynamic space for many social leaders excluded from the political system. CSOs, especially in the Eastern part of the country, deal with intricate bureaucracy, systemic corruption, insecurity from regular and irregular armed forces (linked to foreign powers and private interests), scarce funding and sky-high levels of unmet needs.

**Mali:** The program was implemented against the backdrop of the follow up of the Tuareg secession attempt in Northern and ongoing interethnic conflicts in Central Mali. Civil society enjoyed a very relative freedom, but many protests were violently dispersed and media censorship is widespread, while journalists were attacked, and the Internet and social media regularly blocked. Large protests in Bamako and elsewhere in 2019-2020 where held to denounce the incapacity or unwillingness of the authorities to protect the population against interethnic violence (e.g. after the massacre of 153 Fulani people in a village in 2019) and to ask for the president to resign. On a brighter side, large demonstrations in 2017 managed to get the project to change the Constitution suspended and Mali became the 3rd African Country to adopt a law on protection of Human Rights Defenders in 2018.

**Myanmar:** The repression campaign led by the army against the Rohingya ethnic group in Rakhine state has been accompanied by a nationwide silencing of domestic critical voices, including civil society and artists. Vague defamation laws were used to prosecute activists and journalists, and to repress critiques in the streets, in the media and on the Internet. The Internet was cut in specific areas in crisis for months in a row. The government narrative on the Rohingya crisis and the response of the international communities has also led to public opinion becoming much more sceptical towards INGOs and CSOs. The narrow space for civil society is only available to actors providing services and/or engaging in technical and non-controversial dialogue with the authorities.

**Niger:** The program period was characterized by the regional tensions in Sahel along the Islamist movement, incl. the Boko Haram rebellion in Nigeria, and the criminal activities related to migration routes. Journalists and activists fighting corruption were routinely repressed, while protests were banned and/or violently repressed. Several cycles of protests erupted against a budget law perceived as anti-social, against the presence of foreign military forces in the country and, more recently, against the suspension of civic freedoms in the wake of the COVID19 epidemic. The regular arrestation and condemnation of human rights defenders and civil society leaders increased from 2018, leading to new protests. Meanwhile, the decentralization of local administrations – especially at communal level – create a space for local civil society actors to influence and contribute to local policies in a collaborative way.

**Rwanda:** The regime created in 1994 remained in power during the whole program period and stuck to its program of economic development with no political dissent. Opponents and critiques, incl. journalists and civil society activists, were repressed, arrested, exiled or disappeared, especially ahead of the 2017 presidential elections. Civil society actors that remain authorized have close ties with the authorities and work in a very narrow and controlled space. The role of civil society is primarily limited to delivering services that contribute to the economic development of the country, which sometimes includes critically assessing specific development policies to improve them, but never questioning the legitimacy of the system.

**Table 7: Rating of civic space in GEWEP II countries according to CIVICUS**

Rating	Closed	Repressed	Obstructed	Narrowed	Open
Countries	Burundi DRC	Myanmar Rwanda	Mali Niger	-	-

## Overall information

**Norad agreement number:** GLO 0608 QZA-15/0431

**Project name:** Gender Equality and Women's Empowerment Programme (GEWEP) II

**Project period:** 1.3.2016-28.2.2020

**Norad contribution:** 250 782 900 NOK spent of 252 800 000 NOK, i.e. 97 % of contribution

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**Final report cover photo:** William Hirtle/CARE

### Abbreviations

CBO	Community Based Organization
CMP	CARE Member Partner
CN	CARE Norway
CO	Country Office (CARE)
CSO	Civil Society Organization
EMB	Engaging Men and Boys
FFSP	Formal Financial Service Providers
FSW	Female Sex Worker
GBV	Gender Based Violence
GED	Gender Equity and Diversity
GEWEP	Gender Equality and Women's Empowerment Programme
GEWV	Gender Equality and Women's Voice
HH	Household
HR	Human Rights
IG	Impact Group
IGA	Income Generating Activity
INGO	International Non-Governmental Organisation
MFI	Micro Finance Institution
MJT	Musow ka Jigiya Ton – the local name for VSLA in Mali
MMD	Mata Masu Dubara – the local name for VSLA in Niger
NAP	National Action Plan
NWC	National Women's Council
RBA	Rights Based Approach
SDG	Sustainable Development Goal
SGBV	Sexual and Gender Based Violence
SRHR	Sexual and Reproductive Health and Rights
TG	Target Group
ToT	Training of Trainers
UNSCR	United Nations Security Council Resolution
VA	Village Agent
VSLA	Village Savings and Loan Association
VSLAN	VSLA Networks
WEE	Women's Economic Empowerment
WEP	Women's Empowerment Programme
WPS	Women, Peace and Security

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## Executive summary

The Gender Equality and Women's Empowerment Program (GEWEP) II was implemented over four years from March 2016 through February 2020. GEWEP II worked with and for poor women and girls in some of the world's most fragile states: Burundi, DRC, Mali, Myanmar, Niger and Rwanda. By the end of the program period, **GEWEP II reached more than 1 161 869 women and girls**, mainly through Village Savings and Loans Associations (VSLAs). Norad has supported VSLAs since they were first piloted by CARE in Niger in 1991. Since then, Norad has supported over 49 722 groups encompassing more than 1 150 625 women. This includes GEWEP II and previous programming, which GEWEP II builds on. During GEWEP II, more than 16 070 new groups were established. This is a key method for providing financial services to poor women and girls, and an important contribution towards the Sustainable Development Goals (SDGs) 1, 2, 5, 8 and 9, which all mention access to financial services.

This report includes results on outcome and output level, of which the outcome level results were presented in detail in the GEWEP II Result Report submitted in May 2019. The table below summarizes the results at outcome level, for the global indicators that were collected across all program countries. These indicators were collected at the **population level** in the intervention zones. Overall, there has been positive change in the perception and attitude to women's economic, political and social empowerment in the intervention zones. On a national level, there has been positive changes in legislation, but implementation remains a challenge. A few indicators saw negative change. In Burundi, the percentage of women who state they are able to influence decisions went down from baseline, although it is still high at 88%. In Niger, the patriarchy remains strong, but despite challenges in changing men's attitudes, women have reported increased participation and social inclusion. The indicator focusing on women's sole decision-making saw little progress as the program worked more towards joint decision making.

	GEWEP II Global Indicators	Burundi	DRC	Mali	Myanmar	Niger	Rwanda
Thematic Focus Areas	Global outcome 1: Women's economic empowerment is strengthened						
	% of women that own assets and can sell without asking permission	Positive	Positive	Same	Positive*	Negative	Negative
	Changes in legislation property, inheritance, other	Positive	Positive	Positive	Positive	Positive	Positive
	Global outcome 2: Civil society is strengthened						
	Capacity of partners	Positive	Positive	Positive	Positive	Same	Positive
	Capacity of women's networks	NA	NA	NA	NA	NA	Positive
	Global outcome 3: Women's participation in decision-making is strengthened						
	% of women that are member of a decision-making body (including political parties)	Positive	Positive	Positive	Same	Positive	Positive
	% of women that are member of a decision-making body and state they are able to influence decisions	Negative	Positive	Same	Positive	Positive	Positive
	Women's perception of social inclusion in the community	Positive	Positive	Positive	Positive	Positive	Positive
	Changes in legislation women's civic/political rights	Same	Same	Positive	Positive	Positive	Positive
	% of women that have used SRHR services in the last 12 months based on own decision	Negative	NA	NA	NA	Positive	NA
	Global outcome 4: Men's attitude towards women's rights and empowerment is improved						
	Men's attitudes towards women's economic security	Positive	Positive*	Positive	Positive	Same	Positive
	Men's attitudes towards women's participation	Positive	Positive*	Positive	NA	Negative	Positive
	Men's attitudes towards the protection of women's sexual and reproductive health and rights	Positive	NA	Same	Positive	NA	Positive
	Men's attitudes towards gender-based violence	Positive	Positive*	Positive	Positive	Positive	Positive

\*Project specific indicator

# 1 Introduction

## 1.1 Programme description

Country	Programme goal statement	Women reached
Burundi	All women and youth living in Ngozi, Kayanza, Kirundo, Muyinga, Gitega and Bujumbura provinces (2.4 mill women of which 450,000 will be direct participants) realise their rights to education, health, economic activity, security and participation in decision-making.	361 747 (80 % against target)
DRC	All women living in 9 health zones in North Kivu (2.4 million women of which 70,000 will be direct participants) benefit from gender transformation.	85 493 (122 % against target)
Mali	Vulnerable women and girls living in the regions of Segou, Mopti, and Timbuktu (1.1 mil women live in these areas of which 150,000 will be direct participants) realise their social, economic and political rights and increase their influence in decision-making processes at various levels.	194 990 (130 % against target)
Myanmar	Sex workers living in Mandalay, Yangon and Mon State regions (4,200 women of which all will be direct participants) live and work in safety and improve their well-being.	5 423 (129 % against target)
Niger	Vulnerable women and school-aged boys and girls in the 25 target communes of the regions of Maradi, Niamey, Tahoua, Tillabéry and Zinder (860,000 women live in these areas of which 210,000 will be direct participants) realise their social, economic and political rights.	363 633 (173 % against target)
Rwanda	All women living in the Southern Province (1.4 million women of which 138,000 will be direct participants) are economically and socially empowered and exercise their rights.	150 583 (109 % against target)

The Gender Equality and Women Empowerment Program (GEWEP) II built on GEWEP I (2014-2015) and on Women's Empowerment Program (2009-2013), and was implemented by CN, CARE country offices and local partners in 6 countries: Burundi, DRC, Mali, Myanmar, Niger and Rwanda. The program has been implemented in cooperation with private sector donors as well as the authorities at different levels in program countries, by aligning with and contributing to national plans and strategies. GEWEP I was also implemented in Tanzania and Uganda, but was phased out in these two countries at the beginning of GEWEP II, during the spring of 2017. In 2018, two other Norad funded programs were added to the framework agreement for GEWEP: 1. Women, Peace and Security in Afghanistan and Myanmar (2018-2019); 2. Ntalani Partnership for Knowledge Development to Enhance Food and Livelihood Security and Resilience to Climate Change in Mali (2018-2020). This report focuses on GEWEP but provides an update on the two other programmes in annex 6, including updated result frameworks in annex 8.

GEWEP II aims to empower women and girls facing poverty, inequality, violence and social exclusion to claim and realize their human rights. The focus is on poor and vulnerable women and girls in the program countries. Based on the average characteristics of the female survey respondents, we can describe a typical woman belonging to the impact group:

- She is between 35-45 years.
- She has little or no education, except for Rwanda where 2/3 attended primary school.
- She is married with children, and in Niger 1/3 live in polygamous households.
- She is likely to be involved in a VSLA, except in Myanmar where the typical member of the impact group is a female sex worker (FSW).
- She lives in a rural area, except in Myanmar where she lives in an urban area.
- She is engaged in agricultural activities and likely some small business activities.

GEWEP II has four crosscutting thematic focus areas: (1) Women's economic empowerment, (2) Strengthening of civil society, (3) Women's participation in decision-making processes, (4) Men's engagement in transforming gender norms. Connected to these four areas, are global outcome indicators. These indicators are directly linked to the programme's theory of change, and were collected at the population level. As such, the changes captured by these indicators correspond to changes at the population level in the intervention zones. For further details, see the Result Report.

## 1.2 Programme theory of change

The GEWEP II Theory of Change builds on CARE’s Gender Equality Framework, and focuses on building agency, relations and structures in support of women’s rights:



1. **Build Agency:** The agency of women and girls as individuals and as collectives to claim and realise their full human rights. This includes building confidence, self-esteem and aspirations (non-formal sphere), and knowledge, skills and capacities (formal sphere).
2. **Change Relations:** The power relations through which people live their lives. This includes intimate relations, group membership and social networks (non-formal sphere), as well as citizen and market negotiations (formal sphere).
3. **Transform Structures:** The transformation of social, cultural, religious and political institutions towards gender equality. This includes discriminatory social norms, customs, values and exclusionary practices (non-formal sphere), and laws, policies, procedures and services (formal sphere).

Table 1: GEWEP II global indicators

GEWEP II Global Indicators		Theory of Change		
		Agency	Relations	Structure
Thematic Focus Areas	<b>Global Outcome 1: Civil society is strengthened</b>			
	Capacity of partners			x
	Capacity of women’s networks			x
	<b>Global Outcome 2: Women’s participation in decision-making is strengthened</b>			
	% of women that are member of a decision-making body (including political parties)	x		
	% of women that are member of a decision-making body and state they are able to influence decisions	x		
	Women’s perception of social inclusion in the community	x		
	Changes in legislation women’s civic/political rights			x
	% of women that have used sexual and reproductive health services in the last 12 months based on own decision	x		
	<b>Global Outcome 3: Women’s economic empowerment is strengthened</b>			
	% of women that own assets and can sell without asking permission	x		
	Changes in legislation property, inheritance, other			x
	<b>Global Outcome 4: Men’s attitude towards women’s rights and empowerment is improved</b>			
	Men’s attitudes towards women’s economic security		x	
	Men’s attitudes towards women’s participation		x	
	Men’s attitudes towards the protection of women’s sexual and reproductive health and rights		x	
Men’s attitudes towards gender-based violence		x		

As shown in the Result Report, there has been positive change in all three domains of change, although the indicator focusing on women’s sole decision-making saw little progress as the program worked more towards joint decision making, and there were some challenges with women’s participation in Burundi and men’s attitudes in Niger.

Each of the GEWEP countries have their own Theories of Change, linked to the overall Gender Equality Framework, but adapted to their country context and programming.



## 2 Key results

### 2.1 People reached

Considering the Theory of Change, the overall reach represents the results for building agency. The more women and girls we reach, the more we can support them as individuals and as collectives to claim and realise their full human rights. In total, the program reached more than 1 161 800 women and girls directly. This is more than 139 600 women and girls above the overall target, or 114% overall achievement. Looking at percentage achievements, Burundi is the lowest at 80% of the target, while Niger is the highest at 173% of the target. However, Burundi is one of the two highest in terms of numbers, with more than 361 700 women and girls reached. This is second only to Niger, with more than 363 600 women and girls reached.

Table 1: Women and girls reached new and accumulate in 2019

Country	Impact group	Achieved new 2019	Achieved accumulate	Target end programme	On/off track
Burundi	Women and girls	24 595	361 747	450 000	
DRC	Women and girls	28 850	85 493	70 000	
Mali	Women and girls	690	194 990	150 000	
Myanmar	Women and girls (sex workers)	1 194	5 423	4 200	
Niger	Women and girls	35 848	363 633	210 000	
Rwanda	Women	3 469	150 583	138 000	
<b>TOTAL</b>		<b>94 646</b>	<b>1 161 869</b>	<b>1 022 200</b>	

Key for on/off target:

	10 % below target and above
	10-20 % below target
	>20 % below target

GEWEP II worked directly with more than 1 454 100 people. This includes more than 1 032 400 new people, in addition to more than 421 600 people who joined the program in previous phases who were also involved in this phase. These are not included in the annual counts of new people, but in the cumulated total for the whole program period. Direct participants include female VSLA members; male VSLA members; role model men; members and leaders of CSOs and CBOs, both male and female; activists; GBV survivors; health service providers; officials; politicians; police; religious leaders; traditional leaders and others who directly participate in the programme for example through trainings or partake in services such as for example SRH services and family planning services. Working directly with people includes building confidence, self-esteem and aspirations, and knowledge, skills and capacities. It also includes work to change the power relations through which people live their lives, with a focus on intimate relations and social networks as well as group membership, and citizen and market negotiations.

Table 2: New people reached directly and indirectly 2016-2019

Country	New people reached directly 2016-2019	On/off target	New women reached directly 2016-2019	Average family size*	New people reached indirectly 2016-2019	On/off target
Burundi	169 277		129 922	5,4	532 302	
DRC	149 948		85 493	5,3	303 165	
Mali	177 472		129 416	5,3	508 433	
Myanmar	8 776		5 423	4,4	15 085	
Niger	335 739		258 633	5,7	1 138 469	
Rwanda	191 223		150 583	4,3	456 285	
<b>TOTAL</b>	<b>1 032 435</b>		<b>759 470</b>		<b>2 953 739</b>	

\*Source: [http://www.euromonitor.com/medialibrary/PDF/Book\\_WEF\\_2014.pdf](http://www.euromonitor.com/medialibrary/PDF/Book_WEF_2014.pdf)

It is shown time and again that when we support women, women support their families. Through the new women we worked with, we indirectly reached more than 2 953 700 new people. This number is estimated based on the following formula: (number of women reached directly \* average family size) – number of people reached directly = number of people reached indirectly. The assumption is that men and women who take part in the programmes often come from the same household. The table above shows the number of new direct and indirect participants for the whole program period. It does not include people reached who were counted in previous program phases or people reached through media campaigns and advocacy work.

## 2.2 Key results by thematic focus areas

The following presents overall results and lessons learned according to the four global thematic focus areas for GEWEP II: (i) Women's economic empowerment, (ii) Strengthening civil society, (iii) Women's voice and participation, (iv) Engaging men and boys for transforming gender norms.

### 2.2.1 Results for women's economic empowerment and entrepreneurship

#### Context for women's economic empowerment

The barriers that keep women from fulfilling their economic potential are complex and numerous. In many parts of the world, women have restricted mobility in the public sphere, and laws, attitudes and social norms discriminate against women's participation in the economy. Throughout the world, women and girls bear most of the burden of unpaid household and care work, face gender-based violence, and greater job insecurity than men (less pay for same work, and less regard for feminized jobs). Poor women tend to work in low-wage jobs in the informal sector, often with long hours in poor working conditions. Women have less access to education and training, face greater financial exclusion, have less ownership and control over land and other assets, and have less control over their reproductive health. When women's agency and capacity is increased, when they can take ownership of key economic decisions that affect their lives, and when they can influence the wider environment of laws, policies, practices, and social norms to support their full economic abilities and participation—then long-term, positive change will occur.

#### Main results across the whole program period

##### Access to informal financial service providers – VSLAs

In the Sustainable Development Goals (SDGs), access to financial services is recognised as a global challenge and a fundamental necessity, and is mentioned under SDG 2, 5, 8, and 9. [Close to one-third of adults – 1.7 billion – are unbanked, of which 56% are women.](#)

Access to informal financial services can provide people with access to savings and loans where there are no appropriate formal alternatives. CARE is a recognised leader and innovator within savings-led financial inclusion, because of the Village Savings and Loan Associations (VSLA) methodology. The VSLA methodology came out of a pilot project in Niger supported by Senterpartikvinnene and Norad in the early 90s. The programme was called Mata Masu Dubara (MMD), translated to Women on the Move. It harnessed the ancient practice of group savings into, what was at the time, an innovative concept of VSLAs. Nearly 30 years later, there are more than 6.7 million VSLA members across the globe. Other organisations and governments have adopted CARE's model, thereby multiplying the impact.

VSLAs offers women a simple way to save money, access loans, and to a certain extent, a form of insurance (social fund). No outside capital is needed. Only a lockbox, three keys and some basic

financial and organisational training. Typically, a new VSLA group graduates after about a year of training and capacity strengthening. Support from CARE and partners is gradually reduced over time. See a description of the VSLA-model in annex 4.

Table 3: VSLAs supported by Norad funded programming

Country	Year VSLA support started	Total number of VSLA groups supported by Norad funded programming*	Total number of VSLA members supported by Norad funded programming*	Total number of women VSLA members supported by Norad funded programming*	Total number of new VSLA established during GEWEP II 2016-2019	Annual dropout rate of VSLAs 2019
Burundi	2006	14 676	435 008	348 576	6 049	2,6 %
DRC	2008	1 279	32 047	26 651	692	0,4 %
Mali	2000	8 072	182 738	165 438	2887	0,6 %
Niger	1991	20 211	497 937	491 130	5 420	2,1 %
Rwanda	1999	5 484	153 633	118 830	1 264	1,7 %
<b>TOTAL</b>		<b>49 722</b>	<b>1 301 363</b>	<b>1 150 625</b>	<b>16 113</b>	<b>1,5 %</b>

\*Regardless of how they were established, by WEP, by GEWEP, by other sources of funding, spontaneous groups, other

By the end of 2019, a total number of 49 722 VSLAs with over 1.15 million women have been supported by Norad funded women's empowerment programmes in the 6 program countries. The share of women members is 88 % for the countries combined, ranging from at 99 % in Niger, to 77 % in Rwanda. The number of new VSLAs established during GEWEP II is 16 113. The drop-out rate measures how many of the original members drop out of the group. The average is 1,5 %.

In GEWEP, VSLAs are used as a main platform for women to pursue their social and political rights, in addition to their economic rights. This is known as the VSLA+ model. Depending on the context and interest of members, membership in VSLAs can provide women with access to trainings on literacy and numeracy, information about their rights, business and life skills, as well as leadership development and political participation.

Mature VSLAs in some countries organise themselves into VSLA networks (VSLAN) which represent a group or union of VSLAs. In Niger and Mali, the VSLAs are organised in networks at various levels often coinciding with the administrative structures. These structures address structural challenges for women's rights, through advocacy, and are important for women's voice and participation in decision-making processes. Networking is also taking place in other GEWEP programmes, primarily Burundi, and DRC.

Table 4: VSLAs repayment rates during GEWEP

Country	Annual update 2014 (Dec 2014)	Annual update 2015 (Feb 2016)	Annual update 2016 (Dec 2016)	Annual update 2017 (Dec 2017)	Annual update 2018 (Dec 2018)	Annual update 2019 (Feb 2020)
Burundi	99,1 %	99,8 %	99,2 %	99,5 %	93,7 %	75,5 %*
DRC*	25,0 %	53,0 %	42,4 %	44,5 %	54,5 %	73,0 %
Mali	95,0 %	96,0 %	NA	100 %	100 %	100,0 %
Niger	100,0 %	97,5 %	100,0 %	98,0 %	96,0 %	98,0 %
Rwanda	67,9 %	69,2 %	72,7 %	74,8 %	82,0 %	87,0 %
<b>AVERAGE</b>	<b>77,4 %</b>	<b>83,1 %</b>	<b>78,6 %</b>	<b>83,4 %</b>	<b>85,2 %</b>	<b>86,7 %</b>

\* Repayment rate monitored within the cycle

Repayment rate is a strong indicator of the health of the VSLAs. In general, repayment rates are high, although the rates seem low in DRC and Burundi. Usually in VSLAs repayments are monitored at the end of a cycle, regardless of the date, at which point all loans should be repaid. DRC used a different methodology, which makes it difficult to compare with other countries. DRC has been monitoring repayment at a specific date that might fall within the cycle of groups. In 2019 Burundi also used this method for monitoring and thus appears to have a lower rate, but repayment rates have been

maintained at a high level during the five past years. In Burundi data show that there is a gender/age dimension to the repayment rates; women have the highest rates and young boys have the lowest rates. Rates tend to increase as groups mature.

When members default on their loans, the groups can manage this at several levels. The first level is to manage this within the group, where the group can decide to give the member an extension. This is the solution that most often resolves the situation. The second level involves the family. If the defaulting continues and/or in case of absence of the member, a member of the steering committee might visit the family to remind of the defaulted repayment. If the issue is still not resolved, a conflict management committee is called into action. Finally, the last level is to involve local authorities. In Rwanda, the focus in repayment monitoring and reporting is on the repayment rate from VSLAs to formal financial service providers (FFSPs), instead of the internal VSLA loans. The data from the last six years show a positive trend of VSLAs' ability to pay back loans from FFSPs, where the rate increased from 67.9% in 2014 to 87% in 2019.

Governments in the program countries have in the current period increasingly recognised the VSLA method as an efficient approach for women's economic empowerment and women's empowerment more generally. This is perceived as a major result.

The **Government of Niger** recognizes the contribution of Savings Groups to women's economic empowerment, manifested within the National Strategy for Women's Economic Empowerment 2017-2021. The Ministry for the Promotion of Women and Children has integrated Savings Groups into their National Strategy for Women's Economic Empowerment (2017-2021). The role of Savings Groups with the strategy extends beyond women's economic participation. Under Pillar 2, Savings Groups are promoted as a means to achieve women's economic empowerment and "contribute to equality in rights and opportunities between women and men.

The **Government of Burundi** has recognized Savings Groups within two national strategies: the five-year action plan of the National Gender Policy of the Ministry of Human Rights, Social Affairs and Gender; and the National Financial Inclusion Strategy of the Ministry of Finance. A new microfinance law also encourages voluntary registration and reporting of Savings Groups

The **Government of the Democratic Republic of the Congo** aims to strengthen and expand the coverage of Savings Groups, and link them to financial institutions, through the National Microfinance Fund (FNM) and support from the Food and Agriculture Organization (FAO).

The **Government of Rwanda** is deeply committed to mainstreaming Savings Groups into national policy. Savings Groups are central to the Government's financial inclusion efforts: Savings Groups are one of the priorities of the National Financial Inclusion Strategy 2017 and are key components of the National Financial Education Strategy 2013 and the Financial Sector Strategy 2013-2018. Savings Groups are also included in the National Social Protection Strategy (EDPRS2) and the Long Term Savings Scheme (LTSS); and the National Bank of Rwanda supports sector coordination through a national Savings Groups Map.

## Access to formal financial service providers – FFSPs

As VSLAs mature, the accumulated cash can become substantial and some groups show interest in linking with FFSPs. FFSPs can be micro-finance institutions (MFIs), banks and mobile phone operators that offer savings and loans options. VSLAs can link as groups or as individual members, which has different benefits but also different challenges. As groups, the group can either disperse the loan as per their usual loaning, or they can invest in collective enterprises. As individuals, members can bolster their businesses as per their own plans. FFSPs may prefer to link to groups, however, as groups can offer better security. CARE and partners play a mediatory role both to ensure that FFSPs provide services adapted to the needs of the poor, and to enhance skills of VSLAs to negotiate appropriate terms with the FFSPs. The main concern is that the impact group understand and can negotiate the terms and conditions offered to them by FFSPs.

Table 5: Links to formal financial service providers

Country	# of linkages to formal financial service providers in GEWEP I (2014-2015)*	# of linkages to formal financial service providers in GEWEP II (2016-2019)*
Burundi	12	698
DRC	8	73
Mali	840	423
Niger	224	284
Rwanda	927	1 662
<b>TOTAL</b>	<b>2 011</b>	<b>3 140</b>

\*Depending on the country, links are either with VSLA groups or with VSLA networks

In Burundi, a new strategy was put in place for linking to FFSPs during GEWEP. The focus is on sensitization activities. In addition, CARE signed an MoU with the CRDB Bank in 2019 for developing a financial product adapted to VSLAs. As a result of the sensitization sessions and the partnership with CRDB, more than 20% of women in the VSLAs have accessed credit in a FFSP compared to only 3.06% of women nationally. In DRC, since the start of the program, the savings in local currency have lost half of their value against the USD, which pushes VSLA members to save in USD when they can. Related to this, 73 VSLA networks out of 93 have established relations with FFSPs.

In Mali, the final evaluation of GEWEP found that 30.7% of women are active users of financial services. Among these women, 71.9% use informal service, primarily VSLAs, while 28.1% use formal services, such as banks and MFIs. However, the conditions of access, loan guarantee, and high interest rates (24-27% p.a) constitute real challenges for women to access credits. Currently, CARE is advocating and negotiating with the FFSPs. In Niger, women have had bad experiences with the FFSPs in the past due to inconsistency of services, e.g. lack of cash availability in FFSP outlets, and futile trips to withdraw their funds, but also incomprehension of terms. The linking has therefore come to a halt, while we assess what the options are, and where CARE's advocacy should focus. In the meantime, credit obtained at the VSL group and network level is the main source of working capital for women practicing individual and collective IGAs.

In Rwanda, GEWEP currently supports 5 485 VSLAs of which 98% have bank accounts. A total of 1 662 new VSLA groups have been linked to FFSPs in the current program period, whilst 95 159 VSLAs members have individual saving accounts. Going forward, CARE and partners will join efforts to innovate in developing appropriate products that suit the needs of entrepreneurs and enhance the use of technology.

## Entrepreneurship

Most members of VSLAs are engaged in income generating activities (IGA), and ample evidence exists to prove that being a member of a VSLA has positive impact on the profitability of their IGAs. Most VSLA women are engaged in IGAs as a matter of need rather than by entrepreneurial desire, and they mostly operate within the informal sector. However, there is a limit to how much VSLA membership

and IGA engagement alone can lead to economic development. Some women are content with this, but many have higher ambitions, and some develop their ambitions and skills as their VSLA mature. Those require more support in terms of developing their enterprise.

Table 6: People trained on IGAs/business skills

Country	Number of people trained on IGA/business skills (including VSLA module) in GEWEP I (2014-2015)	Number of people trained on IGA/business skills (including VSLA module) in GEWEP II (2016-2019)
Burundi	123 509	70 789
DRC	209	12 896
Mali	3 419	63 091
Niger	19 955	18 184
Rwanda	4 715	118 265
<b>TOTAL</b>	<b>151 807</b>	<b>283 225</b>

In Burundi, some VSLA members have organised joint sales outlets. The women pay a tax for renting a public place from the commune, and then manage the place so that whoever wants to sell their product, pays a fee. In total 369 joint sales outlets were initiated by the VSLA women. This has served as a gateway to formal commerce, and some women are now beginning to engage in formal trade.

In Mali, GEWEP has supported women in setting up and equipping their businesses. 36 businesses were set up in 2016, 250 in 2017, 761 in 2018, and 129 businesses in 2019. Examples of trades are: fish farming, catering, baking, pastry making, other food processing, hairdressing, sewing, other aesthetics, photocopying services. Most of these women have a secure source of income today and participate fully in household expenses, which gives them decision-making power.

In Rwanda, 118 265 women were trained on IGAs/business skills during GEWEP II, mainly in 2017 and

**“Before the arrival of the project, I was only a housewife with no importance in the eyes of the community. Really! Since the arrival of the project, we have taken care of ourselves and the whole family. Thanks to the project, I participate in the family expenses with my husband, he respects me more because I contribute a lot, I carry out my income-generating activities and I have profits and I also save.”**

**A woman in Siribala commune, Ségou region, Mali**

2019. Several have gone on to further trainings, including on advanced enterprise development. In 2019, 1 403 were trained on advance enterprise development. They are not shown in the table above, as they were selected from those who had previously received training on IGAs. Rwanda also piloted a mentorship program where women entrepreneurs were linked with successful businesswomen living in the area and engaged in the same line of business. The pilot resulted in close ties between the mentee and mentor, and helped the mentees boost their businesses.

In Myanmar, GEWEP works with female sex workers (FSWs). FSWs are very much necessity entrepreneurs, and there is little room for them to move to opportunity entrepreneurship. The main challenge is that FSWs are very mobile, often migrating to maximise their profits and minimise risks associated with selling sex. Furthermore, it is unlikely the alternative livelihoods available will yield more income than sex work and few are willing to make the investment of training in a new profession

under these circumstances. This portion of the program has been tweaked several times and new partners brought in to help boost it. In the end the most important lesson is about the screening of participants. Throughout the program period it has become apparent that it is vital that stakeholders are selected very carefully to ensure they are properly motivated to leave sex work and rather focus efforts on few motivated stakeholders instead of implementing a broader program. Older FSWs are often more motivated than younger for example. After making these adjustments the success rate improved.

### Value chains

A value chain is the full range of, and connection between, activities required to bring a product from its conception to its end use. In GEWEP Burundi, Mali and Rwanda have worked with value chains to support the inclusion of women in more profitable sections of value chains, mostly in the agricultural sector. Women farmers are faced with several challenges, often in terms of access to land, inputs, technology, extension services, training and information.

The program included: (i) value chain analysis to identify marketable products; (ii) improved farming techniques and technology; (iii) processing of produce; (iv) access to extension services and research; and (v) access and control of land and resources.

In Burundi, GEWEP has worked with agricultural product processing units. Six units are now functional, one unit per province, with 182 women who are skilled in processing agricultural produce. They process beans, wheat, maize and soybean into flour. They also make soybean tea and sesame oil and biscuits. The units have become cooperatives, and four of them make a consistent profit. They are a source of pride for the community and local administration. The latter uses them as an example in lessons on cooperatives. The women themselves have become role models for entrepreneurship and women's empowerment. They participate in trade fairs and other events such as agricultural fairs across the country.



In Mali, GEWEP supported women to identify promising strategic sectors, which vary between regions. Following a series of trainings with counselling support, 121 individual and four collective enterprises were created by program participants.

In Rwanda, activities related to agriculture value chain were implemented in four districts and involved 87 farmer groups with 2 303 members, of which 1 771 women. 65 groups promoted vegetables/fruits, while 22 groups promoted cassava. The program increased business capacity of farmers and furthered market linkages between farmers and potential buyers. The project supported farmer groups to increase the quality and quantity of their production to meet market requirements. Farmers have become more business oriented by applying new agriculture techniques acquired including the use of selected and diversified crops, use of pesticides, fertilizers and use of improved agriculture tools like watering machines in alignment with the government's programs for farmers. Some farmers supply vegetables, fruits and cassava to schools, restaurants and hotels. However, the production is insufficient to meet market demand, due to limited land, and barriers for farmers to access finance for leasing farmland.

## Lessons learnt

**VSLA as a national approach:** Traditionally, the promotion of VSLAs has been led by national and international NGOs and a large extension network of community-based trainers. In recent years, governments across Sub-Saharan Africa have deepened their engagement, recognizing the potential of the community-based microfinance model to contribute to national financial inclusion strategies and development agendas. In 2018, [State of Practice: Savings Groups and the Role of Government in Sub-Saharan Africa](#), was launched, a report which maps government interventions in the sector across Sub-Saharan Africa – including policies, regulation and programming. It provides a comprehensive overview of how Savings Groups are being integrated into public policy by governments within the region. The report concludes that national governments can contribute to the scale, impact and sustainability of the VSLAs by: (i) creating an enabling environment; (ii) improving sector coordination; (iii) collecting more and better data and evidence; and (iv) facilitating access to formal financial services.

In both Burundi and Niger, the governments have adopted the VSLA approach as a central aspect of their national strategies for poverty reduction. This is a breakthrough in terms of scaling up CARE's VSLA approach to contribute to women's economic empowerment in these two countries. In GEWEP III, we will continue to follow these developments closely, and advocate for the impact group's concerns and opinions towards the government and facilitate dialogue. We will also need to adapt our programming to support groups through registration and reporting requirements. CARE and partners will also need to sensitise the VSLAs about new regulations.

**FFSPs:** CARE and partners play a mediatory role both ensuring FFSPs provide services that are adapted to the needs of the poorer segments of the population and enhancing skills of VSLAs to negotiate appropriate terms with the FFSPs. However, linking to FFSP has been challenging. The FFSP are often not present in the program areas and, if they are present, their presence is limited and erratic. As a result, the women are not able to access or deposit funds when desired. The services offered by the FFSP are also quite costly. As a result, people are skeptical of leaving their money with FFSPs. Moving forward, it is important to follow up VSLAs that have been linked closely to FFSPs to ensure they have a good understanding of the conditions to avoid debt. CARE and partners need to facilitate a space where the women and FFSP can meet to openly discuss challenges and agree on action. It is also important that CARE advocate for the appropriate legislation to ensure that FFSP are serious and do not risk bankruptcy. To address the issue of geographical coverage, we should continue exploring mobile banking.

**Necessity entrepreneurs versus opportunity entrepreneurs:** During GEWEP II, we started to draw the distinction between necessity entrepreneurs and opportunity entrepreneurs. Many of the women in our impact group, are entrepreneurs out of necessity. Necessity entrepreneurs start a business for survival and generally participate in small-scale efforts to turn available resources and local opportunities into something of value to be sold at accessible markets – for survival, resilience and, for the most successful, also job creation for others. The work with entrepreneurship shows that through trainings, including financial literacy and business management, it can be possible for some to move from necessity entrepreneurship to opportunity entrepreneurship. Opportunity entrepreneurs respond to gaps in the markets, analyse opportunities and demonstrate entrepreneurship traits. In GEWEP III, we will build on the learnings from this.



## 2.2.2 Results for strengthening civil society

### Main results across the whole program period

Detailed results along all dimensions of CARE Norway’s civil society empowerment framework (institutional strengthening of partners and other civil society actors, strengthening relations among civil society actors, with their constituencies and with powerholders, and protecting an enabling environment) were reported annually during the program period.

GEWEP uses a partner capacity assessment framework as a starting point for institutional strengthening of partners. The framework assesses 7 dimensions: leadership, strategic management, financial management, governance, service delivery, advocacy and sustainability. The partner capacity assessment is done in close collaboration with the partner in question, so the scores often reflect where partners see themselves and where they wish to go, meaning strong partners who wish to further strengthen themselves may score lower than weaker partners who do not have the same ambitions. The assessments are used to develop partner capacity strengthening plans. Overall, there was improvement within all seven dimensions during the program period (see chart below).

Chart 1: Average global partner capacity scores



In line with the partner capacity strengthening plans, GEWEP local partners were strengthened on compliance-related capacities (such as financial management, internal policies and governance, etc.) as well as specific technical dimensions (such as advocacy, program methods such as VSLA model, engaging men, support to GBV survivors, etc.). With some variations among partners, these efforts were institutionalized, and enabled partners to consolidate their position among formal CSOs and towards donors, with several partners accessing new funding and partnerships. This further contributed to spread effective approaches supporting women empowerment, while enabling a better coordination among CSOs. In some countries, this type of capacity strengthening was also offered to other CSOs, such as members of an umbrella in **Rwanda** or an alliance in **DRC**, which led to similar results. The effects of these efforts are reflected in the partners’ capacity scores (see chart above) as well as in the annual shares of budget transferred to partners (see annex 3). In total, 53% of program funds were transferred to partners, varying from 42% in Myanmar to 60% in Mali. Factors such as staff turnover, organization size, buy-in by leadership, relevancy of trainings, etc. influence these indicators.

Support to less formal civil society actors was provided in **Burundi** (Abatangamuco), **DRC** (SYRAVECA), **Mali** (MJT) and **Niger** (MMD). This enabled them to contribute to the program in a more traditional way by implementing GEWEP-funded activities, while cultivating their very strong grassroots identity. SYRAVECA, MJT and MMD play a similar role as VSLA Networks in these and other countries to put the voices of women at the centre of the program and to advocate for women's rights. In **Mali** for example, this resulted in 66 women members of MJT/VSLA groups to be part of and contribute actively to the work of the 26 local Peace & Reconciliation Committees alongside engaged men and local leaders to prevent and manage local tensions within and between communities.

Relations and coordination among civil society actors were strengthened through a diversity of approaches. By working with umbrella organisations and alliances in **Rwanda** and **DRC**, the program was able to expand its reach. In **DRC**, a new Network of Associations for the Promotion of Women's Rights was created to further coordinate the work of the 7 CSO alliances supported by the program. Collective actions of CSOs supported by GEWEP enabled their participation in the delivery of a broad range of services to communities, and in the development, implementation and monitoring of local development plans (**Mali, Niger, DRC, Burundi**) or their contribution to policy processes through the development and presentation of evidences (**Rwanda** on teenage pregnancies, **Myanmar** on sex workers, **Burundi** on access to justice for SGBV survivors). In **Rwanda**, an example of this is the coalition work led by GEWEP partner PFTH on a civil society parallel report on the country's progresses in implementing the Beijing Declaration, which fed into the [African Civil Society Position on Beijing+25](#).

CSOs' relations with and accountability towards their constituencies and communities is also an aspect that the program wants to strengthen, and which is very much related to the specific institutional development of each CSO. On the one hand, better internal processes (e.g. financial management, governance) contribute to improving transparency, which can contribute to increasing accountability to communities provided relevant formal mechanisms are in place. For the time being, such mechanisms are still mainly dependent of the program (program accountability events, incl. community score cards for partners in **Burundi**, feedback channels, etc.). On the other hand, less formal actors (MMD in **Niger**, MJT in **Mali**, SWiM in **Myanmar**, SYRAVECA in **DRC**, VSLA Networks) have much shorter lines of communications with them, which enables a more informal and internal accountability. Beyond ensuring that accountability mechanisms are relevant and adapted to each type of actor, an unresolved challenge here is to "measure accountability levels" across all civil society actors.

The strengthening of CSOs' and other civil society actors' relations with powerholders is an objective that the program contribute to in all countries. Locally the program supports CSO/CBO engagement with community and communal authorities either through participation to formal policy processes and decision-making bodies (municipality development plans in **DRC**, municipal councils in **Niger**) or through ad hoc initiatives (community accountability frameworks dealing with GBV, SRHR and girl education in **DRC**, communal advocacy networks following up GBV cases in **Burundi**). At national level, CSOs' advocacy towards powerholders is supported such as in **Rwanda**, where it resulted in an increase of budget allocation to GBV prevention mechanisms, in **Burundi** where it led to the revision of the Ministry of Decentralization's communal performance indicators to make these gender sensitive, or in **Myanmar** where the revision of the Prostitution Act is still ongoing and may reach parliament in 2020 or 2021. Engagement with regional powerholders was also supported in the Great Lakes Region where GEWEP partner COCAFEM-GL in **Burundi** influenced the ICGLR at several meetings, up to the 2019 high-level meeting in Brazzaville where it successfully included in the final declaration on SGBV several key advocacy points endorsed by civil society.

The shrinking space for civil society remains the most difficult challenge that the program faces. In all countries, CARE's main approach was to maintain good relations with those that are directly engaging with the field of women's rights (e.g. Ministries of Gender, etc.) or who control the implementing areas

(e.g. provincial governors, mayors, etc.) or relevant political processes (e.g. members of parliament, etc.). This approach was successful in terms of preserving enough working space for CARE, GEWEP partners and other civil society actors working in the same field. At times, this has also resulted in the reopening of some specific closed spaces, such as regaining humanitarian access in Rutshuru in **DRC**. There have also been some challenges, particularly when the program works with less formal actors such as VSLA networks, MMD, MJT, movements, etc. In some contexts, the authorities have pushed these actors to become more formal. The approach has also been difficult to maintain when powerholders have changed – tightened – laws and regulations are also introduced by powerholders to increase control and surveillance over civil society at a general level.

### **Lessons learnt**

First and foremost, in a global trend of shrinking space for civil society, building long-term relations with specific authorities interested in the program goal can to some extent preserve some space for CSOs. To do so, these spaces should be inclusive of all relevant CSOs – not only our partners – and be used to advocate for the role of civil society in general.

There are several lessons learned pertaining to the capacity strengthening of CSOs. Due diligence and partner capacity assessments done during the program design phase should be supplemented by regular assessments used to revise capacity strengthening plans and adapt these to where partners truly are and want to be. For the capacity strengthening to have a positive effect at organizational level, leadership commitment is crucial. It is recommended to include in partnership agreements the commitment of both parties around capacity strengthening, incl. by clarifying the expectations towards the leadership. Capacity strengthening requires dedicated staff, time and budget if to include more than the minimal focus on immediate compliance. Partner capacity strengthening plans co-created with partners must reflect resources and planning and increased use of coaching, mentoring and peer-to-peer learning over formal trainings settings in classes/workshops is recommended.

The compliance and technical skills provided by GEWEP to local partners and other CSOs are a requirement to receive funds from most donors, but improved capacities do not automatically translate into funding diversification. More attention needs to be given to supporting CSOs in developing fundraising strategies and abilities to work in innovative partnerships, as well as exit strategies.

The hypothesis in CARE Norway's civil society empowerment framework that better coordination among CSOs increases their collective influence and legitimacy among powerholders seems to be supported by the results of the program and should be pursued.

When it comes to bringing policy changes, program results tend to confirm the relevance of CARE Norway's civil society empowerment framework in the way it highlights the mutually reinforcing relations between increased formal CSO capacities, tighter coordination among partners, evidences rooted in community experience, long-term engagement with powerholders, and synchronization of efforts with policy processes.

## **2.2.3 Results for women's participation in decision-making processes**

### **Context for women's participation in decision-making processes**

Women are chronically underrepresented in decision-making bodies and face immense structural hurdles to make their voices heard. This is true in formal structures such as politics or the civil service as well as in informal and traditional fora and as women's voices are suppressed so are women's experiences, needs, priorities and abilities.

Supporting women’s meaningful participation in decision-making processes is a key component of CARE’s gender transformative programming. Working on women’s agency, their relations with each other and with important stakeholders, and with structures, GEWEP II has worked to promote women’s participation and leadership. The VSLAs provide a starting point for this work, as the VSLAs serve as a platform for discussions, leadership training and civic education so that women can develop their aspirations to participate and to lead in order to influence their societies. GEWEP II facilitated dialogue between VSLA networks and the politicians at commune level, while also working with political parties to enhance awareness on gender issues and the importance of gender balance in political representation. Women were supported to present themselves as candidates for local elections.

### Main results across the whole program period

Overall, the situation for women’s participation in decision-making processes improved through the program period. We see the results for women’s participation in light of results for women’s economic empowerment. GEWEP II supported women to come together and find confidence and common cause through the VSLAs. This is the main success for women’s participation, across countries. If a woman is economically empowered, she gains self-esteem that reinforces her desire to participate in decision-making in the household and in the community. We therefore find VSLA women who actively participate in decision-making at the local levels, and who manage to stay there, despite men’s resistance to women’s participation in decision-making. The results for women’s participation is also connected to the work with engaging men and boys. As an example in **Rwanda**, community activism with the support of opinion leaders and religious leaders and engaged men have also contributed to the change in attitudes towards women’s participation.

Table 10: Proportion of women aged 15-64 that are members of CARE supported VSLAs

Country	Number of women (aged 15-64)*	Number of female VSLA members 2019	% of total population, female, aged 15-64 that are VSLA members
Burundi	2 900 866	563 053	19,4 %
DRC	19 131 830	110 360	0,6 %
Mali	4 228 790	365 395	8,6 %
Niger	4 455 792	491 130	11,0 %
Rwanda	3 309 009	450 259	13,6 %
<b>TOTAL</b>	<b>34 026 287</b>	<b>1 980 197</b>	<b>5,8 %</b>

\*Source <http://data.worldbank.org/indicator/SP.POP.TOTL?locations=BI>

GEWEP II has also provided several trainings that support women to claim their rights. In **DRC**, 202 women trained in social negotiation and leadership were active in advocacy towards power holders. This included advocacy to access literacy trainings, cut in taxes, support in conflict management, access to land, etc. In **Mali**, 14,786 women and girls have participated in similar trainings, on women’s rights, civic education and social negotiation, etc. As a result, women now participate in School Management Committees, Communal Councils, Circle Councils, Regional Councils and even the Chamber of Agriculture. This in turn has strengthened the social cohesion among the VSLA women themselves.

Table 10: New women trained in political participation and leadership

Country	# of women trained in political participation and leadership in 2016	# of women trained in political participation and leadership in 2017	# of women trained in political participation and leadership in 2018	# of women trained in political participation and leadership in 2019	# of women trained in political participation and leadership in GEWEP II (2016-2019)
Burundi	1 091	820	851	1 595	4 357

DRC	107	129	42	99	377
Mali	4 368	30 444	14 832	5 863	55 507
Myanmar	45	47	40	28	160
Niger	1 961	1 003	2 203	939	6 106
<b>TOTAL</b>	<b>7 572</b>	<b>32 443</b>	<b>17 968</b>	<b>8 524</b>	<b>66 507</b>

For women’s political participation and formal leadership, there is still a way to go. There are strong social norms against women’s formal participation and leadership in what has traditionally been the male domain – the public and political sphere. While social participation and leadership in the VSLAs has tended to be seen as women’s space, stepping into formal political participation and leadership challenges gender stereotypes and patriarchal norms. In some countries, there has been a revival in men’s patriarchal attitudes and practices towards women. This appears to be a self-protective reaction as they see women’s advancement as a threat to their current power. In **DRC**, elected women remained under 10% in the 2018 electoral processes, which was disappointing. There were positive results, however, as women actively participated in the electoral campaign, voiced their concerns and influenced the debate. For example, 40% of discussion spaces in the GEWEP II area that were traditionally reserved for men, were led by women. In **Niger**, we found that by strengthening the capacities of elected women, they are better equipped to face threats from men during meetings at municipal councils, which helps them also prepare for re-elections in future local elections. We wish to build on these learnings in other countries in GEWEP III, including in DRC. In **Mali**, the percentage of women in decision-making bodies increased to 38.7% compared to 23.2% at baseline. In particular, women from the VSLAs have emerged as political leaders. These women have participated in leadership trainings, which includes training on public speaking, electoral process, social negotiation and advocacy. Thanks to these trainings, the women have managed to maintain their positions during the various elections. In **Burundi**, the percentage of women in decision-making bodies in community structures went from 17% to 25% and in the national assembly from 32% to 40%. Women elected to local Colline Councils at the grassroots level are managing to hold their own, and there are more women elected in the program area than in the non-program area. It should be noted that this is despite men’s pushback. Men in the local authorities are going back to discriminatory norms and practices against women’s rights, and some governors have held discriminatory speeches at public events. The main message is that women are not allowed to go out after 6.p.m and should stay home to take care of children and household chores instead of going out for meetings. This is daunting and poses a real challenge for the advancement of women’s rights. In **Rwanda**, women’s participation at the national level is high, but at the local level challenges remain. There are 61.3% women in the chamber of deputies, 53% in the cabinet, and 33% of mayoral seats. The gap at the local level is tied to illiteracy and limited confidence, as well as gender stereotypes with gendered division of labour, and limiting social norms. GEWEP works to address these challenges. At the last elections, 15% of women VSLA members were elected as leaders in their villages, cells, sectors platforms (NWC, Counsellors, etc.). Thanks to increased confidence, VSLA women are actively engaging in local decision-making spaces.

In **Myanmar**, the work focuses on a particularly marginalised group, female sex workers. The stigma that exists around sex work and the situation these women are often facing generally make their participation in wider civil life difficult and exerting leadership even more so. That being said, female sex workers now enjoy greater protection before the law and within their communities. Female sex workers are now able to sit at the same table with policy makers, to discuss the amendment of the 1949 Suppression of Prostitution Act, which has direct negative impact on their lives. With the contribution from SWiM and other stakeholders, the Ministry of Social Welfare, Relief and Resettlement has drafted a new proposed law. The draft law is supposed to be submitted to parliament before 2020 General Election and SWiM has been leading this together with other sex worker led organizations or organizations working for sex workers. Despite this progress, there is many milestones to reach to fully realize the rights of female sex workers. GEN, another program

partner, has also been drafting and advocating for a law on Prevention of Violence Against Women (PoVAW). The PoVAW law has drafted and is waiting to be submitted to Parliament.

In total, 66 507 new women were trained in political participation and leadership in GEWEP II.

### Lessons learnt

For women’s political participation, we will build on lessons learned through GEWEP II to further structure and formalise the work in GEWEP III for future progress. Specific gender and age analysis should be made prior to elections in order to develop tailored strategies that women candidates, and in particular younger women, can use during their campaigns. In **Niger**, a study on inter-generational leadership found that there are specific challenges for younger women. The study strongly recommends making an opening to young women in decision-making bodies. Emphasis should also be placed on changing the attitudes and behaviour of administrative and religious officials, and strengthening the commitment of men and decision-makers to the realization of women’s fundamental rights.

Finally, one of the main lessons learnt for women’s participation and leadership, is that it is useful to separate between: women’s social participation and leadership, and women’s political participation and leadership.

## 2.2.4 Results for engaging men for gender transformation

### Context for engaging men for gender transformation

Rigid gender norms and particularly restrictive norms around masculinities continue to limit the opportunities for women and lead to the acceptance of violence against women. Therefore, CARE and partners continue working with men to challenge restrictive masculinities and promote positive norms and behaviour that support the rights of women and reject the use of violence. These norms are also restricting the opportunities of men and boys and CARE is therefore also focusing on the benefits of change for men themselves. The recent Covid-19 crisis has seen an increase in violence against women and continuing this work is more important than ever.

### Main results across the whole program period

Since gender norms are developed and maintained across all levels of society our aim is to critically challenge and transform patriarchal gender norms and power inequalities across all levels, including agency (personal), relations and structural (institutional) levels. In the below section we will demonstrate how we work across the three levels and highlight some key results.

Table 10: New men engaged as role models

Country	Total number of new men engaged directly in 2016	Total number of new men engaged directly in 2017	Total number of new men engaged directly in 2018	Total number of new men engaged directly in 2019	Total number of new men engaged directly GEWEP II (2016-2019)
Burundi	263	363	1 898	5 288	7 812
DRC	84	19	7 448	2 072	9 623
Mali	1 065	1 374	847	786	4 072
Myanmar	41	804	1 326	1 048	3 219
Niger	379	1 186	1 189	578	3 332
<b>TOTAL</b>	<b>1 832</b>	<b>3 746</b>	<b>12 708</b>	<b>9 772</b>	<b>28 058</b>

### **Agency level**

A first step when working towards changing masculine norms is to offer targeted awareness training and educational sessions to individual men. Through these sessions they get an opportunity to reflect over the current status and how it affects both men and women negatively. Sessions also focus on identifying positive characteristics and initiating a change in behaviour.

In **DRC**, 19 219 men have gone through sensitisation sessions, using methods such as SAA (social analysis and action) that was developed by CARE. After being sensitized to gender equity, these men become member of men's clubs that discuss specific topics (SRHR, GBV, women's rights) more in depth. In **Burundi** they adapted the Journey of Transformation (JOT) previously developed by CARE Rwanda. The JOT focuses on men's commitment to support their wives in household chores, income-generating activities, and decision-making. So far 96 community facilitators completed the JOT training of trainers. They again trained 452 couples on the JOT module. In **Myanmar**, the men involved in the formal training have improved self-confidence, knowledge and practice related to prevention and responding to GBV. By conducting continuous discussions with the men from the GBV response group since 2018, the knowledge of male group members has improved, and they became more active in supporting GBV survivors and helping their wives in household chores.

### **Relational level**

In addition to work with challenging the behaviour of individual men it is important that men with positive behaviour use their influence to reach out to other men and initiate further change. Men have a much better entry point to discuss with their peers than CARE and partners. Focusing on supporting role models also improves the reach.

In **Niger**, they use the Makoptchi approach which consists of identifying model men who have adopted positive behaviours and are supported in sensitizing other men to also change. In **Burundi** they continued working with the Abatangamuco movement. In this movement men who previously used violence act as role models for change amongst men. Their wives are also members and they do a lot of their work in couples. There are now 9 529 members, of which there are 7 812 new men engaged in GEWEP II. Abatangamuco conducted 451 interactive theatre sessions in public squares in 54 communes of GEWEP. These theatres were followed by debates on the topic of the day. In total 67 730 men were reached indirectly. In **Mali**, GEWEP II have established support groups at the village level and coalitions at the commune, circle and regional levels. Participating men are strengthened on issues related to healthy and positive masculinity (active listening, socialization, the man's box and GBV), early marriage, forced marriage, gender, women's and girls' rights and women's access to decision-making bodies, etc. Support groups and coalitions also include religious leaders, community leaders, traditional communicators and youth. One positive result from this was the abandonment of female genital mutilation in 9 communities. In **Rwanda**, men engage clubs continued their community outreach work to transform masculinities. Field visits and end-line research established an increased understanding on types of GBV and their consequences among community members, as well as their responsibilities to ensure a life free from violence in their society.

### **Structural level**

Gender norms are not only about personal behaviour. Public institutions have a critical role in the creation and maintenance of gender norms and working with these institutions is critical for sustainable change. Working with them also provides the potential to reach large numbers of individuals and are thus important for multiplying impact and maintaining sustainability.

During GEWEP II the work with institutions, such as religion, police and local government, has been intensified. In DRC the program worked directly with traditional leaders on women's rights, positive masculinity and SGBV, with a focus on deconstructing the social norms these leaders promote. The program engaged with the new provincial division for traditional affairs, which supervises and trains

traditional leaders, to include trainings on positive masculinities. In **Rwanda, Niger and Mali** they focused on changing gender norms within the religious communities. In Rwanda they have worked with 206 religious leaders who have discussed biblical or Quran verses and analysed whether they are challenging negative masculinities or can be used at the community level to deconstruct harmful masculinities. They then came up with key messages to deliver around specific verses. In **Myanmar**, the police are an institution that has a great impact on the realisation of the rights of FSW and the program has been engaged with and provided training to police staff. Following this there was some evidence that police helped partners to support FSWs in custody or in prison to access health services, legal assistance and psychosocial support.

In total, 28 058 new men were engaged directly as role models in GEWEP II.

### Lessons learnt

Working with men to challenge gender norms have shown to be sustainable, particularly since the change is often linked to improved outcome on other aspects in life, such as economic situation. Further, once the benefit of change becomes visible the changed men also motivate other men not directly included in the program to change.

The men involved continue to report about experiencing negative responses from their peers and broader families. This is particularly the case early in the process of change in a community and most report an easing of reactions once more people get involved and they see the benefit. However, this is an important negative outcome that we will continue to address. This backlash also often targets the wives of the men involved so we need to work on developing support system for both men and women.

Another issue that CARE and partners is conscientious about is the impact engagement of men have on women's voice and participation in decision making. Previous research has shown that some men start changing their negative behaviour, such as behaviour related to violence and participating in household tasks, but that power relations around voice and political participation remains unchanged. Some men also use their new status as model men to gain access to local leadership positions. CARE and partners have a responsibility to ensure accountability to women we work with. We will therefore continue to develop stronger links between the involved men and women's organization as well as focus on changing power relations.

## 2.3 Key results by country

The following presents overall results and lessons learned by country, in alphabetical order.

### 2.3.1 Results for Burundi

#### Context for gender equality

The program period coincided with the aftermath of the 2015 constitutional crisis and was characterized by several negative trends which challenged the program objectives. The isolation of the regime on the international scene contributed to a general backlash against civil society. Most advocacy CSOs were banned in 2015, which made it difficult to find a new local partner for advocacy. This was solved by partnering with a regional organization, COCAFEM-GL. CARE also had to deal with new legal requirements and increased surveillance of INGOs by the government. The revival of ethnic and patriarchal discourse by the authorities made it more difficult to achieve structural changes – such as the reform of the inheritance law, which remains frozen – and forced the program to focus on local social norms changes. CARE and partners also had to use resources on lifting barriers created by zealous local powerholders and on dealing with insecurity due to irregular actors supported by the



government. Finally, the stagnating economy mainly based on small-scale agriculture in a saturated landscape meant that the expected ripple effect of women entrepreneurs towards other women (as role models, employers or value chain leaders) couldn't occur. Nevertheless, the program achieved many results, which are presented below.

## Reach

The program reached 361 747 women and 53 370 men directly, and 2 055 502 people indirectly. It was implemented in 7 provinces and reached 72,5% of all collines in these 7 provinces.

## Main results across the whole program period according to outcome areas

The impact statement for GEWEP II in Burundi is that all women and youth living in Ngozi, Kayanza, Kirundo, Muyinga, Gitega and Bujumbura provinces (2.4 mill women of which 450,000 will be direct participants) realise their rights to education, health, economic activity, security and participation in decision-making. The impact is what the program ultimately is working towards, beyond the program period. The program included four outcomes: 1) Women and girls benefit from increased economic security; 2) Improved quantity and quality of basic services related to SRHR and GBV; 3) Improved attitudes with households and communities towards women's rights and gender equality; and 4) Strengthened partnership between government and civil society in the area of women and girls' rights. The program largely reached its intended results in Burundi, with only one outcome indicator and three output indicators in the result framework being off target. For the global outcome indicators that were reported in the Result Report, Burundi saw positive change for all but two indicators. The percentage of women who state they are able to influence decisions went down since baseline, but was still high at 88%. The percentage of women who use SRHR services also went down, and here there are considerable challenges with negative trends in the context. CARE works to counter this trend.

The biggest impact is the scaling up of VSLAs. This is connected to both outcome 1 and outcome 4, as CARE's long-term advocacy efforts resulted in the VSLA model being officially recognized as a national approach to fight poverty. VSLAs are now spreading in the country in an autonomous way, through natural replication, community agents and other organizations. CARE trained 7 international and 24 national NGOs on the model, as well as senior staff from the Ministry in charge of Gender. As we know from other countries, women's economic empowerment is a necessary condition and an accelerator for their participation in decision-making, and can contribute to decrease GBV and improve women's control over their sexual and reproductive rights.

For outcome 1, 435 000 VSLA members, of which 80% women, are active in the program area. Five VSLAs form a network and elect a pillar who joins the other pillars in networks at colline, commune and province levels. There are 1 581 pillars with expertise on the VSLA model in the program area, who act autonomously to create, support and monitor VSLAs. This approach is robust and self-replicating, which supports the sustainability of the model. During the program, 6 049 new VSLA groups were created. 964 VSLA members opened individual accounts with FFSPs, in order to secure their savings. 123 also obtained loans to carry out more ambitious IGAs than what VSLA loans could afford them. These figures are somewhat lower than target due to the persistent lack of suitable financial products. In 2019, the program started a collaboration with CRDB Bank to develop the product Birashoboka, which is adapted to suit VSLAs.

126 042 VSLA members were reinforced in business skills, entrepreneurship and marketing through direct trainings, networking and coaching. 400 women entrepreneurs were trained further and mentored 965 other women. This led to 71% of VSLA members having at least one IGA, while 16% of girls and 24% of women and men have 2 or more, which further supports their resilience. Income from the IGAs have enabled women to purchase land, cattle, small livestock, vehicles, phones, tools and to

reinvest in bigger businesses such as barbershops or in building a house. Several of these were previously reserved to men, and women's investments are an important result for gender equality. The program also piloted the creation of 6 agricultural products processing units that employed 182 women to produce sesame seeds, soybean tea and flour from beans, wheat, soybean and maize. All units are now legally registered as cooperatives and four are profitable.

However, two new laws have created challenges for the VSLAs, as they introduced potentially damaging administrative and financial burdens. The new law on cooperatives effected VSLAs involved in collective IGAs. Some groups were coerced by local authorities to pay fees to register as cooperatives, while others did it voluntarily to access communal funding. A new law on microfinance is mandatory for MFIs with capital over 100 000 USD, which is beyond the capital of most VSLAs. Nevertheless, under pressure of the National Bank, some VSLAs were requested to consolidate their capital in order to tax them. Criticism has delayed the implementation of these laws, and CARE will continue to push back and follow up with other actors using the VSLA model.

For outcome 2, the program reinforced women's knowledge on SRHR and GBV. Partner ABUBEF trained 1 649 community agents to spread information in the VSLAs, while partner SaCoDé sent 94 220 SMS to women ambassadors who shared the information in their communities. Confidential feedback mechanisms were built into these approaches to respond to the questions raised by women. To assess and improve the quality of services, GEWEP organized community score-cards sessions and trained 359 participants on this tool. At the end of the program, 99% of women that had used SRHR services in the last 12 months were satisfied with the services. In total, 14 214 people accessed SRHR services at least once. 12 668 GBV survivors were referred to medical, psychological, legal service providers and/or police.

While the program contributed to spread quality information and break the taboo around SRHR and GBV – especially among adolescent girls who cannot access reliable information through their family – significant obstacles to SRHR and to protection against GBV remain. Many religious leaders and, increasingly, political and administrative authorities, have very conservative attitudes, opposing birth control and reinforcing negative models of masculinity which include control and the use of violence. It remains essential to target opinion leaders in order to transform social norms.

For outcome 3, we have seen a 7,9 percentage point increase in women's participation in decision-making bodies, as well as a 36 percentage point increase in the proportion of those reporting they consider their participation meaningful. Nevertheless, the proportion of women in decision-making bodies stating they can influence decisions decreased slightly, which is largely due to the 2015 constitutional crisis. This political crisis gave rise to conservative patriarchal attitudes and discourses, and a resurgence of related social norms opposing women's participation.

Abatangamuco remains a key pillar for the program to sensitize and engage men for women's rights, and to intervene in domestic conflicts. By the end of the program, the movement counted 9 529 members who reached 67 730 other men through 451 interactive sessions in all 54 communes where the program is implemented. Abatangamuco also conducted couple discussions on GBV in 30 of these communes, as well as sensitization sessions for couples about to get married in coordination with civil registry officers. As a movement firmly rooted in the communities, Abatangamuco also intervened in many domestic conflicts, using peer-to-peer dialogue to stop GBV and support women to claim their rights.

Through GEWEP, partner GLID piloted the Journey of Transformation (JoT) approach that was originally developed in Rwanda. 96 community facilitators were trained, and these trained 452 couples in the 9 days long module. Visible behavioural transformation for the men indicated that the pilot was successful and that the approach can be scaled up further in the coming phase.

In March 2020, primary elections were due to take place on Korane Colline in Giheta commune. The primaries were organized to select candidates who will run for the colline elections scheduled for August 2020. Women participated massively and put forward their candidacies. However, the organizers of the primaries rejected the female candidates claiming that the women were not active in the party. Under the leadership of VSLA leader Eugenie Micheline Nsabimana, all the women stood up to prevent the primaries from taking place without women on the ballots, and told the organizers that they would complain to the general secretariat of the party. After a long and heated discussion, the organizers had to accept the women candidates. Five out of ten candidates elected were women, and one woman came first.

For outcome 4, VSLA networks formed local advocacy coalitions together with Abatangamuco and communal advocacy networks. The coalitions were trained on human rights, leadership, women's participation and advocacy. They collected data on GBV in their communities and used it during meetings with provincial decision-makers to advocate for more protection from GBV and support to survivors.

The Women National Forum (FNF) was supported through capacity strengthening of 2 077 members on women's rights, advocacy and negotiation, or on women's participation in Community Development Plans. Together with partner COCAFEM and CARE, the FNF chairs a strategic advocacy alliance against SGBV which also includes 15 other national CSOs. This alliance successfully lobbied the National Assembly and the ICGLR to improve coordination between civil society and authorities in the fight against SGBV.

The Social Impact Incubator couldn't be implemented due to the withdrawal of partner Segal Family Foundation from the country in 2016. It was replaced by CARE's Nawe Nuze Innovation Hub in 2018, which is a platform where CSOs can meet in a safe space, exchange experience, conduct analysis, co-create and test new solutions. The Hub contributed to strengthen 43 CSOs through participatory learning processes, which better positioned them as experts in their fields and strengthened their legitimacy towards authorities and donors.

### Lessons learnt

Throughout the program, several lessons were learned, which have been used to adjust approaches and activities. Key lessons that are also relevant for the rest of the global program, include the below.

The boost of the VSLA model brought by its acknowledgement by the government as a key strategy to alleviate poverty, is a tipping point for scaling up VSLAs in Burundi. But it also attracted unwanted attention by other stakeholders who see VSLAs as a potential source of income for the State. Further efforts will be required to maintain the quality of VSLAs, and to protect their value for the women.

The strategic partnership between CARE, civil society partners and the Ministry in charge of Gender and its representatives at provincial and communal levels is an effective framework to promote change on shared agendas such as economic empowerment, participation, and GBV. Advocacy coalitions with relevant actors at each level is key to unleash the potential of the partnership.

The combination of building women self-confidence, engaging men and defying social norms remains crucial to support women's economic empowerment as many women entrepreneurs reach the "glass

ceiling” of economic activities traditionally reserved to men. For engaging men, The Journey of Transformation approach, imported from CARE Rwanda and adapted to Burundi, prove to be efficient in transforming men’s attitudes. Other countries might also benefit from adapting this approach.

## 2.3.2 Results for DRC

### Context for gender equality

During the first 18 months, the economy worsened due to rapid loss of value of the Congolese Franc against the USD. This stabilized after 2017 and remained stable during and after the 2019 presidential transition. Despite this stability, economic development is very slow, forcing the population to prioritize short-term economic activities for survival. Large parts of the population remain in the informal sector. And vocational and entrepreneurship trainings is limited. Women are especially impacted by this. Offer of ITC-based products is inadequate, largely due to the digital gap which exclude Congolese women twice, as Congolese citizen and as women. DRC has no effective gender-sensitive economic policy that would enable women to emerge as entrepreneurs in sectors dominated by men.

Security and safety risks remain the norm in North Kivu. Armed groups have prevented or delayed activities and challenged progresses. There are high levels of GBV, fuelled by robust patriarchal social norms preventing women to participate in the economy and in decision-making processes, and robbing them of their sexual and reproductive rights, rights to education, to inheritance, and to a life free of physical, sexual and psychologic violence. The Ebola epidemic in Lubero disrupted access for several months and forced many households to mobilize their resources on prevention and medical care while decreasing their incomes opportunities. As primary care givers by tradition, women are more exposed than men to any pandemic, which, added to the burden of domestic work, is an important barrier to the realization of their rights. Natural calamities affected agricultural activities and housing, regularly displacing affected populations and further increasing women’s and girls’ vulnerability.

### Reach

The program reached 85 987 women and girls directly. It was implemented in North Kivu in the following nine health zones: Goma, Karisimbi, Nyiragongo, Rutshuru, Rwanguba, Lubero, Kayna, Kirosthe, and Masisi centre; and also in a tenth – Katoy – created by an administrative reorganization.

### Main results across the whole program period according to outcome areas

The impact statement for GEWEP II in DRC is that all women living in 9 health zones in North Kivu (2.4 million women of which 70,000 will be direct participants) benefit from gender transformation. The impact is what the program ultimately is working towards, beyond the program period. The program included four outcomes: 1) Raised socio-economic status of women and girls; 2) Improved access to quality SRHR and educational services; 3) Increased engagement among men regarding harmful social norms and GBV; and 4) Increased resilience among the most vulnerable households. The program largely reached its intended results in DRC, with only one outcome indicator and one output indicator in the result framework off target. For the global outcome indicators that were measured at the population level and reported in the Result Report, DRC saw positive change for all indicators.

For outcome 1, 829 new groups were created during the program period. The insecurity in the area often forced VSLAs to shorten their annual cycle, which affected their performances. Still, the VSLAs saved USD 2 175 672\$ (approx. USD 79 \$ per member) and offered 9 345 loans to their members. These loans were invested in IGAs such as petty trade and agriculture, or in household needs such as improving housing, purchasing goods, education, medical care and food. 18 789 women and girls were

trained in IGAs and entrepreneurship, financial management and leadership. The VSLAs also formed 100 networks that developed several IGAs and 79 microenterprises offering 193 jobs. 73 VSLANs were connected to FFSPs. Until 2017, these connections were difficult due to the bankruptcy of a previous generation of MFIs and to poorly adapted financial products. From 2018, several banks and MFIs started offering mobile banking products, which were better adapted to rural communities and provided more functions than what phone companies had available.

Beyond strengthening women economically, VSLAs and VSLANs also play a crucial role on social change, often related to the dynamism of specific leaders. The leader of the Salama VSLAN in Kaniro launched a series of collective and individual IGAs, increasing the initial investments to the point where the women could purchase 5 cows, successfully challenging the social norm reserving this kind of ownership to men. Along the same lines, 202 women were trained in social negotiation and leadership, and became active in advocacy towards power holders. Nevertheless, elected women remained under 10% in the 2018 triple electoral processes (RAPDFEM, 2019), which was disappointing, although five women were elected to important political positions in North Kivu. This is largely attributable to the social norms in women's electoral circles and to the gendered backlash these norms enable, from community members and other male candidates. GEWEP contributed to the active participation of women in the electoral campaign, enabling them to voice their concerns and to influence the debate. For example, 40% of political discussion spaces in the GEWEP II area that traditionally are reserved for men were led by women, and a VSLA member was appointed local chief, although her confirmation remains disputed. These experiences made clear that strengthening the capacities of women voters, candidates and elected women is important to enable them to face threats from men during electoral campaigns or while they fulfil their political functions.

For outcome 2, the program supported and equipped CSOs, CBOs, VSLAs (incl. 12 194 women members) and community activists in their advocacy towards local authorities. 64 accountability frameworks between powerholders and civil society were created to host 34 community dialogues, which led to the signing of 73 community agreements and 11 conventions on the promotion of women's and girls' rights, and the improvement of basic social, educational and SRHR services at community level.

In 2018, Community Score Cards with 3 health centres and 2 schools contributed to highlight challenges such as lack of qualified personal, equipment or sustainable premises. Joint Plans on Service Improvements were developed in a participatory process with communities and other stakeholders, and the follow up showed that the situation had improved by end 2019.

For outcome 3, GEWEP sensitized and engaged 19 219 men. GEWEP also mobilized 405 men role-models and 134 religious and traditional leaders. 100 engaged men and boys' clubs were created to further discuss gender equality, to fight GBV through community activism and to reduce domestic and community violence through direct interventions in synchronization with the VSLANs. These groups also built their capacities through exchanges with members of the Abatangamuco movement in Burundi. There were backlashes against the engaged men, as some were marginalized by their peers or their broader families, or accused to promote foreign values, while their wives were accused of witchcraft. GEWEP systematically tracked the backlashes. The response has been built into the engaging men approach, where the key is that men experience social inclusion within networks of engaged men.

Partner DFJ supported 29 GBV survivors with judicial services. Most of these cases were identified and referred by the community discussion spaces where VSLAs and VSLANs play a large role. This is an indication of the positive effect of the sensitization work on the attitudes of survivors, as they decided to break the taboo and to report the violence.

For outcome 4, 13 242 women and girls contributed to actively manage crises at community level, increasing protection for the most vulnerable and promoting social cohesion. VSLAs and VSLANs were

trained on resilience and emergency preparedness, and 47 VSLANs were paired to develop common resilience activities that enable them to support each other during crisis. Within these VSLANs, 458 host families were identified and supported by GEWEP. 47 resilience funds were allocated.

A pilot component to create a mutual health insurance scheme rooted in VSLANs was launched but didn't produce the expected results. This initiative was enabled by a new policy encouraging mutual health insurance, aiming at providing more sustainable health care to communities. Despite a relatively optimistic feasibility study, several factors contributed to this failure, including the difficulty to enroll enough VSLANs – largely due to limited economic capacities and skepticism about this new approach – the limited attractiveness and quality of the medical offer, and the mismanagement of funds. The pilot was suspended in 2018 and all funds returned to the VSLANs.

### Lessons learnt

Throughout the program, several lessons were learned, which have been used to adjust approaches and activities. Key lessons that are also relevant for the rest of the global program, include the below.

Women as voters, candidate and elected representatives are exposed to high levels of gendered backlash. Targeted support, coaching and mentoring is required to equip them to understand the attitudes of their constituencies and of the powerholders they deal with towards women's political participation and to manage backlash through relevant strategies.

VSLA women members play a key role in their communities during crises to protect, support and care for the most vulnerable members, and to mobilize their solidarity networks with other VSLAs. The pairing of VSLAs is an effective approach to reinforce these mechanisms, enable communities to prepare for emergencies and strengthen their resilience

Despite some favorable policy factors, the feasibility of developing mutual health insurance schemes based on VSLAs could not be proven. More work would be required to create a more attractive offer in quality health services and to recruit VSLA members and other community members. This might be considered again at a later stage.

### 2.3.3 Results for Mali

#### Context for gender equality

Mali is dominated by a patriarchal system, despite the constitution and some laws that support gender equality. Multiple forms of gender violence including domestic violence, child marriage and FGM are still widespread, there is unequal access to employment and leadership positions and to quality education and health, as well as to economic resources and participation in political life for both women and men.

The current armed conflict has worsened an already fragile situation. The conflict was mainly affecting the north but spread to the regions of Mopti and Segou in central Mali. There are regular reports of intercommunal violence and attacks carried out by jihadist groups, fuelled by poverty and religious extremists. The government of Mali, supported by the French troops and UN military forces, have contributed to some progress in terms of the Algiers agreement, improved stability and decreased number of civilians killed in conflict. However, there is still a long way to go in restoring peace, security and stability and in achieving full equality of rights and opportunities between men and women.

## Reach

The program reached more than 246 308 people directly, of which 194 990 women. It was implemented in the three regions Segou, Mopti and Tombouctou.

## Main results across the whole program period according to outcome areas

The impact statement for GEWEP II in Mali is that vulnerable women and girls living in the regions of Segou, Mopti, and Timbuktu (1.1 million women live in these areas of which 150,000 will be direct participants) realise their social, economic and political rights and increase their influence in decision-making processes at various levels. The impact is what the program ultimately is working towards, beyond the program period. The program included four outcomes: 1) Raised economic status of the most vulnerable women and girls; 2) Improved access to education for girls and women; 3) Strengthened resilience among the most vulnerable women due to climate change; and 4) Strengthened engagement and organization of women and men at grassroots levels for promoting women's rights. The program largely reached its intended results in Mali, despite three outcome indicators and three output indicators in the result framework off target. For the global outcome indicators that were measured at population level and reported in the Result Report, Mali saw positive change for all indicators.

For outcome 1, the program helped women and girls raise their economic status, mainly through VSLAs. 1 637 new VSLAs were established during the program. The VSLA members managed to save 28 028 975 CFA francs (USD 48 326). 1 822 VSLA members were granted a total of 23 951 312 CFA (USD 41 295) in loans. The loans were used towards IGAs, and had a repayment rate of 100%. 79 223 women and girls increased their business skills through trainings, and 1 191 enterprises were created. The program also facilitated to access further credit, by linking women with FFSPs. 67 635 women were linked to FFSPs, and most of them enjoyed their right to hold a bank account. By accessing financial resources, women improved their socio-economic status and were empowered to participate in decision making in their families and communities. However, the conditions for accessing loans remain a challenge. CARE continues to advocate financial institutions to offer more suitable products and services.

For outcome 2, 33 300 girls enjoyed improved access to education while 9237 women improved their proficiency in functional literacy and numeracy skills. This contributed to a five percentage point increase in the percentage of women who can read and write in CARE's interventions zones. 632 girls' friendship circles were established to support and promote girls' education. 16 357 parents were sensitized on the importance of girls' education, and 430 awareness sessions were organised in the communities on children's rights.

For outcome 3, the program supported women's resilience by supporting their access to and control of land resources. A law on agriculture land was adopted, allowing a 10% quota for women. More than 2 977 women and girls got access to, control of and ownership of land for agriculture. To further strengthen women's access to land resources, 21 510 women and girls were trained in social negotiation and advocacy. The program also worked with women in the VSLAs to establish cereal banks. Cereal banks are a proven community-based approach to increase local food security, and help communities see it through the lean season. It involves buying food during harvest when prices are low and storing for consumption during the lean season when food prices are high. 49 cereals banks were established benefiting to 154 132 people. This also helped bolster women's voice and participation in decision-making, as the cereal banks were recognised as important institutions in the country's contingency plans. In connection to this, 78 232 people were trained in good nutrition practices. The endline showed that the capacity to face the shocks improved from 43% to 45.3%. Still, more than 50% of households were not able to build resilience.

For outcome 4, the program strengthened the capacity of five civil society organisations to promote women's rights. In addition, 33 030 women and 27 782 men were trained in women rights, including socio-economic, civil and political rights. 348 men and community and religious leaders were engaged to adopt positive masculinities and address the social and cultural norms that contribute to perpetrate GBV. 227 awareness raising campaigns on women's rights were organised by men models, which reached 3 955 influential men in the communities. Village committees took 250 actions against GBV.

### Lessons learnt

Throughout the program, several lessons were learned, which have been used to adjust approaches and activities. Key lessons that are also relevant for the rest of the global program, include the below.

The networking of the VSLAs at different levels has been an important for a critical mass of women to come together and realise their potential as a collective force for the socio-economic and political empowerment of women, as well as for the defence of their fundamental rights. In connection to the current conflict in the country, the women have also come together to play their full roles in decision-making bodies for reconciliation and consolidation of peace in the Timbuktu region.

The approaches adopted to engage men and boys have enabled them to understand how social norms influence them, influence their partners and their families. This includes communication tools, which have fostered the development of the skills necessary to have healthier and more equitable behaviours within the household and the community. Using the Man's Box and the Couple Dialogue, approaches to engage men that been proven in other countries, has also contributed to social transformation in the project intervention areas in Mali.

The cereal banks initiated by the project now constitutes a sustainable and effective strategy for the resilience of communities during the lean season, under the leadership of VSLA women and girls.

## 2.3.4 Results for Myanmar

### Context for gender equality

Myanmar society is highly traditional, based on patriarchal and gender discriminatory norms, where men are the head of decision-making processes. Furthermore, practices including payment of bride price, preference for sons and unequal inheritance for women are common. Violence against women and girls is widespread and cloaked in a culture of silence.

Sex work is criminalized under the colonial-time 1949 Suppression of Prostitution Act. Criminalization prevents FSWs from accessing services and claiming their rights, and it allows for pervasive and unchecked discrimination. The abuse from community members is often overtly taunting and damaging. In addition to being discriminated against by the community, and at risk of abuse by clients and brothel owners, FSWs experience abuse and extortion by authorities such as the police and judiciary. FSWs also report discrimination by health providers, which increases their vulnerability to sexually transmitted infections, including HIV.

### Reach

The program directly reached 5 423 FSWs in three of Myanmar's main urban areas: Yangon, Mandalay and Mawlamyine. The program included advocacy at the national, regional and local levels with results that positively impact the lives of many more women throughout the country.



## Main results across the whole program period according to outcome areas

The impact statement for GEWEP II in Myanmar is that sex workers living in Mandalay, Yangon and Mon State (4,200 women of which all will be direct participants) live and work in safety and improve their well-being. The impact is what the program ultimately is working towards, beyond the program period. The program included four outcomes: 1) Strengthened capacity of civil society to represent, defend and advocate the rights of sex workers; 2) Sex workers enjoy increased access to health and legal services; 3) Sex workers enjoy safer employment and access to alternative income options; and 4) Sex workers enjoy greater protection before the law and within their communities. To a large degree, the program reached its intended results in Myanmar, with only two outcome indicators and three output indicators off target. For the global outcome indicators that were reported in the Result Report, Myanmar saw positive change for all indicators.

For outcome 1, CARE has supported FSWs and CSOs working with and for FSWs to represent, defend and advocate their rights. FSWs are increasingly organizing themselves and increasing their abilities to share their experiences and priorities with duty bearers and decision makers. 489 self-help group members were trained as educators on GBV, SRHR, legal/financial literacy and life skills. In addition, 5 427 FSWs outside the self-help groups were trained on GBV, SRHR, legal/financial literacy and life skills. 10 CSOs were trained on how to advocate for the right of FSWs. 160 staff members from the program's main partner SWiM were trained in leadership. SWiM increased their capacity score from 2.71 to 3.4. CARE acted as a facilitator to help SWiM increase their legitimacy with their constituencies and enjoy greater access to relevant authorities. SWiM has been included in the high level committee to revise the legal framework for prostitution. In Mawlamyine, partner Nway Htway Thaw Yin Kwin is cooperating closely with the Department of Social Welfare on issues pertaining to FSWs and GBV. A major victory for the program was when the Department of Social welfare, relief and resettlement took over responsibility for questions pertaining to prostitution from the Ministry of Home Affairs, effectively making it a social issue rather than a criminal one. This will have significant implications for the treatment of FSWs in Myanmar going forward.

For outcome 2, FSWs and GBV survivors are increasingly able to access legal, medical and social support services from different public and private service providers through the GBV referral network and formal coordination meetings facilitated by CARE as part of the multi-sectoral GBV prevention and response model. The utilization rates of both SRHR and legal services have increased, and the level of satisfaction for the available services is high. Recognizing that CARE and its' partners comparative strength lay elsewhere and that there were other actors who made the same services readily available to the target group, CARE stepped away from making referrals and instead focused on providing anti-discrimination training to health- and social service providers, police officers, lawyers and developed anti-discrimination curriculums for government agencies, NGO and CSO partners.

For outcome 3, CARE and partners successfully lobbied with 109 owners of karaoke television venues (KTV), brothels and restaurants frequented by FSWs to promote safety and hygiene standards for FSWs. This includes ensuring access to contraceptives, ensuring their place of work is clean and hygienic and that there is adequate protection for the women working there. CARE also planned to support FSWs with other income generating options. However, providing FSWs with vocational training was challenging. Sex work is lucrative, and it is unlikely that the alternatives the program can offer will be able to match the impact group's present level of income. The investment on their part is high considering the missed earnings during the time set off for trainings as well as the prospect of lower pay at the end of the day. This is compounded by FSWs migratory patterns. FSWs move to new cities often as they earn more when they are in a new location and are also less at risk of arrest as they are less known by local law enforcement. Therefore, few FSWs are interested in other income generating options. What proved successful was instead to focus on fewer but highly motivated participants that received more follow-up.

For outcome 4, FSWs are now able to sit at the same table with policy makers having policy dialogue on the amendment of the 1949 Suppression of Prostitution Act. With the contribution from SWiM and other stakeholders, the Ministry of Social Welfare, Relief and Resettlement has drafted a new proposed law. The draft law is supposed to be submitted to parliament before the 2020 General Election and SWiM has been leading this together with other sex worker led organizations or organizations working for sex workers. Despite this progress, there is many milestones to reach to fully realize the rights of FSWs. GEN, another program partner, has also been drafting and advocating for a law on Prevention of Violence Against Women (PoVAW). The PoVAW law has been drafted and is waiting to be submitted to parliament.

In order to get greater protection for FSW in the community, the program engages men and organizes community dialogues and awareness raising sessions at community events. The program sensitized men on GBV, and delivered anti-discrimination trainings to health service providers, legal service providers and police and general administration staff to improve their knowledge and practices in providing service for FSWs. Client and husbands of FSWs, gatekeepers at brothels, pimps, and neighboring communities were also sensitized. Engaging men working group was formed under GEN, who organize mass campaigns. There are also grassroot engaging men groups in program areas that have been raising awareness on violence against women and who have provided case support for GBV survivors in the communities.

### Lessons learnt

It is difficult to effectively help FSW engage in alternative economic activities. For many FSWs sex work is the most effective and often only way to provide for themselves and their families and the initial investment to take time off to attend training becomes very high for something which will most likely not yield the same amount of money.

There have been challenges with the engaging men component, as it is difficult to effectively reach and promote change with targeted men who are close to FSWs, although work with brothel owners has yielded results. It is important to consider which subsets of men the program engages, when designing the engaging men approach.

It has been very difficult to effectively engage the media and there has been a great risk that coverage will not be favorable or that reception will be negative. It was decided rather early on that the risk involved in an active media engagement outstripped possible benefits at this stage as the most important task was to get the necessary legal provisions changed and negative media attention could possibly derail that process. Likewise, as sex work is politically sensitive, no political party will front FSWs rights with elections coming up. Sex work is such a delicate question that at this time in order to progress with judicial reform it needs to have a very low profile.

The lessons learned from the program in Myanmar, largely relate to the specific nature of working with FSWs. However, one general lesson is that it is vital that certain activities such as legal aid are not affected by funding gaps which often occur with program transitions. This happened between GEWEP I and II with serious implications for individuals and a loss of confidence in CARE and partners with the targeted population. For the transition from GEWEP II to GEWEP III, CARE is fortunate to have match funding to help in case there is a gap with the main funder. Program transitions remain a challenge, however.

## 2.3.5 Results for Niger

### Context for gender equality

Niger has ratified international conventions promoting equal opportunities for men and women, at global, African and sub-regional levels. A quota system was adopted in 2000 and revised in 2014, raising the quota for elected positions from 10% to 15 %, and 25% in government and public services. Women's political participation has progressed in recent years. In December 2017 Niger adopted a decree aimed at keeping girls in school longer to delay early marriages and early pregnancies. The national Observatory for Promotion of Gender (ONPG) was established in 2015. The Niger strategy for Sustainable and Inclusive Growth and the Economic and Social development plan gives great attention to equality between men and women, and by adopting the National Gender Policy in 2017, the commitment to equality was emphasized. At operational level several programs are implemented to address and change social norms that create barriers for women and girls.

Even though the government and institutions strive to reach greater gender equality, the reality is very different. Niger society is still bound by patriarchal traditions, customs and values, and women suffer discrimination in all walks of life, preventing them from enjoying their rights and freedoms. The level of poverty in the country is adding to the barriers for women's access to resources, support and education.

### Reach

The program reached 363 633 women directly. It was implemented in 25 communes in the regions of Maradi, Niamey, Tahoua, Tillabéry and Zinder.

### Main results across the whole program period according to outcome areas

The impact statement for GEWEP II in Niger is that vulnerable women and girls in the 25 target communes of the regions of Maradi, Niamey, Tahoua, Tillabéry and Zinder realise their social, economic and political rights. The impact is what the program ultimately is working towards, beyond the program period. The program included three outcomes: 1) Increased influence of women's networks in decision making; 2) Increased success of women and young entrepreneurs; and 3) Increased action by local government, political parties and men to transform gender norms. There were challenges as seen with the outcome indicators for outcomes 2 and 3 in the result framework, but the program still largely reached its intended results in Niger, even surpassing some original targets. For the global outcome indicators that were measured at the population level and reported in the Result Report, Niger saw positive change for all but two indicators. Men's attitudes to women's participation remain negative, but women are increasing their participation regardless. The indicator focusing on women's sole decision-making has seen little progress as the program has worked more towards joint decision making, and so this indicator will be revised.

The biggest impact is through the VSLAs, which are key to the achievements in all three outcome areas. The VSLAs were first developed in Niger in 1991. From 1991 to the end of February 2020, different programs have set up 20 211 groups with a total of 497 937 members. This provides a platform for the promotion of women's economic, social and political empowerment on the one hand and an opportunity for the strengthening of civil society but also for women's voice and participation on the other hand.

Outcome 1 was largely linked to the work with the VSLAs. First, the program worked to increase the geographic coverage of the VSLA groups. 5 420 new VSLAs were created during the program period, with 122 611 new members. Monitoring data from Niger shows that on average 89% of the groups are still operational after five years. The groups in Niger are organized into networks, which work to promote women's rights. The program worked to improve the governance of networks, and by the end

of the program 253 VSLA networks are considered effectively accountable to their members. 205 VSLA networks have action plans that reflect their members interests. The program also worked to support actions taken by the networks to promote women and girls' rights, including basic rights, reproductive rights and GBV.

For outcome 2, the program worked to strengthen entrepreneurship skills of women and youth, and the life skills of women, girls and boys. This outcome area saw some challenges, and especially with the work to strengthen women individually on entrepreneurship skills. There was a positive development with collective enterprises, although the work with individual entrepreneurs was slow. By the end of the program, 13 684 individual women entrepreneurs had been trained in business skills. The work to strengthen life skills was more successful, and by the end of the program 47 621 people had been trained in life skills including citizenship, leadership, reproductive health and GBV. There was also 96% attendance rate at the literacy centers, which is considered very high.

For outcome 3, the program worked to encourage increased action by communes and political parties promoting women's and girls' rights, and to support increased action by men and local leaders in the transformation of negative gender identities. The program was successful in reaching the output targets under this outcome area. Overall, 2 344 new male role models were engaged. In addition, 1640 target group members were sensitized on gender norms. The target group members included traditional leaders, public officials and others. 65 political parties were trained in gender mainstreaming and women's rights, while a total of 141 communes were engaged in the highly successful Challenge Fund Award, where communal development plans were awarded for gender mainstreaming.

### **Lessons learnt**

Throughout the program, several lessons were learned, which have been used to supplement or adjust approaches and activities. Overall, the evidence proving the program's Theory of Change is clear, but some key lessons and recommendations would be that: Agency needs strengthening at a collective level, i.e. in terms of capacities of VSLA structures and other civil society actor. For the relational dimension emphasis is needed on nurturing alliances between VSLA structures and other women's/civil society umbrella organizations for the defense of women's and girls' rights. At the structural level, it is expected that informal spaces will be created for periodic meetings between women VSLAs, other actors of society and power holders (authorities, political parties, parliamentarians) in order to promote effective and inclusive negotiations between them. At the structural level, it should also be noted that the gender platforms may be a useful approach, as they offer women leaders a framework for confronting men in a positive sense, strengthening their arguments in favor of women's rights and widening their spaces of action, but further documentation is needed to help learn more about the platforms, and consider their potential.

Other than the above, the program experienced how engaging young people, helps ensure sustainable results. In Niger, members of local youth clubs eagerly contributed to raising awareness among their peers on themes such as responsible citizenship and masculinity, which they learned about through the program. For commemorative days, such as the international women's day and during the 16 days of activism against GBV, youth club members worked together with opinion leaders, which considerably increased the mobilization of youth.

## **2.3.6 Results for Rwanda**

### **Context for gender equality**

Rwanda has maintained a positive trend towards gender equality in the program period. The global gender gap index 2020 ranks Rwanda 9th in the world, stating that it has closed 79.1 % of its gap. In

2020, over 50 % of the cabinet and 60 % of elected parliamentarians are women. While women enjoy increased access to income opportunities and leadership positions in urban areas, challenges persist, particularly in rural and semi-urban areas. The southern province where GEWEP operates is the poorest province in Rwanda. GBV and lacking access to SRHR remains a challenge for communities in the south.

## Reach

The program directly reached 153 633 people, of which 118 830 women and 34 803 men. It was implemented in the southern province of Rwanda.

## Main results across the whole program period according to outcome areas

The impact statement for GEWEP II in Rwanda stated that all women living in the southern province (1.4 million women of which 138 000 will be direct participants) are economically and socially empowered and exercise their rights. The impact is what the program ultimately is working towards, beyond the program period. The overall impact was addressed through four outcome areas: 1) Increased success of women entrepreneurs; 2) Improved literacy and numeracy skills among VSLA members; 3) Improved attitudes in the community towards GBV prevention and response; and 4) Increased capacity of civil society organizations (CSOs) to advocate for women's rights. The program largely reached its intended results in Rwanda, with only three outcome indicators and one output indicator in the result framework off target. For the global outcome indicators that were measured at the population level and reported in the Result Report, Rwanda saw positive change for all but one indicator. The indicator focusing on women's sole decision-making has seen little progress as the program has worked more towards joint decision making, and so this indicator will be revised.

For outcome 1, the program trained 474 Village Agents and 139 817 VSLA members in financial literacy and basic enterprise development. 4 661 women were trained in advanced enterprise development skills. 750 of these women were selected to be mentored and coached on business development. Through the mentorship program women entrepreneurs were equipped with skills and information to boost their businesses. This approach was adapted, after the initial approach linking entrepreneurs with experienced business owners from the Rwanda Chamber for Women Entrepreneurs did not produce the desired result. It was discovered that linking the entrepreneurs with successful businesswomen living in the area and engaged in the same line of business had far higher relevance and provided closer ties between the mentee and mentor.

1 663 VSLAs were linked to FFSPs. 74 578 VSLA women opened individual saving accounts. This was a result of good partnership with local financial service providers and a good example of how CAREs work aligned with government priorities.

For outcome 2, a total of 152 literacy agents were trained on literacy modules, and 532 classrooms were fully equipped. 25 989 students passed their quarterly evaluations. In addition, 16 246 VSLA members improved their literacy and numeracy skills. The trainings included dialogues on topics such as human rights, economic empowerment, gender equality, GBV, family planning, nutrition, hygiene and sanitation, women's voice and participation. Monitoring shows that literacy graduates keep records of their savings and businesses. 74% have opened and run small businesses while others have taken leadership positions at different levels. The literacy and numeracy component was separated from GEWEP II after year 2 (as per plan), as the component secured funding from a private sector donor.

For outcome 3, the program saw positive development in attitudes towards GBV prevention and response. Men's attitudes towards condemning and preventing GBV changed for the positive, as men have learned about the cost of GBV and unhealthy relationships with their partners and relatives and how they benefit from a balance in power (supporting women in VSLAs activities, sharing bank accounts, joint planning and positive use of property, shared decision making, family planning, sharing domestic chores, etc.). Part of the success is due to the longstanding partnership between CARE and RWAMREC, who have supported men to engage as allies and partners for gender equality and women's empowerment. 320 community activists and opinion leaders were trained in identifying the types, causes and consequences of GBV as well as their role in GBV prevention and response. This contributed to an enabling environment that allowed community members to reflect on the positive use of power and to deconstruct harmful masculinities. In total, community activists implemented 42 563 actions to engage their communities.

For outcome 4, the program supported the umbrella organization Pro Femmes These Hamwe (PFTH) and its 53 CSO members in advocacy strategy development, policy analysis, monitoring the implementation of international instruments, data collection and reporting, resource mobilization, proposal writing, and public policy monitoring. PFTH advocacy activities have been directly involved in central and local government increasing budget allocations to gender and GBV interventions. In terms of policy change, the law governing persons and family and the law governing matrimonial regimes and succession have been amended in the respect of women's rights and promoting gender equality in law provisions. PFTH and its 53 CSO members enjoy increased trust by the government, and can therefore increasingly play an active role, for example by presenting specific asks to the authorities.

**“I was like a demon before meeting RWAMREC, but I am a new man today and several couples come to me for advice. My life has changed, socially, emotionally and economically, because after changing from negative attitude we are living peacefully and working together. We managed to build 2 houses, 1 being for rent, and our 3 children are pursuing their education, free from violence.”**

**Muvunyi Martin, an activist in Gisagara district,  
Southern Province, Rwanda**

### **Lessons learnt**

Throughout the program, several lessons were learned, which have been used to adjust approaches and activities. Key lessons that are also relevant for the rest of the global program, include the below.

The use of peer to peer and community-based methodologies have been successful in promoting behavior change among community members. This strategy could be significantly strengthened to transform complex deep routed behavioral patterns and allow all contributors increase their understanding of the drivers that perpetuate gender disadvantage.

A successful mentorship approach benefits from mentors who understand the mentees challenges. When linking entrepreneurs, people with similar backgrounds in the same industries maximized the

output for the mentor and mentee. Not only did it provide closer ties but also gave the mentee relevant and understandable information.

A close dialogue with FFSP is important to ensure successful linking to VSLAs. Mature VSLAs already have an established saving culture and mindset, when financial service providers understand this it is much easier to link the two.

Working in networks is itself challenging as many organizations are not fully engaged or willing to invest in advocacy and networking if it does not yield results i.e. resources and finance. Here we worked a lot to foster understanding of what networking means and establishing a shared vision.

## 3 Cross cutting issues

### 3.1 Sustainable Development Goals

CARE works to eliminate poverty and social injustice. At its root, poverty is caused by unequal power relations that result in the inequitable distribution of resources and opportunities between women and men, between powerholders and marginalised communities, and between countries ([CARE 2020 Program Strategy](#)). Among the SDGs, the two most relevant to CARE's work are number 1 on poverty and number 5 on gender equality, but other SDGs are also addressed.

GEWEP works to strengthen women's economic empowerment through village saving and loans association, entrepreneurship and linking to financial service providers. Access to financial services is mentioned under SDGs 2, 5, 8, and 9. Women's economic empowerment is also linked to SDGs 1 and 10. Furthermore, getting men and boys to address GBV and women to participate in political and social arenas, contributes towards SDGs 5 and 16. The work to strengthen civil society supports SDGs 16 and 17. The program has worked with different partners across program locations in order to maximize impact at large scale and to engage the hard to reach populations, and CN also partners with private sector both in Norway and in program countries, which contributes to SDG 17. In **Mali** and **Niger** in particular, GEWEP has contributed to SDG 2 and SDG 13. Smallholder farmers were provided inputs to promote sustainable agriculture and cereals banks were established in communities; families were educated to increase their knowledge and skills in good nutritional practices and activities to prevent climate-related hazards and natural disasters were conducted. In these two countries, GEWEP has also worked towards SDG 4 through literacy training for women and girls and equal access to education for boys and girls. In **Burundi** and **Myanmar**, GEWEP has contributed to SDG 3. In Myanmar this was done by improving FSW's awareness on SRH rights including rights to access services and working with private and public health service providers to provide FSW friendly services. In Burundi, this was done through the SMS service with SRHR information.

GEWEP contributes to all SDG 5 targets and there is also a direct link between the GEWEP results framework and targets 1.4, 1.5, 1.a, 1.b, 3.7, 4.6, and 13.1.

### 3.2 Environment and vulnerability to climate change

One of the greatest inequalities of our time is reflected in the causes and consequences of the climate crisis. The world's poorest and most vulnerable, who are least responsible for the climate emergency, unfairly bear the brunt of its impacts. According to estimates by Oxfam, supported by similar findings of economists, the poorest 20% of the world are responsible for just less than 3% of the global CO2 emissions. Yet developing countries are particularly vulnerable to the costs of climate change, such as food insecurity, ecosystem destruction and degradation, loss and damage, displacement,

compromised livelihoods and instability. Its impacts are expected to cause additional costs and debts in the order of hundreds of billions of dollars (UNEP).

In GEWEP II, resilience was an outcome area in two countries: **DRC and Mali**. In **DRC**, GEWEP has worked to strengthen community resilience in crisis and drought-affected areas. This includes training in appropriate agricultural production techniques and the organization of pilot field schools. In addition, the selection of projects to receive support funds for microenterprise or social cohesion initiatives was based on rigorous criteria of environmental protection. Each project would have an analysis of environmental risk versus and socio-economic benefit. Initiatives that could, for example, put strong pressure on the Virunga National Park are not encouraged or selected. Finally, GEWEP worked to strengthen CSO alliances, including environmental CSOs.

In **Mali**, GEWEP conducted participatory Climate Vulnerability and Capacity Analysis (CVCA), to inform action plans for disaster risks prevention and management. On the basis of these analyses, action plans are drawn up by the VSLA networks, and negotiations carried out by the women with the municipal authorities to see to what extent some of their priority actions can be taken into account in the socio-economic and cultural development plans of the municipalities (PDSEC). VSLAs and networks were strengthened to develop inclusive food and nutritional security plans and set up and manage cereal banks for the benefit of the communities. Women and men were sensitized on good nutritional practices. In Mopti, four market gardening areas were equipped with drilling systems powered by solar panels.

Although resilience was not an outcome in other countries, several still addressed vulnerability to climate change. In **Myanmar**, GEWEP works in Mon state, which is prone to flooding. This has been exacerbated in recent years due to climate change resulting in very severe floods. Our partner NHTYK, based in Mon state, was trained in emergency response. They were able to assist vulnerable communities cope during the heavy flooding which took place in 2019. In **Niger**, VSLA structures have been supported in the development and monitoring of Community Action and Adaptation Plans (PACA). VSLA structures have also benefited from improved seeds, food stocks for cereal banks and multifunctional mills intended to increase their resilience. In **Rwanda**, in collaboration with the agricultural services the program team supported communities to develop seasonal calendars describing key functions within the market system, against mapping and likely timings of natural hazards and crisis, and potential disruptions within the market system. Trainings on adaptation to climate change and mitigation planning was given to entrepreneurs. The program enabled communities to manage the risks and effects from recurring floods, landslides and erosion through an integrated natural resource management and alternative livelihoods programme in one of the most climate sensitive and vulnerable areas in GEWEP area.

### **3.3 Human rights, including the rights of people with disabilities**

GEWEP applies a Rights Based Approach to positively transform power relations. The approach is taken into account in training sessions and in meetings with authorities, partners and programme participants. CARE's gender and diversity policy should also be understood in light of this approach, and this policy is mainstreamed to ensure an inclusive approach in all programme activities. All CARE members report on the implementation of the policy every other year. CARE has developed Gender Equity and Diversity (GED) training and has rolled out the training to CARE and partner staff. This is part of the onboarding of all new staff. GEWEP worked to reinforce the impact groups' knowledge of their rights and to strengthen their capacities to promote them. Vulnerability assessments, carried out in the initial phase, captured vulnerabilities linked to disabilities. Still, most countries have not had a specific strategy for people with disabilities.



The VSLAs themselves decide their rules of admission and this could pose a challenge to the participation of people living with disability. In **Rwanda**, CARE carried out a study to better understand vulnerabilities, barriers and opportunities for people living with disabilities in 2017. The aim of the study was to learn from disabled people what is required to inform existing interventions or develop appropriate and accessible responses to prevent violence and provide protection. Following this, CARE has partnered with National Union of Disability Organization of Rwanda (NUDOR) to strengthen the voice of people with disabilities. This is an approach that CARE will take forward in GEWEP III across the program countries.

### 3.4 Women, Peace and Security

Five GEWEP countries fall within the 35 worst countries for women, peace and security (WPS), according to the [Peace and Security index](#) developed by Georgetown University and PRIO. DRC, Mali and Niger are all ranked among the 10 worst countries in this respect. High levels of insecurity and underdevelopment in fragile states tend to negatively impact girls and women's rights, and is a continuous challenge in the contexts we work in.

In **Burundi** CARE partner COCAFEM-GL was part of forming the Regional Technical Committee (RTC) which supports and provides input to the Regional Advisory Council for Peace and Security of Women in the Great Lakes region especially on prevention of SGBV, political participation and economic empowerment. With technical support from CARE, RTC meets regularly to share and develop analysis and strategy to effectively advocate for implementation of the WPS agenda in the region. COCAFEM has also been an important CSO actor to push the government to adopt and implement a revised national action plan.

In **DRC**, UNSCR 1325 sits at the heart of CARE's efforts to empower women, promote their meaningful participation and work to prevent and respond to GBV. The GEWEP II program has built on previous achievements by strengthening awareness and training in the prevention of sexual and gender-based violence, harassment, abuse and sexual exploitation among community members. In 2019, the Government of the DRC validated and published the second generation of the National Action Plan (NAP) (2019-2022) for the implementation of the UN Security Council Resolution which recognizes good practices tested by actors in conflict zones to which GEWEP has contributed. The program has provided training in peacebuilding and mediation to 72 VSLA network leaders, set up 15 conflict management committees (345 women and 116 men) where seen 248 programme participants (190 women and 58 men) participate in mediation of conflict in their communities. To support these efforts social cohesion funds of \$1,000 have been made available to nine VSLA networks to support their resilience plans. In addition, GEWEP has supported a number of micro-projects of CSO-alliances, VSLA networks and local NGOs to spread knowledge about women's rights, GBV prevention, UNSCR 1325, laws on gender equality and sexual violence etc. This has gone hand in hand with CARE's work to disseminate the second iteration of DRC's national action plan which was adopted in 2019. For the commemoration of the UNSCR 1325's 18th anniversary, GEWEP supported the North-Kivu provincial Division of Gender in gathering CSOs, government officials, UN agencies and INGOs to analyze the results and obstacles to the WPS agenda in North Kivu, create a strategy for women's electoral participation, develop a roadmap for the implementation of UNSCR 1325 and obtain a formal commitment to work on GBV prevention and protection.

In **Mali**, GEWEP II has contributed to all five focus areas of Mali's National Action Plan on UNSCR 1325 and some results were achieved even if its implementation remain sparse and progress towards gender equality face significant resistance from traditional and religious power holders. Through training, 620 women increased their capacity in the prevention of SGBV linked to conflict and 92 men groups (991 men and 310 boys) received training in order to be able to advocate for SGBV prevention in their communities. Also, women organizations and partners have advocated for the involvement of

women in Mali peace agreement (accord d'Alger). 4 789 members of women's organisations and 199 women's groups benefited from training in conflict prevention and management in rural areas. However, the implementation of the peace agreement has been stagnant, and women are less involved and represented (1 out of 36 committee members). To increase participation of women in transitional justice processes, 6 community centres (Centres d'écoute communautaires) were established to provide psychosocial support to GBV survivors and 155 women, 59 girls, 26 religious and 42 traditional leaders, 24 communal delegates and 142 village chiefs were trained in transitional justice. To increased capacity of female mediators to participate in peace negotiations and/or local level mediation, 450 persons (155 women, 59 girls, 236 men) were empowered, trained and involved in conflict management, peace negotiation and reconciliation techniques. GEWEP II has made important contributions to increase women's participation helping women getting elected to a number of seats. The main challenge is that despite the advocacy for increasing the representation of women in the public institutions, the government has made little progress in implementing the quotas of 30% women's representation in political institutions.

In **Niger**, CARE is recognized as an implementing partner for resolution 1325 and through PROMEESS, it is periodically invited by the Ministry for the Advancement of Women to participate in discussions around the implementation of the national action plan for UNSCR 1325. Through the MMD (VSLA) structures awareness sessions on conflict management/peacebuilding has continued throughout the program period. In addition, women continue to sit on local conflict prevention and management committees and they actively participate in decision-making within them. MMD as well as the gender platforms testify that thanks to the assets obtained from the program, they ensure their leadership for the consolidation of peace within their communities.

In **Rwanda**, the program supported PFTH to train its member organizations on monitoring international instruments including UNSCR 1325. The training contributed to raising awareness about UNSCR 1325, enabling CSOs to hold the government accountable in addressing the impact of conflict on women and ensuring women's participation in conflict resolution and peace keeping missions. In addition, supported by the GEWEP program PFTH has together with its members advocated for the development and enactment of a new NAP (2018-2022) which was approved in 2019. This has gone hand in hand with the evaluation of Rwanda's previous NAP (2009-2012) by PFTH in collaboration with the Ministry of Gender and Family Promotion to extract lessons learned for the new NAP. It is also worth noting the contribution of CSOs in the implementation of core areas of the resolutions especially on i) Participation of women in leadership positions; ii) Prevention of violence against women and involvement in conflict prevention and peace processes; iii); Protection of women from violence; and iv) Equal access to means of relief, economic recovery and rehabilitation. PFTH has been among the pioneers in driving the implementation of UNSCR 1325 in Rwanda.

In **Myanmar**, the WPS program funded by Norad has been integrated into GEWEP, so that the two are part of one overall program in the coming phase. For WPS II, which ran parallel with GEWEP II and was implemented in Myanmar and Afghanistan, see the update in annex 6.

### **3.5 Anti-corruption**

Anti-corruption is of high priority and included in CN's results framework to ensure goals are set and progress monitored. CN has developed training material to strengthen accountability and anti-corruption work for staff and partners. The material builds on a course developed by Digni, but CN has added additional cases based on real examples. Further, the course is tailored to the specific country and CARE contexts and has a special compliance focus on Norad requirements.

CN follows up financial reporting from COs on a monthly basis and monitors any deviations in close dialogue with the COs. The focus is on compliance, eligibility and performance according to the

narrative reports. The annual audits of the programmes, conducted by external auditors in the programme countries, are followed up by CN, with focus on the observations addressed in the management letter from the auditors. CN has also expanded the detailed check lists for finance staff to go through with CO management during monitoring visits. This check list is used to follow up and identify the main financial risks at the different COs and highlights aspects CN should pay specific attention to. One of the requirements is to meet the local auditor to discuss recent audits. CARE’s CO finance staff meet regularly with the partners’ finance staff to strengthen their capacity and ensure quality. The financial capacity strengthening plans are built on the due diligence that identify strengths and weaknesses in the due diligence and partner capacity assessments.

In all countries, GEWEP has contributed to trainings and sensitizations to reinforce zero tolerance for fraud and corruption. Partners have been supported to strengthen fraud prevention and reporting mechanisms including development of anti-fraud/corruption policy. Staff have signed conflict of interest forms that includes reporting corruption or suspicion of fraud. On regular basis, CARE’s auditors conduct focused and rigorous audits. This is also the case in countries where all GEWEP implementing partners have been in partnership with CARE for more than a decade, such as in **Mali** and **Rwanda**.

As an example, in **Burundi**, CARE has taken measures to mitigate the risk of fraud and corruption to use mobile money transfer directly to participants for all costs such as per diem and transport; organise regular meetings with partners to enhance accountability; hire interns to support and improve quality assessment of partner reports. Risk management plans have been developed and implemented to address audit findings.

To strengthen CARE’s commitment an updated version of CARE International’s Safeguarding Policy was launched in April 2020. CARE employees and related personnel must adhere to this policy that secures the protection of programme participants and their communities.

Anti-corruption is also related to risk management. For details on risk management, see chapter 5.

### 3.6 Cost effectiveness

In all countries, there is a good correlation between the costs, which are incurred in compliance with rules and regulations, and the results achieved. We are particularly proud of this in the more conflict affected areas, where fluctuations in conflict can require further operational costs. Despite this, we have kept operational costs as low as possible. It should be noted that the appreciation of the NOK against the US dollar was an important factor that facilitated this result.

Table 6: Average cost per direct and indirect participant in GEWEP II (2016-2019)

	Total project expenditure per country in GEWEP II (2016-2019)	Number of new direct participants in GEWEP II (2016-2019)	Average cost per new direct participant in GEWEP II (2016-2019)	Number of new indirect participants in GEWEP II (2016-2019)	Number of new direct and indirect participants in GEWEP II (2016-2019)	Average cost per new direct and indirect participants combined in GEWEP II (2016-2019)
Africa						
Burundi	43 842 652	169 277	<b>259</b>	532 302	701 579	<b>62</b>
DRC	22 358 221	149 948	<b>149</b>	303 165	453 113	<b>49</b>
Mali	56 426 563	177 472	<b>318</b>	508 433	685 905	<b>82</b>
Niger	56 739 598	335 739	<b>169</b>	1 138 469	1 474 208	<b>38</b>
Rwanda	37 848 814	191 223	<b>198</b>	456 285	647 508	<b>58</b>

Asia						
Myanmar	20 782 027	8 776	<b>2 368</b>	15 085	23 861	<b>871</b>
Average			<b>577</b>			<b>194</b>

Across country programmes, a key driver of effectiveness is the reach and maturity of the VSLA movement. The VSLAs provide a platform onto which other program components can be added. The trust and solidarity that is created amongst VSLA members means that sensitive issues can be raised and discussed. The VSLA approach has also been proven to be self-replicating, meaning that new groups are created without outside support as people see the benefits and opportunity membership provide. In addition, the VSLAs have a proven record of sustainability beyond the support period. Earlier reviews indicate that [85% of the VSLA groups established are still existing 5 years after CARE has withdrawn](#). The VSLAs allow us a high direct reach in Burundi, DRC, Mali, Niger and Rwanda.

GEWEP in Myanmar has been working with and for highly marginalized and hard to reach population: female sex workers (FSW) and vulnerable urban women. As such, the number of women reached directly by the program might be comparatively small, in light of the other country programs. CARE has implemented the program in Myanmar together with key local partners that are led by FSW and/or have long-term experience working for FSW in respective program locations and therefore the extent of outreach to the target population is effective by using a peer approach. In addition, the program has been delivering capacity strengthening for local implementing partners. It is expected to achieve long-term positive impact on local partner organizations as well as for the community they are serving. One of the project focuses is on advocacy. Once policy changes happen for female sex workers, it will benefit all FSW across the country, estimated at least at 70 000. In addition, all women in Myanmar will be benefit from the Prevention of Violence against Women Law if it can pass through Parliament.

## 4 CARE Norway's added value

The main activity areas include strengthening of program quality, advocacy for gender equality and women's empowerment, strengthening financial and risk management and securing funds from through private engagement. Detailed information can be found in the result framework in annex 8.

To strengthen programme quality, CN staff have conducted 36 monitoring visits to program countries from 2016 to 2019. CN staff have also organised annual learning events, to bring CARE and partner staff from program countries together, as well as colleagues from other parts of the CARE confederation. The meetings were held in Niger in 2016, Burundi in 2017, and Norway in 2018. In addition to the learning event in Burundi in 2017, CN organised a meeting for CO M&E staff involved in preparing the endline exercise. In 2019, country teams participated in regional meetings, while CN staff focused on finalizing the result report and the application for the next phase. As a member of the steering committee, CN has taken a leadership role in CARE International on advancing gender equality and women's voice. In addition to the strategic leadership, CN has contributed to the advancing the collaboration with feminist and other social movement actors and engaging man and boys for gender equality. CN also represents CI at the global Men Engage board. CN has also taken on the role as co-lead on women's economic empowerment and has together with CARE-UK the global responsibility of this impact area.

To advocate for gender equality and women's empowerment, CN has advocated for political support in Norway. CN has participated in public hearings and provided written feedback on bills, policy papers and budgets. Specifically, in national budget hearings and meetings with representatives for government prior to the Commission on the Status of Women. CN's main advocacy priorities in the political hearings have been to promote gender markers in job creation policies, increased funding of

SRHR, and support for women's organisations. Within the NGO sector, CN has as a member of a variety of formal and informal alliances been an active advocate for gender equality and women's rights. This includes the network organization FORUM and networks related to themes such as gender, inclusion, engaging men, SRHR, MEAL, and to countries.

To strengthen financial management, CN follows monthly financial reporting from country teams, and maintains a close dialogue on any deviations. The focus is on compliance, eligibility and performance according to the narrative reports. The annual audits of the programs, conducted by international auditors in the programme countries, are followed up by CN, with focus on the findings. CN has also expanded the detailed check lists for finance staff to go through with CO management during monitoring visits. This check list is used to follow up and identify the main financial risks at the different COs and highlights aspects CN should pay specific attention to.

To strengthen risk management, CN has further developed the risk management system with a reporting template, based on the internationally recognised standard for risk management. CN has also provided trainings to country teams on risk management, and has prioritised this as an area to engage in a close dialogue on throughout GEWEP III. For more information about risks in GEWEP II, see chapter 5 and annex 9.

Lastly, CN has secured match funding through private engagement. In addition to private sector and individual donors, CN was awarded the national telethon (NRK TV-aksjonen) in 2019. The telethon took place on 20 October 2019 and collected 240 million NOK. The funds will go to activities that complement the GEWEP III, and help bolster the reach and impact of GEWEP III by directly supporting 400 000 more women. The telethon was a unique opportunity for the Norwegian public to get to know CARE's work and the challenges for women and girls in the program countries.

## 5 Overall trends in risks during GEWEP II

CN has refined the risk management tools, including introducing a more nuanced risk matrix with 5 levels of likelihood and consequence instead of 3, which is in the old risk matrix, and a more detailed risk monitoring reporting template. We follow the universally recognized standard ISO 31000, which provides the principles, methodology and generic guidelines for risk management. CN has provided web-based trainings on how to work with risk management and the new risk management tools to all COs. CN has also gone through the tools together with COs during monitoring visits. The new risk monitoring reporting template includes analysis of the risks both untreated and treated, where most attention is devoted to the risks rated as extreme or high even after they have been treated.

Several risks occurred during GEWEP II. The focus in this chapter is on the risks that occurred across countries. First and foremost, instances connected to fraud and anti-corruption have been reported to Norad's fraud unit according to both CI and Norad policy and handled according to the protocols. As detailed in the risk monitoring reports, this risk remains high even after it has been treated. CARE works constantly with this risk. For further details, see chapter 3.6 and annex 9. Three further risks also occurred across countries: loss of administrative and technical competence contributing to the program; poor partner capacity; and backlash against people involved with women's empowerment. These three are detailed below. There were also risks that occurred in specific countries. For further details on all risks see the risk monitoring reports in annex 9.

The program relies on highly qualified administrative and technical staff. There has been turnover at CARE and with partners during the program period in all countries, and the risk has been listed as occurred in most countries, depending on the formulation of the risk. There has also been turnover in Myanmar, but the risk in Myanmar was formulated as qualified staff being unavailable, and as the

team has managed to recruit qualified staff the risk is not listed as occurred. High turnover is due to high demand in the job market for skilled staff members, where CARE and partners cannot compete on salaries. Partners are also prone to losing skilled staff as they have less core funding and are less able to cover salaries during funding gaps. There has also been reorganization within some CARE country offices and some partners, which has contributed to high turnover rates.

Due to high compliance requirements, capacities of most partners are often assessed as insufficient and require continuous strengthening to manage this risk, e.g. on financial management, internal governance and formal policies. Considering that strengthening civil society partners goes beyond strengthening formal compliance-oriented capacities, GEWEP developed an assessment tool which also includes other dimensions (such as advocacy and sustainability). The assessment is meant to be participatory, and is done in dialogue with the partner in question. After the assessment is finalised, it serves as a basis for devising partner capacity plans.

Backlash against people involved with women's empowerment is also an integral risk to the program. In order to address this, two key components are built into the programme design: engaging men for gender transformation; addressing gender-based violence. By actively building this into the program design, we aim to go beyond a Do No Harm approach. We are continuously striving to improve these areas of programming, and in GEWEP III we will build on lessons learned to further refine our approach to engaging men and addressing gender-based violence.

The method for risk management involved the country teams holding their own risk management plans. This means that there are differences between countries risk assessment and reporting. CN has noted that some teams who operate in highly insecure environments, have been acclimatised to this insecurity, and so although teams have rigorous protocols in place for staff safety and security, and report on instances in their own channels, not all incidents are included in reporting for programs – especially when there have not been noticeable effects on program operations. CN is in dialogue with teams on how to improve the programme risk reporting, so that risks that occur concerning staff safety and security are documented also in the program risk reporting, and not only in separate security channels.

## 6 Overall sustainability of results and effects of COVID-19

The program has contributed to positive trends for women's rights and gender equality. However, there are strong forces working against these positive trends. Conservative forces that rally against gender equality have gained ground many places in the world, exemplified by the persistent lobbying for more restrictive abortion laws. Covid-19 has also had negative effects, although the full impact is yet to be known. Therefore, even though GEWEP has contributed to high level results in the program countries, it is important to safeguard these results if they are to be sustained in the future.

Many of the program outcomes rely on the VSLA model. The VSLA model has been proven sustainable, with more than 85% VSLAs still operational after five years. The women continue to come together to save and loan money, but also for the social inclusion offered through the groups. When the groups also organize into networks, there is a strong basis for the members to continue their engagement for women's rights even after the program period. When women come together, there is strength in numbers that helps bolster the sustainability of results. Here, we have sustainable results within the agency and relations domains of change in the Theory of Change, although the relations here are focused on relations between women as members of the VSLAs. For the sustainability of changed relations between women and men, the work to engage men shows that men need to be invested in the change for it to last. When men see the positive effects of their changed behaviour, they can also inspire other men to change. When more men take on positive masculinities, there is strength in

numbers, as social norms theory demonstrates. Social norms are dynamic, and changes in the context can negatively affect sustainability, such as with Covid-19 which is expanded upon below.

The final domain of change is structures, where work to strengthen local civil society is key. To ensure the sustainability of this work, it is essential that they are in the driving seat of their own development and actions. GEWEP has worked with partners to support them in developing their own capacity

**“You carry your suffering alone because women cannot even come to keep you company and console you anymore.”**

**Woman in West Africa  
(CARE’s Rapid Gender Analysis trends summary, July 2020)**

building plans. The most visible aspects of sustainability are that: (i) several GEWEP partners and other supported CSOs are developing new partnerships with other INGOs and donors thanks to their increased capacities to comply with formal requirements and to their visibility; and (ii) GEWEP partners implement the practical expertise acquired with the program (mainly VSLA model, but also engaging men approach, advocacy, etc.) in other projects. Regarding relations and coordination among civil society actors, we see that more organizations appreciate the opportunity to coordinate for a larger impact, but economic and political factors can threaten this result by forcing organizations to compete. CN considers that strengthening local CSOs as well as legitimate grassroots women’s networks also helps ensure the sustainability of social change and gender transformation.

The COVID-19 pandemic influences the sustainability of results. The pandemic came into force after the end of the program period. On March 11, WHO declared COVID-19 a global pandemic, and the majority of governments around the world responded by implementing quarantines and social distancing measures to control the spread of the disease as much as possible. On April 1, CARE and IRC released the first [Rapid Gender Analysis](#) to examine the potential gender impacts of the crisis. In the months since the global pandemic started, the situation has evolved quickly at all levels and in all contexts. CARE has worked with partners around the world to continue analyzing the gendered impacts of the crisis, and to examine the country and regional impacts COVID-19 is having and will continue to have on women and girls; especially those from at-risk or marginalized groups such as sex workers. We have conducted Rapid Gender Analyses (RGA) in Latin America, Asia Pacific, Middle East and North Africa, East and Central Africa, and West Africa. In addition to regional level analyses, we are also conducting country specific RGAs. Collectively, these analyses cover more than 64 countries around the world.

**“Impossible doesn't exist in our language. We should stand up and find ways to fight this pandemic and save our lives.”**

**President of a Savings Group Federation in Niger  
(CARE’s Rapid Gender Analysis trends summary, July 2020)**

While it is too early to assess the full impact of the pandemic on GEWEP’s outcome areas, it is quite likely that this complex crisis will have multiple effects. Some initial effects have already been uncovered through [CAREs Rapid Gender Analysis trends summary](#) (July 2020). The summary finds that people consistently identify income as one of their highest concerns in the current crisis, with women experiencing some of the biggest pressures. In East Africa, 74% of women are in the informal economy,

where they are already feeling economic losses. Women are finding ways to adapt their activities, but the VSLAs that they depend on as safety nets are less able to function due to COVID-19. Mobility restrictions are already compromising activities, and many groups have shared out all of their existing savings to help women meet immediate needs. Women are diverting money from businesses and income generating activities to meet basic family needs. [Sex workers in Myanmar are also lacking safety nets](#), putting them at increased risk. However, the summary also finds that women are displaying remarkable leadership. In West Africa, women in savings groups are organizing to share information with each other, especially those who do not have access to mobile phones or internet. They are also organizing to make and sell masks and soap, arrange for handwashing stations in towns and markets, and to keep markets open. That being said, women remain unable to access most decision-making spaces. Especially at formal and national levels, women are dramatically underrepresented in decision making spaces around COVID-19. Instead, they are mobilizing their own responses. Women are reaching the least reachable people, providing the frontline health response to the most remote people, keeping markets functional, and finding ways to provide care and education for millions of children out of school. To reinforce women's leadership, CARE recommends prioritizing women's leadership by creating space for women leaders at all levels of the response, and consistently listening to women's perspectives and data as the crisis evolves.

GBV is rising under the current crisis. The first [Global COVID 19 Rapid Gender Analysis](#) (April 2020) predicted potential rise in GBV, and continued analysis bears this out. Most countries and regions are reporting rises in GBV and increasing difficulty in accessing GBV services. At the same time, quarantines and movement restrictions make it harder to track GBV cases, and harder for women to get support. CARE recommends to prioritize GBV prevention and response as life-saving interventions, but also to work with engaging men and boys to change the underlying social norms.

For civil society, the health crisis affects CSO staff through increased exposure in communities during service delivery (health and other services). Health needs are also growing, which might lead to a surge in earmarked funding which can have a destructive effect on local actors if not scaled up with care. The developing global economic crisis and the hunger crisis that follows in its path, can intensify the burden on local civil society actors as local needs explode. Loss of legitimacy, qualified staff and financial means can lead to the disappearance of many CSOs. But the democratic crisis – by far the aspect of this crisis discussed least – is crucial for the future role of civil society. The global suspension of freedoms of association and peaceful demonstration – and the increasing difficulties to express dissent from the dominant narrative – created by the measures to combat the spread of the virus in many countries are deeply disrupting the civic space. While the popular consent for these measures is built on the understanding that they will be short-lived, the prediction by some health experts that [the world might face 6 to 8 new waves of COVID in the coming 10 years](#) (Summer in NUPI webinar, June 2020) outlines a quite different picture. The potential collapse of the space for civil society as we know it in several countries, will probably not put an end to the claims for social justice and human rights, nor will it make the needs to which civil society respond disappear, but it will require civil society actors to focus much of their resources on inventing new ways of organizing themselves, expressing these claims, coordinating their actions and influencing policies.

## 7 Overview of finances

This section includes an overview of the financial situation and expenditure for all six GEWEP countries. The below also includes the financial situation and expenditure for the WPS programme in Afghanistan and Myanmar and the Ntalani programme in Mali. For further details, see the expenditure reports in annex 10.



Table 21: Overarching financial overview

<b>GLO-0608 QZA-15/0431 Gender Equality and Women's Empowerment Programme (GEWEP) II</b>						
	<b>Approved total budget for agreement period</b>	<b>Total expenditure to date</b>	<b>Approved budget for reporting year</b>	<b>Total expenditure in reporting year</b>	<b>Deviation</b>	<b>Deviation %</b>
	<b>2016-2020</b>	<b>02/29/2020</b>	<b>2019</b>	<b>2019</b>	<b>2019</b>	<b>2019</b>
Project costs – grant recipient*)	11 822 000	12,337,196	3,102,076	3,612,563	-510,487	-16%
Project costs – country office, if relevant	107 432 096	118,202,713	34,988,519	33,868,282	1,120,236	3%
Project costs – regional/multilateral office, if relevant					-	
Project costs – local partners	142 732 183	129,590,073	30,606,903	29,429,661	1,177,242	4%
<b>= Total Project costs</b>	<b>261 986 279</b>	<b>260,129,982</b>	<b>68,697,498</b>	<b>66,910,506</b>	<b>1,786,992</b>	<b>3%</b>
minus other external funding					-	
= Project costs, basis for calculation of grant recipient's own contribution	261 986 279	260,129,982	68,697,498	66,910,506	1,786,992	3%
minus grant recipient's own contribution (min. 10%)	26 011 710	26,012,998	6,869,750	6,691,051	178,699	3%
<b>= Norad share of Project costs</b>	<b>235 974 569</b>	<b>234,116,984</b>	<b>61,827,748</b>	<b>60,219,456</b>	<b>1,608,293</b>	<b>3%</b>
plus Norad contribution to administrative costs (up to 7%)	16 825 449	16,665,917	4,327,942	4,215,362	112,580	3%
<b>= Total Norad grant</b>	<b>252 800 000</b>	<b>250,782,900</b>	<b>66,155,691</b>	<b>64,434,817</b>	<b>1,720,873</b>	<b>3%</b>

<b>GLO-0608 QZA-15/0431 Gender Equality and Women's Empowerment Programme (GEWEP) II - Addendum 2</b>						
	<b>Approved total budget for agreement period</b>	<b>Total expenditure to date</b>	<b>Approved budget for reporting year</b>	<b>Total expenditure in reporting year</b>	<b>Deviation</b>	<b>Deviation %</b>
	<b>2018-2020</b>	<b>2018-2020</b>	<b>2020</b>	<b>2020</b>	<b>2020</b>	<b>2020</b>
Project costs – grant recipient*)	1 337 065	892,914	646,307	409,578	236,729	37%
Project costs – country office, if relevant	16 746 852	14,696,650	10,373,055	9,921,330	451,725	4%
Project costs – local partners	6 396 833	3,763,027	4,326,656	3,698,505	628,151	15%
<b>= Total Project costs</b>	<b>24 480 750</b>	<b>19,352,590</b>	<b>15,346,018</b>	<b>14,029,412</b>	<b>1,316,606</b>	<b>9%</b>
minus other external funding					-	
= Project costs, basis for calculation of grant recipient's own contribution	24 480 750	19,352,590	15,346,018	14,029,412	1,316,606	9%
minus grant recipient's own contribution (min. 10%)	1 764 223	1,273,062	1,345,636	1,218,229	127,407	9%
<b>= Norad share of Project costs</b>	<b>22 716 527</b>	<b>18,079,528</b>	<b>14,000,382</b>	<b>12,811,183</b>	<b>1,189,199</b>	<b>8%</b>
plus Norad contribution to	1 590 157	1,265,567	980,027	896,783	83,244	8%

administrative costs (up to 7%)						
<b>= Total Norad grant</b>	<b>24 306 684</b>	<b>19,345,095</b>	<b>14,980,409</b>	<b>13,707,966</b>	<b>1,272,442</b>	<b>8%</b>

	Approved total budget for agreement period	Total expenditure to date	Approved budget for reporting year	Total expenditure in reporting year	Deviation	Deviation %
Total for contract GLO-0608 QZA-15/0431 2018 and Addendum II	<b>84,043,516</b>	<b>80,939,918</b>	<b>81,136,100</b>	<b>78,142,783</b>	<b>2,993,317</b>	<b>4%</b>

Note 1 – Grunnlag for regnskapsavleggelsen: Periodisering og bokføring av inntekter og kostnader er foretatt i samsvar med regnskapslovens regler og God Regnskapsskikk.

Table 22: Overview of project expenditure for reporting year, distributed by project, country, region and programme/thematic areas

<b>GLO-0608 QZA-15/0431 Gender Equality and Women's Empowerment Programme (GEWEP) II</b>						
	Approved Project budget	Total Project expenditure	Total Norad grant	Total expenditure of Norad grant	Deviation in expenditure of Norad grant	Deviation %
<b>Africa</b>						
Burundi	13,051,144	12,918,043	12,568,252	12,440,075	128,176	1%
DRC	6,204,308	6,071,467	5,974,749	5,846,822	127,926	2%
Mali	15,009,105	14,888,527	14,453,768	14,337,651	116,117	1%
Niger	15,130,976	13,638,297	14,571,130	13,133,680	1,437,450	10%
Rwanda	10,671,208	10,242,420	10,276,373	9,863,451	412,923	4%
<b>Asia</b>						
Myanmar	5,528,681	5,539,190	5,324,119	5,334,240	-10,121	0%
<b>Global initiatives</b>						
Global initiatives	3,102,076	3,612,563	2,987,299	3,478,898	-491,599	-16%
<b>Total</b>	<b>68,697,498</b>	<b>66,910,506</b>	<b>66,155,691</b>	<b>64,434,817</b>	<b>1,720,873</b>	<b>3%</b>

\*The columns refer to the reporting year. The totals correspond to some rows in the fourth and fifth columns in the table above. The rows refer to countries.

<b>GLO-0608 QZA-15/0431 Gender Equality and Women's Empowerment Programme (GEWEP) II - Addendum 2</b>						
	Approved Project budget	Total Project expenditure	Total Norad grant	Total expenditure of Norad grant	Deviation in expenditure of Norad grant	Deviation %
<b>Africa</b>						
Mali	6,717,562	4,948,074	6,469,013	4,764,996	1,704,017	26%
<b>Asia</b>						
Afghanistan	2,444,625	2,514,036	2,411,460	2,442,929	-31,469	-1%
Myanmar	6,183,831	6,567,302	6,099,936	6,500,041	-400,105	-7%
<b>Total</b>	<b>15,346,018</b>	<b>14,029,412</b>	<b>14,980,409</b>	<b>13,707,966</b>	<b>1,272,443</b>	<b>8%</b>

\*The columns refer to the reporting year. The totals correspond to some rows in the fourth and fifth columns in the table above. The rows refer to countries.

**Note 1** - Basis for the presentation of the accounts: Accruals and bookkeeping of income and expenses are made in accordance with the rules of the Accounting Act and Good Accounting Practice.

**Note 2** - Our routines have revealed irregularities in DRC, Niger, Burundi and Rwanda. The cases have been reported and concluded with Norad.

**Note 3** - Our routines of uncovered irregularities in Burundi. The case is a report and investigations are ongoing.

## 8 Final reflections on GEWEP II

GEWEP has surpassed its global target for the end of programme with a reach of over 1 161 800 women and girls. There were challenges reaching the target in Burundi and initially also in DRC, but the DRC team was successful in scaling up the VSLA programming so that the end reach went above the target. In Myanmar, the program has reached over 5 400 female sex workers belonging to a highly vulnerable, hard to reach and stigmatised group. Overall, the reach in all countries is considerable. The reach largely represents work with agency, under the theory of change.

Most of the reach is through VSLAs, which is the GEWEP's key platform for women's economic empowerment. High repayment rates and low dropout rates show that the VSLAs are functioning well. As the VSLAs are run by and for its members, these results will sustain and strengthen even after the program has ended. CARE data shows that 85% of the VSLAs are operating 5 years after CARE exit. During GEWEP, VSLAs have also been accepted by the governments in Burundi and Niger as an important approach to reduce poverty and empower women. This follows a trend of governments in sub-Saharan Africa showing interest in the VSLA approach. Working with governments opens new possibilities for further reach and impact. While this is considered an important advocacy win, we have also seen emerging challenges. Regulations that accompany the governments' endorsement can become a barrier to the poorer part of the population.

GEWEP has contributed to strengthening the capacity of its implementing partners. The capacity is measured along 7 dimensions: leadership, strategic management, financial management, governance, service delivery, advocacy and sustainability. Though there is improvement overall on all dimensions, challenges remain and not all partners have improved in all areas. It is generally observed across all countries that the leadership's ownership of capacity strengthening activities is key to institutional development. Unstable environments can also make long term planning and strategic management difficult. The work with partners largely represents work with structures, under the theory of change.

Economic empowerment can provide a first step for political empowerment even in difficult contexts. GEWEP has supported individual women to take important steps for political empowerment and have provided leadership trainings to more than 66 000 women.

GEWEP acknowledges men as important stakeholders and gatekeepers in gender equality and women's rights. The work with men largely represents work with relations, under the theory of change. Men need to transform the way they perceive being a man. The work of engaging men for women's rights shows positive results as men are increasingly accepting of women having greater control over their body and money and gain influence both within the family and in the community. It is a balancing act ensuring men are allies, but do not perpetuate patriarchal traditions by opening for men to take over the women's rights agenda – this should be an agenda woman hold themselves. In this difficult balancing act, more than 28 000 men have been engaged as role models for gender equality in the program countries.

Legislation supporting women's economic, social and political empowerment is important to transform structures that uphold patriarchy. This is slow work, but there have been results in important areas. One result to highlight is in Myanmar, where the team has contributed to moving the supervision of the 1949 Suppression of Prostitution Act from the Ministry of Home Affairs to the Ministry of Social Welfare. This means the treatment of sex workers now is seen as a women's rights issue. Previously, under Home Affairs, it was only seen as a judicial matter.

Despite achievements within the program, women's rights are under threat and reinforces the importance of GEWEP's agenda!

## 9 Date and attestation

I am authorised to enter into legally binding agreements on behalf of the grant recipient and attest that to the best of my knowledge and belief the information given in this report is correct.

Date: 31<sup>st</sup> August 2020

Kjersti Dale, Director of the International Department, CARE Norway

## 10 List of annexes

Annex 1: Results story (this document)

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## Annex 1: Results story

### Women become entrepreneurs in Rwanda

Country: Rwanda

Partner: African Evangelistic Enterprise (AEE)

Sector: Women's Economic Empowerment and Entrepreneurship

Entrepreneurship training and enterprise development has been a focus throughout GEWEP II. Entrepreneurship involves increased business skills but also access, control and ownership of assets. Experienced female entrepreneurs have also taken on the role as mentors, to further support up and coming women who demonstrate potential and skills. The combination of advanced enterprise trainings and mentorship increase women's' abilities to successfully grow their businesses.



Kayitare Adele is 30 years old and a single mother with 3 children. She is a VSLA member in Nyanza district. She used to have a very small business, but with an average profit of about Rwf 15 000 she was about to give up. After participating in the entrepreneurship training and mentorship program, she became more courageous, and made a plan to expand her business by taking on a loan from her VSLA. She now has a small shop where she sells various commodities regularly with an average profit of about Rwf 40 000.



Carine Nyirantenzirayayo is 30 years old and has 2 children. She is a VSLA member in Ruhango district. Before she joined the mentorship program, Carine was employed at a hairdressing saloon where she was paid per client. She did not have many clients and her income was relatively low, at about Rwf 25 000 per month. It was difficult for her to meet her family's basic needs. After being coached on how to improve her business, she made a plan to start her own hairdressing saloon and finally, her dream came true after she took on a loan of Rwf 450 000 for the start-up. After a few months, she added Rwf 700 000 by selling a small plot of land that she owned, as she was committed to the business. She hired a house and bought her own hair saloon equipment. Today, she earns about Rwf 70 000 per month, and her

saloon is valued at Rwf 1,5 million. She employs one permanent and four temporary staff members who help her to deliver clean and quick service to the clients.

By the end of GEWEP II, more than 118 265 people were trained on business skills in Rwanda.

One lesson learned, is to distinguish between necessity entrepreneurs and opportunity entrepreneurs. Necessity entrepreneurs start a business for survival and generally participate in small-scale efforts – for survival and resilience. Opportunity entrepreneurs respond to gaps in the markets, analyse opportunities and demonstrate entrepreneurship traits. GEWEP has mostly worked with necessity entrepreneurs, but as with Kayitare and Carine, the women are starting to move to opportunity entrepreneurship. Both Kayitare and Carine started as necessity entrepreneurs but are now operating as opportunity entrepreneurs. In the coming phase, approaches will be adapted to further support opportunity entrepreneurs.

## Annex 2: Overview of partners in GEWEP II

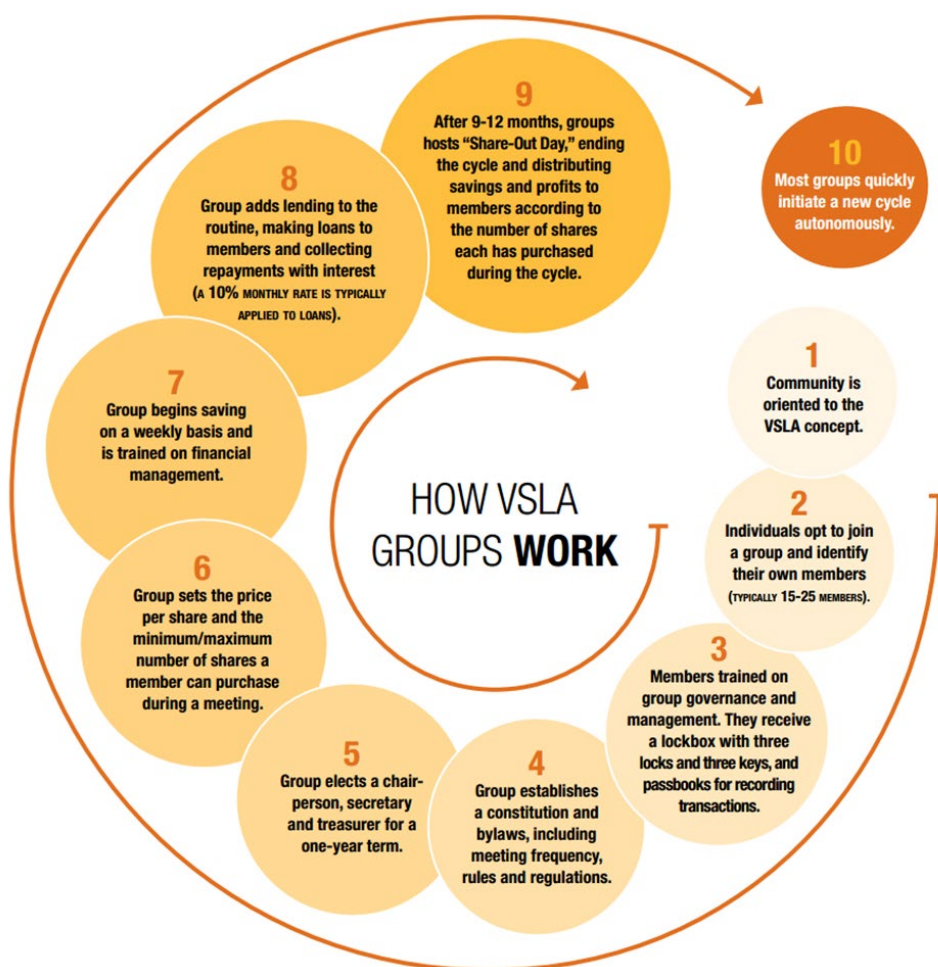
Country	Partners 2016	Partners 2019	Full Name	Comments on changes
Burundi	ABUBEF APDH GLID REJA SaCoDé SAICO PARJE N/A advocacy -	ABUBEF APDH GLID REJA SaCoDé - PARJE COCAFEM Abatangamuco	Association Burundaise pour le Bien Etre Familial Association pour la Promotion des Droits de l'Homme Great Lakes Inkingi Development Reseau des Jeunes en Action Santé – Communauté – Développement Safina Industry Company Parc des Jeunes Entrepreneurs Collectif des Associations Féminines de la region des Grands Lacs "Those who bring light where there was darkness"	The partnership with SAICO ended in 2017 due to their inability to respond to participants' evolving need. COCAFEM was selected as partner for advocacy replacing a former GEWEP I partner excluded due to mismanagement. The Abatangamuco transitioned from a group of participants to full partner as a result of their institutional strengthening.
DRC	DFJ ETN -	DFJ ETN (PARDE)	Dynamique des Femmes Juristes Equipe d'Éducation et d'Encadrement Technique et d'Appui aux Nécessiteux Parlement d'Enfants	2 partners remained during the period, a 3 <sup>rd</sup> partner – PARDE, from Sisi Vijana – created youth VSLA in 2017-18.
Mali	AMAPROS ARDIL ASSAFE CAID YAGTU	AMAPROS ARDIL ASSAFE CAID YAGTU	Association Malienne pour la Promotion du Sahel Action Recherches pour le Développement et les Initiatives Locales Association du Sahel d'Aide à la Femme et Enfance Cellule d'Appui aux Initiatives de Développement Yam-Giribolo-Tumo	Partnership with all 5 local NGO partners has been continuous during the period, with some challenges in 2017-18 which led CARE to execute part of the partners' budget.
Myanmar	GEN SWiM - - -	GEN SWiM NHTYK LCM MYS	Gender Equality Network Sex Workers in Myanmar Network Nway Htwe Thaw Yin Kwin Legal Clinic Myanmar Mandalar Yaung Sin	NHTYK and LCM were included in the programme in 2017. NHTYK as SWiM was not able to deliver on all program components in Mon state and LCM to provide legal services and training. MYS was included in 2018 to strengthen programme delivery in Mandalay.
Niger	AVF IDDES D ISCV-TAH ISC NY TY LC -	AVF - - - LC Fed. MMD	Action en Faveur des Vulnérables Initiative pour le Développement dans l'Équité et la Solidarité Initiative pour la Sécurisation des Conditions de Vie – Tahoua Initiative pour la Sécurisation des Conditions de Vie – Tillabery Leadership Challenge Fédération Mata Masu Dubara	Partnership with IDDES-D ended in 2017 due to fraud and activities in Tahoua were transferred to ISCV-TAH. Partnership with ISCV ended in 2019 for the same reason and activities were taken over by CARE for the last months. Fed.MMD is transiting to becoming a partner.
Rwanda	ARTCF Pro Femme RWAMREC -	- Pro Femme RWAMREC AEE	Association of Rwandan Christian Female Workers Pro-Femmes Rwanda Men's Resource Centre African Evangelical Enterprise	The partnership with ARTCF ended in 2018 due to irregularities and lack of trust between the partners. It was replaced by AEE in 2019 to implement economic empowerment activities.
Tanzania	TAMWA NGENARECO	- -	Tanzania Media Women Association Ngezi Natural Resources Conservation	GEWEP country phased out
Uganda	GEWD-G WORUDET	- -	Gulu Women's Economic Development & Globalisation Women and Rural Development Network	GEWEP country phased out

### Annex 3: Overview of transfer rates to partners per year and country

Country	2016		2017		2018		2019		Total period	
	Budget	Result	Budget	Result	Budget	Result	Budget	Result	Budget	Result
Burundi	50%	53%	52%	48%	55%	54%	45%	45%	51%	50%
DRC	42%	51%	45%	47%	44%	44%	42%	42%	43%	45%
Mali	73%	74%	66%	46%	63%	55%	67%	67%	67%	60%
Myanmar	44%	49%	42%	53%	39%	32%	40%	37%	41%	42%
Niger	59%	61%	62%	63%	63%	61%	35%	31%	55%	54%
Rwanda	50%	52%	54%	56%	53%	55%	43%	46%	50%	52%
Total	56%	60%	56%	53%	55%	53%	48%	49%	53%	53%



## Annex 4: How VSLAs work



## Annex 5: Overview of reviews and evaluations

Below is a list of targeted assessments, research pieces, surveys and monitoring exercises that were carried out in each of the GEWEP countries. The below includes studies conducted in 2019 only. Please note that CARE as a confederation also carries out such reviews and evaluations at country level, regional level and globally. Regional and global pieces are not included below.

Country	Name of author/ institution	Full title	Short description	Internal / external	In what way did it contribute to learning and improvement of the programme?
Afghanistan	Ahn Lee, Independent Consultant	KWA Journey	Chart the formation and evolution of the Kabul Women's Association and explores how it has affected women's lives and communities	External	In identifying these key changes, this assessment will provide insight into KWA's future, including important opportunities and prospects, organizational and technical needs, as well as anticipated challenges and recommendations for mitigating them. However, research findings suggest that the journey of KWA is far from complete. Organizational development remains a key need among members, including administrative skills, monitoring and reporting. Funding sources outside of CARE remain under-explored, and it's uncertain whether the planned membership fee will be sufficient to cover operational costs. So far, there are no concrete financial plans for self-reliance. The findings and recommendations from this research was used in the design of the new phase of the project.
	Creative Brains Management Consulting (CBMC)	WPS Final Evaluation	Final evaluation of the WPS program in Afghanistan	External	The evaluation will help to generate knowledge from the project and to provide assessment of the processes and achievements made and draw the lessons learnt. Also to the possible extent, the relevant results of the evaluation will act as the baseline for the next phase of the project (GEWEP III). The evaluation particularly provides results on the two periods of the project (2015-2018 and 2018-2020). It also provides understanding of what has worked and what has not that can guide future planning.

Burundi	CARE Burundi, via GEWEP	Norms and Practices impeding gender equality in Burundian society	CARE Burundi has commissioned the survey to understand norms and practices impeding gender equality in Burundian society in order to understand men's attitudes and practices as they are related to gender equality. This study was conducted by 2016	External	The results of the study will be used to inform, drive and monitor policy development in promoting gender transformation as well as one of CARE's approaches include Gender equality.
	COCAFEM-GL, CARE Partner on GEWEPII	Analysis of the women's political participation and protection against sexual and gender-based violence in GEWEP target provinces in Burundi	This analysis was initiated by a partner organization of CARE (COCAFEM-GL) to set / release a status report on women's participation in political and administrative governance as well as protection against Sexual & Gender Based Violence. This study was conducted by 2018	External	The results should enable CARE and its partners to conduct advocacy initiatives based on evidences. The results reinforce the CARE program because CARE program promotes inclusive governance and a life free from violence in the communities we serve.
	CARE Burundi SRHR-Program	Evaluation of the project "MENYUMENY ESHE» Baseline	The evaluation was designed to measure the level of basic project indicators in sexual and reproductive health and rights for young people and adolescents. The study was conducted in late 2016 and finalized in February 2017.	External	The joint program contributes a lot to the CARE program as well as the access to quality sexual & reproductive health services is part of 2020 CARE program strategy, by improving access to information, access to quality services in a friendly community environment. The study then produces the starting level of key indicators and inform the country office.
	CARE and CARE Partner, WIN-WIN	Gender Qualitative Study (EDB)	This study was conducted to see the status of WIN WIN Project indicators and the increased intake of gender mainstreaming in improving nutrition and living conditions of households. This study was conducted by 2017	External	The results of this study allow better direct supervision of groups of women in terms of social, economic and financial empowerment. Let's remind that the WIN-WIN project targets the same CARE program VSLA groups and by the way this study contributed to the CARE Program. It has been well demonstrated that gender mainstreaming in agricultural practice groups has improved the living conditions of households.
		Midline Assessment Report: Results and Discussion (Annual Review)	This review aims to evaluate the level of growth in annual frequency indicators in the implementation framework of the WIN-WIN project. This study was conducted by 2018	External	

	Analysis of the socio-economic and financial profitability of the production of rice seed	This analysis aimed to highlight the added value for women from VSLA groups in the WIN-WIN project. This study was conducted by 2018	Internal	
CARE Project POWER AFRICA	Relationship between masculinity and financial inclusion	The study was conducted figure out the relationship of masculinity and financial inclusion especially in its aspects of access to information, knowledge acquisition, access and effective use of financial products and services including: account opening, saving, credit, money transfer and payment methods for young rural girl Burundi to access the actual financial inclusion. This study was conducted by the end of 2017	External	The study on the relationship between masculinity and financial inclusion girls allowed CARE to explore the existing power dynamics between men / boys and women / girls for more equality and fairness as a key factor in the economic empowerment of the girl/women
	Evaluation of the connexion pilot phase of VSLAs to MFIs (Micro_Finances Institutions)	This evaluation has been driving to allow a thorough learning about the connexion process for mature VSLAs and evaluate the added value of this connexion to our beneficiaries. This study was conducted by the end of 2017	External	Since the time VSLA approach is used in almost every initiative in CARE, the Evaluation contributes much to the CARE program as well as the recommendations and lessons learned from the study are directly linked to other initiatives that implement the VSLA approach. VSLAs need to be connected to microfinance institutions when they are mature and be included in formal markets and businesses. This study shows when, how and in which conditions a VSLA can be connected and this is very helpful for CARE program
CARE Burundi via an external consultant	Endline evaluation for OSC project	This evaluation's objectives were to assess what results were achieved in terms of civil society capacity strengthening, how relevant was the methodology used and what were the learning for the future This study was conducted by 2019	external	The major learning we realised is that the civil society can continue to contribute in to development and human rights promotion even in a very dynamic political context and the relation with administration can also be addressed if they work together. The learning from this evaluation is helping to the GEWEP III design in its outcome 4. In fact, CARE will continue to strengthen the CSOs and facilitate a good environment

				and relations with government
CARE Burundi, via CURDES (Désiré Nkurunziza)	Mid-term evaluation of EVC project	Every voice count project aims to improve inclusive governance and this evaluation was designed to assess how far we are in achieving this objective. This study was conducted by the end of 2018	External	The evaluation learnings show that we are not creating enough spaces for dialogues and we should work more with men engage approaches. The learnings from this evaluation is guiding the design of outcome 2 in GEWEP III and will influence the focus of other projects in terms of women's participation
CARE Burundi, via CERPRED (Désiré Munezero et Bununagi)	Endline of GEWEPII	This endline evaluation was to evaluate the progress and the achieved results compared to the previous projects results. This study was conducted by the end of 2018	External	Learnings from this evaluation are guiding the design all the 4 outcomes in GEWEP III and have shown where we have to focus on. Even if VSLA is taking good and large scale, we learned that we still have a lot to do in increasing women representation (outcome 2), gender norms transformation (outcome 3) and how partnering and innovating with CSO is important (outcome 4)
CARE Burundi, via African Gender Center (partner of CARE)	Mid-term evaluation of WinWin Project	The objective of this evaluation was to assess what added value in households and community development if we combine gender transformative approaches in improved agricultural practices. This study was conducted in 2018	External	The main learning form this evaluation shows us how gender transformative approach (EKATA) can improve household decision making, productivity and prevent stunting This guides the design of GEWEP III in resilience and nutrition aspects
CARE Burundi, via CADSAO	Mid term evaluation of Joint Program	This evaluation was to assess how quality is the implementation and how far we are in achieving sexual and reproductive health and rights for youth (10-24 years old). This study was conducted in 2018	External	The major learning from this evaluation is related to the way we are networking with all key stakeholders and implementing partners The coordination of these networks is the key aspect of the success of such huge project. The field staff engagement and his their private relationship with local administration and beneficiaries determine the success of projects in terms of ownership and sustainability. This influenced: GEWEP III is changing the way to work with implementing partner
CARE via Yengayenge J Paul	Partner Capacity Assessment	This evaluation's objective was to see what progress in terms of capacity of implementing organizations to be able to contribute as strategic	External	The learnings from this evaluation helped the design of the outcome 4 in GEWEP III and the way partners will be chosen (implementing or strategic partners) according

		partners in women 'rights and development promotion. This study was conducted by the end of 2018		to their expertise. The capacity strengthening plans for the implementing partners will also inspired by the gaps raised (gender integration, financial management for example)
CARE	Case study of community free from violence	This study was designed to assess if there is communities that are championing in ending gender based violence and understand how the POWER model contributed to the change. This study was conducted in 2019	Internal	The learning from this study was how POWER model is transforming people and creating progress towards community free from violence. This study was an opportunity to learn about unknown community women leaders. This kind of studies can help this kind of women to be recognized after publication of the results (Fides was recognition price on 8 <sup>th</sup> of march from the first lady two weeks after the reports and video). This inspires the outcome 3 of GEWEP III in its output of 100 community free from violence)
CARE	Impact of drought (food security) on VSLA and CARE Program in KIRUNDO	This study's objective was to understand how CARE programs (especially VSLA) are affected by the crisis (drought and lack of food) and what CARE can do to sustain development projects in food insecurity period. This study was conducted in 2019	Internal	The major learning was about how resilient are the VSLA members, what are the first sign/effects of crisis on the viability of VSLA. This conducted CARE projects in KIRUNDO to quickly adapt their intervention during this period. The learning is inspiring the outcome 1 of GEWEP III (VSLA and resilience aspect)
CARE Burundi in collaboration with CARE Netherlands	Social inclusion _Casestudy	This was a qualitative study on social inclusion of women and girls in (in)formal planning and budgeting processes at local level took place under the EVC programme. This study was conducted in 2019	Both internal and external	The main findings of this study contribute and influence how the country office and GEWEP program will tackle women issues the coming years. These findings are mostly related to participation in specific spaces, how women became roles models, inspire their peers, how they are influencing men spaces. This study showed also what are the main obstacles such as timing of meetings, election processes, and patriarchal social norms. The study showed also how local authorities and civil society could help to address women issues through collaboration and coalition.
CARE Burundi in collaboration	Social Norms and Related Practices of	This study aims to generate insights on the social norms and related	Both internal and	This study focused on 4 aspects that refers to inclusive governance:

	with CARE Netherlands	Public Authorities in Fragile and Conflict-Affected Settings	practices that influence public authorities' ability to develop inclusive governance in Burundi. This study was conducted in 2019	external	transparency, inclusivity, responsiveness and accountability. The main findings that will contribute to improve the way CARE Burundi is working with local authorities and civil society. CARE Burundi have an opportunity in two projects that focus on strengthening civil society (GEWEP and OSC project) and this is the best period to influence inclusive governance. Specifically, CARE Burundi has to Build publics authorities and Community understanding of Inclusive governance and make sure that they understand why they have to engage. Through the Hub Innovations, one recommendation is already been implemented. This is to co-create inclusive governance purpose and programming interventions with Publics authorities and community (women and men (adult and youth)
DRC	CARE RDC	Evaluation institutionnelle et organisationnelle des OSC et des RAVEC mis en place par GEWEP	Deux évaluations séparées, une concerne les OSC et l'autre plus spécifiquement les RAVEC. Les résultats de ces évaluations ont permis de renseigner le progrès de l'indicateur pour mesurer le nombre des OSC ou RAVEC ayant atteint un score d'au moins 4/5. Ainsi 5 sur 16 chez les RAVEC + 23 sur 58 chez les OSC, ont eu environ 4 sur 5. Sur 74 OSC et RAVEC évaluées, 37,8% des structures ont atteint le score de 4/5.	Interne	Cette évaluation a permis de renseigner le score des OSC dans le cadre des résultats et de bien approfondie l'approche des renforcements des capacités des OSC et RAVEC intégrée dans GEWEP III.
	DFJ	Normes Sociales et Discriminatoires et leur Impact sur les femmes et les filles.	L'étude a fait un état de lieu des connaissances, attitudes et pratiques de la population à l'égard des normes sociales discriminatoires. Sur les 4 normes prioritaires indétées l'année passée, une évolution positive a été enregistrée.	Interne et externe	Une étude a été menée pour comprendre les principales normes discriminatoires à l'égard des femmes. L'étude en a relevé 3 : la non-participation des femmes aux instances de prise de décision, l'accès des femmes à l'héritage et le mariage précoce. Le programme va continuer
	CARE	Mawe Tatu final evaluation	Evaluation finale du programme Mawe Tatu degage la performance de ce programme y compris	External	Adaptations des approches VSLA et VSLAN, mise en échelle d'utilisation du Manuel du jeune facilitateur

			les approches VSLA, entrepreneuriat, VSLAN et l'éducation complète a la sexualité		pour l'éducation complète a la sexualité, en dehors du projet Sisi Vijana
	MDF	MANU program Endline, 2019	Evaluation finale de la phase pilote du Programme MANU axée sur le thème Femme, paix et sécurité et la Résolution 1325 du Conseil de sécurité des Nations Unies.	External	MANU a permis de tester l'approche ASA et les vignettes pour engager les communautés et mesurer la transformation des normes sociales
	RAPDFEM	Analyse de la sous-représentation des femmes dans les institutions parlementaires pour la législature 2019-2024 en RDC : Etude appliquée a la province du Nord Kivu, octobre 2019	Ce rapport d'analyse fait état des facteurs sexospécifiques qui ont prévalu à la faible représentation des femmes au sein de l'assemblée provinciale du Nord-Kivu, le sénat et l'assemblée nationale en RDC. Il met aussi en exergue les facteurs de succès ayant permis à quelques candidates du Nord-Kivu de triompher et les opinions des électeurs sur ces candidates aux législatives de décembre 2018 en RDC	External	Un faible progrès de la participation des femmes dans les institutions législatives en RDC. En effet, le taux des femmes qui se trouvent à 7% de candidates élues dans cette nouvelle législature a très légèrement progressé par rapport au taux moyen de 5.6% pour les trois législatures de 2006, 2011 et 2018. Cela est liée au fait que les femmes se trouvent confrontées à d'innombrables obstacles/barrières résumés en 4 facteurs explicatifs du point de vue institutionnels, socioculturels, socioéconomiques et historico-politiques
	Nidhi Kapur	Gender Analysis: Prevention and Response to Ebola Virus Disease in the Democratic Republic of Congo, January 2020,	Ce rapport fait ressortir les dynamiques genre, les gaps de la réponse contre EVD et des recommandations pour améliorer la qualité	External	L'engagement communautaire et la prévention contre le PSHEA sont aussi pertinents que pragmatiques pour améliorer la prévention et la réponse contre la MVE.
Mali	COMPUSTAT	Etude sur la violence chez les jeunes	L'objectif de cette étude est d'identifier au sein de la jeunesse en rapport avec les VBG les facteurs déterminants pour un changement social du comportement des jeunes dans les régions de Ségou, Mopti et Tombouctou en vue de développer des stratégies et initiatives idoines pour un changement de comportement et de mitigation des effets de ces violences.	External	Les recommandations présentées ci-dessous s'intéressent aux principaux éléments et conclusions mis en exergue dans le présent rapport : les types de violence, les causes et effets de la violence à différents niveaux et leurs enjeux en termes de prévention et de protection. Ces recommandations sont basées sur la nécessité d'adopter une approche globale pour la prise en charge de la violence dans la zone d'intervention du projet PEF GS de CARE Mali PEF GS de CARE en particulier et dans la société malienne en générale



					<p>: La nécessité d'adopter des mesures à différents niveaux afin de prendre en charge le problème de manière stratégique et cohérente dans tous les secteurs, tout en visant à transformer les systèmes et les comportements ; L'existence d'un continuum de la violence entre la maison/famille, l'école et la communauté ; Les hiérarchies de pouvoir qui sont le reflet des normes sociales et sont au cœur du problème de la violence.</p>
Univers Management	Etude sur le plaidoyer et l'inclusion financière dans les régions de Ségou, de Mopti et de Tombouctou	L'objectif de cette étude est d'identifier les rôles spécifiques des femmes des réseaux MJT/VSLA dans le plaidoyer et l'inclusion financière en vue de développer avec certains acteurs des stratégies en initiatives idoines de renforcement de leur capacité financière.	Externe	Several recommendations to the VSLAs based on this report have been shared with the VSLAs.	
Forex-Afrique	Etude sur les déterminants dans les droits d'accès des femmes à la terre dans les régions de Segou Mopti et Tombouctou	Etude sur « l'Accès des femmes et des filles au foncier dans les zones d'intervention du projet PFE-GS »	Externe	<p>Poursuivre des activités d'alphabétisation, d'information et de sensibilisation pour un changement des comportements ; Renforcer les capacités des femmes en alphabétisation fonctionnelle, leadership, gestion ; Encourager ou susciter la participation active des femmes aux différentes concertations pour l'élaboration des politiques et des textes d'application ; Créer un cadre de concertation national pour le plaidoyer sur l'accès des femmes à la terre ; S'inspirer des expériences réussies pour répliquer dans d'autres zones en tenant compte des réalités de chaque localité Approfondir les recherches pour identifier des stratégies de communication sociales efficaces ; Impliquer les femmes dans les prises de décisions en mettant l'accent sur la participation aux différentes instances ;</p>	

				Renforcer le statut de la femme au plan économique à travers le soutien du développement d'activités génératrices de revenus au sein des familles afin de réduire leur vulnérabilité ; Renforcer l'accès des femmes à l'information (radios de proximité) et aux opportunités ; Créer un mécanisme de veille sur l'accès et le contrôle des femmes hommes et jeunes filles à la terre par localité
Daoua-Developpement-Conseils (D.D. CONSEILS)	Impact des crises sur l'autonomisation socio-économique et politique des femmes et des filles dans les régions de Ségou, Mopti et Tombouctou	L'objectif de cette étude est d'identifier les impacts des crises sur l'autonomisation des femmes et filles en vue de développer des stratégies et incitatives idoines de renforcement de leur résilience	Externe	En guise de recommandation, on peut noter : Aider les femmes à avoir des châteaux et barrages pour les permettre d'exercer les activités de maraîchage ; Faire du maraîchage, d'embauche, commerce ; Utilisation des semences améliorées ; Développer l'approche MJT dans tout le pays ; Développer l'entrepreneuriat féminin ; Développer la synergie entre les intervenants et assurer la continuité des projets et programmes aux bénéficiaires des communautés ; Développer les unités de transformation des produits locaux et assurer la formation ; Assurer l'alphabétisation des femmes et des filles Faciliter l'accès aux crédits aux femmes dans les institutions de microfinance ; Assurer des formations sur le maraîchage ; Assurer l'accompagnement technique et financier des banques de céréale pour les femmes.
Sahel Ingénieurs Conseils cc Kessé	Etudes d'implantations géophysiques de quatre (04) périmètres maraichers dans les cercles Bandiagara, Bankass et Mopti, région de Mopti	Travaux de prospection géophysique de quatre (04) périmètres maraichers dans les cercles Bandiagara, Bankass et Mopti, région de Mopti avec le Bureau d'Etudes Sahel Ingénieurs conseils « Kessé »	Externe	L'amélioration de des conditions de sécurité alimentaire et nutritionnelle

	CARE et partenaires	Monitoring des banques de céréales des régions de Ségou, Mopti et Tombouctou	Superviser la reconstitution des stocks de céréales et les techniques de stockage	Interne	Participation des femmes aux AG des conseils villageois et communaux concernant les questions de sécurité alimentaire et nutritionnelle, Plaider auprès des conseils villageois pour l'accès des femmes à une parcelle pour la construction des magasins de céréales.
	Daouna-Developpement-Conseils (D.D. CONSEILS)	Evaluation finale du projet GEWEP II	L'objectif de cette évaluation est de permettre aux acteurs du projet de faire une analyse critique et constructive des stratégies en cours, de mettre en exergue les effets des différentes interventions sur les groupes cibles, avec un accent particulier sur le groupe d'impact et de proposer des axes d'orientation futurs en termes de recommandations pour une possible 3ème phase.	Externe	The recommendations are presented in the report, and have also been integrated as relevant into the current report and the plans for the next phase.
Myanmar	CARE Field Office Staff/ M&E team	Community level review	To get communities' voice and to know the effectiveness of activities within community, and to reflect the project review year activities	Internal	Getting voice of community and stakeholders to know the project benefit for the project review and documented as learning for next project year/phase
	Dr. Si Thu Consultant and CIM team	Project Final Review Workshop	To review and reflect upon the achievements and changes happened within target communities and project partners with the contribution of the project, and to learn from the experiences by exploring the strong points and weak points of each partner	External	Information analysis and documented from project stakeholders and beneficiaries, identified to understand strong and weak points and take opportunity for future project implementation and learning to have more quality programming
Niger	Omar Tankari Afric'Act Consulting	Niger GEWEP Endline/baseline report, 2019	The endline evaluation took place at the end of 2018, and provides information on the main achievements (services, products, and changes (effects) in the economic, social and political conditions of women. The endline evaluation sanctions the current phase, but will also serve as baseline (reference) for the next phase	External & Internal	Overview of the achievements and risks of the program to be taken into account in the design of future programs
	Dr. Ibrahim Chaibou Oumarou	Analysis of the monetary circulation of MMD	The aim of this study is to study, on the one hand, the inter and intra-group monetary circulation /	External & Internal	This is a recommendation of the final evaluation translated into activity to better understand the

		structures and development of a mapping of supply and demand of Decentralized Financial Systems and banks for the benefit of young people and women MMD	MMD networks and federations, and on the other hand, to design a mapping of the supply and demand for financial services in Niger.		circulation of money within MMD structures
	Abdourahmane Ousmane, Cabinet BCAF	Updating the study on the representativeness of women within the decision-making bodies of political parties and the consideration of gender in the political sphere	The study's objectives were to assess to what extent women are represented and active in the political parties.		It is in view of the country's electoral situation in 2020 that motivated CARE to do the study in order to better position women and young people to boost their political participation in the 2020-2021 elections.
	CARE Niger/PROME ESSII	Rapport état des lieux des banques céréalières (BC)	Inventory of 69 cereal banks in the PROMEEESS area on the basis of previously defined criteria and allowing additional support in stock of food to be provided to the most efficient banks	Internal	Good prospects for building a resilience strategy for the benefit of MMD women
	CARE Niger/PROME ESSII	Reports of training of MMD women in entrepreneurship	These are three workshops that took place in Tillabéri, Niamey and Tahoua to train 30 women per region, or 90 women, in an economic model; in marketing, functional accounting and negotiation	Internal	Part of the entrepreneurship strategy
	Private consultants	Report on the development of business plans for the benefit of 30 MMD networks	The work consisted in developing 30 business plans for the benefit of the regions of Niamey, Tillabéri and Tahoua, i.e. 10 business plans per region.	Internal	Implementation
Rwanda	CARE and partner organisations working on Advocacy	Making Advocacy Count Case Study: Influencing local government development planning and	This case study has been developed using CARE's Advocacy and Influencing Impact Reporting (AIIR) tool to document CARE Rwanda's advocacy initiative for influencing local government development planning	Internal	The main challenges faced during this influencing initiative to date have been: <p>□ The initially limited understanding and recognition by national and local leaders of the importance of development</p>

		budgeting processes to address GBV in Rwanda	and budgeting processes to address GBV. It is one of a series of seven case studies of advocacy wins in the Great Lakes sub-region produced by the Making Advocacy Count crosscountry learning initiative, which was carried out in FY 2018 with funding from CARE USA's IPO/ PPL departments. Starting from the CARE definition of advocacy as "the deliberate process of influencing those who make decisions about developing, changing and implementing policies to reduce poverty and achieve social justice <sup>1</sup> ", the case study documents the significance of this advocacy win, the level of CARE and our partner's contribution, who stands to benefit from the change, and the evidence available to support a claim of change or impact.		planning and budgeting to address "soft" issues; <ul style="list-style-type: none"> <li>¶ The limited experience and capacities of NGOs in Rwanda for engagement in policy dialogue and advocacy.</li> <li>¶ The complexity and strongly top-down nature of the Rwandan governance system, which means that local leaders usually tend to implement decisions passed down from central government and may have limited power for making decisions at the local level. CARE Rwanda's experience suggests that leaders are often reluctant to openly commit to addressing sensitive issues in more public settings. Given that the advocacy initiative for influencing the imihigo process is ongoing, CARE and Pro-Femmes have agreed to change tactics and see how to intensify lobby meetings with specific decision makers rather than organising large and costly conferences. Since public mobilisation is also needed, next steps in the process will also include the organisation of a campaign to mobilise women, youth and people with disabilities to ensure mass support for the long-term goal of this advocacy initiative.</li> </ul>
	Laterite	Safe Schools for Girls Project Midline Evaluation	Throughout the past two decades, Rwanda has made significant efforts to improve the coverage of education to ensure that all Rwandans have access to quality education through the completion of secondary school. Despite policies to increase access to basic education and increase enrolment rates, dropout remains a key issue, especially in secondary school where female students tend to have lower completion rates than male students. To promote better educational, social, and economic outcomes for students, CARE Rwanda established the Safe	External	Findings revealed that: <ul style="list-style-type: none"> <li>-Dropout and transition rates of students in the SS4G project were similar to the rates observed in the EICV 5</li> <li>-Alongside age, access to basic needs—and money for school-related costs—is one of the strongest predictors of educational outcomes.</li> <li>-Changes between baseline and midline on gender- and health-related issues paint a mixed picture.</li> <li>-Respondents knowledge of what to do if they or someone they knew experienced violence evolved substantially since baseline</li> <li>-Students savings and participation in income-generating activities increased from baseline to midline.</li> </ul>

			Schools for Girls (SS4G) Project. Operating in the Southern Province of Rwanda, the SS4G Project provided holistic support-including academic resources, financial literacy training, and sexual and reproductive health education, and leadership training-to students to address obstacles to secondary education.		At midline, more respondents held leadership positions at home or at school and more respondents were involved in youth organizations. Learnings from this evaluation will be based on to scale up the approach to other schools as the initiative is strongly supported by the Government of Rwanda
What Works and Project team	Final evaluation of Indashyikirwa programme		Intimate partner violence (IPV), which includes physical and sexual violence, economic abuse and emotional aggression within intimate relationships, is the most common form of violence against women globally. IPV can lead to a wide range of negative health consequences including depression, anxiety, suicidal ideation, post-traumatic stress disorder, drug and alcohol abuse, serious injuries, and death. The Indashyikirwa programme in Rwanda sought to reduce experience of IPV among women and perpetration of IPV among men, and also to shift beliefs and social norms that sustain IPV in communities and couples.	Internal	The research generated important lessons for the Indashyikirwa programme, and as well as broader lessons for what works to prevent violence against women and girls. These include the importance of having adequate time for programme development and adaptation. The one-year inception phase of Indashyikirwa was critical to design a strong programme, including relevant and appropriate curricula and activism activities. However, the adaptation and roll out of the Community Activism component would have benefitted from additional time. The findings also underscore the benefits of an approach that combines critical reflection, healthy relationships, positive alternatives to IPV and skills building. They highlight the utility of the “4 types of power” as a frame for broaching the subject of violence and encouraging power sharing in relationships. Indashyikirwa’s emphasis on skills building around communication and conflict resolution, together with opportunities to practice new skills through take home activities, appeared critical to successful behaviour change among couples
Prime M2i Consulting Pvt Ltd	Mid-Term Assessment Report of PROFIFA Project		PROFIFA is a three-year project funded by the Access to Finance Rwanda (AFR) and Implemented by CARE International in partnership with DUHAMIC ADRI. The project aims to promote	External	The project has helped in the following ways, in either easing certain bottlenecks or in positively supporting the markets and extracurricular participation are likely the result of the SS4G project. The project helped in:

			<p>financial inclusion for 120,000 Small Holder Farmers (men, women and youth) organized into 4,000 farmer groups and involved in maize, livestock and horticulture value chains in 8 Districts of Rwanda namely Nyamagabe, Huye, Rulindo, Gakenke, Gicumbi, Rwamagana, Kayonza and Gatsibo.</p>		<ul style="list-style-type: none"> <li>• Creating market-based products for agriculture financing for groups</li> <li>• Has helped FSPs to discover a potential and a sizable market segment</li> <li>• It has helped FSPs in creating appropriate product targeted at specific value chain</li> <li>• PROFIFA project has created market competition among FSPs for the VSLA agriculture loan market segment. FSPs are now focusing on designing more effective products with better pricing to attract customers.</li> <li>• Non-partner FSPs (like CLECAM) are showing great interest in the segment and already offering similar products to VSLAs</li> </ul>
	<p>RCID (Regional Centre for the Integrated Development)</p>	<p>Rapid Assessment of Maize and Vegetables Value Chains in Huye, Gakenke and Rwamagana Districts</p>	<p>Under PROFIFA, CARE Rwanda and DUHAMIC ADRI assisted Farmers into VSLAs/Farmer Groups to acquire capacities to increase production, access to finance and give value addition to the harvested products. The Project team then decided to develop an “Inclusive Agriculture Value Chain Market Driven Business Model” for two priority value chains namely “Maize and horticulture”. The specific objectives of the model are to:</p> <ul style="list-style-type: none"> <li>▫ Strengthen business relationships between Farmer Groups and other value chain actors by designing, piloting and documenting an innovative agribusiness model and establishing/improving (existing) Agribusiness Forums / Cluster (ABFs) in the value chains supported.</li> <li>▫ Enhancing overall business performance (technical and management) of Farmer Groups by providing them with Business Development Services (BDS) in some selected topics through facilitators’ capacity</li> </ul>	<p>External</p>	<p>This study has provided a rapid analysis for maize and vegetable value chains in Rwanda to inform the pilot phase for new market strengthening solutions through inclusive value chain development models to be implemented under CARE - PROFIFA project. Study findings have indicated key functions, business relations, services and market performances along the two value chains. It was revealed through the analysis that maize value chain which is the top food security and evolving as a cash crop (performing better in Rwamagana district), evolves as much better established and involve various economic functions which have indicated potential business growth performances for small holder farmers as opposed to vegetables value chain which is still characterized by lower productivity, less organized chain operators, lack of conservation and insufficient value addition facilities as well as weak business performances for farmers and connected chain operators. The latter is still regarded as subsistence oriented in Huye district and indicated better</p>

			development. The development of “Inclusive Agriculture Value Chain Market Driven Business Model” for maize and horticulture value chains were anticipated by a rapid value chains assessment		growth potentials in Gakenke and Huye districts.
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## Annex 6: Update on other programmes in the framework agreement

The following programmes have come in under the framework agreement in the current period: Women, Peace and Security in Afghanistan and Myanmar, and GCOZA strengthening resilience to climate crisis in Mali. In GEWEP III, these will be an integrated part of the program and included in the reporting for the program as a whole.

### Annex 6.1. Women, Peace and Security in Afghanistan and Myanmar

#### WPS – Afghanistan

CARE is supporting the Kabul Women’s Association (KWA) to empower vulnerable women in Kabul to realize their rights and claim a voice in their communities. One of the main goals of the program is to empower these women to hold the Afghan government responsible for the implementation of the National Action Plan for the Women of Afghanistan (NAPWA). This includes extensive capacity strengthening and organisational development as well as outreach with local, regional and national government.

#### Context for gender equality

Afghan society is highly traditional, based on patriarchal and gender discriminatory norms. Gender inequality and gender-based violence (GBV) is endemic and further exacerbated by the protracted conflicts in the country which leaves women and girls even more vulnerable. Women and girls are traditionally relegated to the household sphere and dependant on a husband or other male relative to be able to move around outside. This still holds true for the majority of Afghan women and is further exacerbated during periods of unrest and instability.

The WPS program has been implemented during a period of increasing insecurity, violence, political instability and economic hardship. This has had a profound effect on the targeted population as well as CARE Afghanistan. There is increased activity from Taliban and ISIS insurgents, instances of GBV are increasing, and the economic downturn has meant that women who are already at a significant disadvantage are finding it even more difficult to make ends meet. For CARE, an explosion targeting a neighbouring compound killed several CARE staff, injured many more and left the CARE Afghanistan office significantly damaged.

#### Reach

The program has directly reached 6 325 women and 1 608 men through Male Support Groups (MSG). In addition, the program has had an impact on the total membership of KWA, which currently numbers nearly 12 000 members, as well as the wider community where the program is active. It has been active in seven districts and three sub-districts in Kabul.

Main results across the whole program period according to outcome areas

All outcome areas are related to KWA, and to their organisational capacities. CARE has successfully supported KWA to increase their capacities, guiding the organisation further towards independence. KWA has been supported to represent, defend and advocate for the rights of vulnerable women in Kabul. CARE has been able to act as a facilitator to ensure greater access for KWA to relevant government bodies at local, district and national level. KWA has also been supported to increase their legitimacy with their constituencies and other likeminded CSOs. KWA’s capacity has increased across the board, and KWA is viewed positively by key stakeholders such as the Ministry of Women Affairs (MOWA) and other CSOs. In general, these stakeholders repeat the view held by the KWA executive

members themselves, that the body represents an interface between the community and the wider project or policy arena.

### **Outcome 1: KWA is a well-functioning association**

CARE has focused on strengthening KWA's organisational capacity as well as its' economic independence. KWA's organisational capacity was strengthened by restructuring the organisation by forming a 15 strong executive committee where many younger, educated members have taken place. CARE is secured internship opportunities for these women with several established organisations. This has been combined with training sessions facilitated by CARE as well as regular meetings with government ministries and a range of organisations to help build networks and give members as much exposure as possible.

A membership fee was introduced to ensure KWA's sustainability. This has not been as successful as hoped. The membership is largely made up of socio-economically exposed women who have been affected by the economic downturn as well as the increased insecurity in ways that has made it difficult to collect the fee. The payment rate has declined, with more members paying in 2018 when it was introduced than in 2019. To some extent this also shows the capacity deficit across the organisation where most members are illiterate and unskilled.

### **Outcome 2: KWA contributes to increased protection, prevention and response to women's rights**

The number of rights cases reported through the case management system reached 1 224 against a target of 728. The number of intimate partner violence cases followed up was just in line with the target at 206 against the target of 211. The program exceeded or met its targets on delivery for all associated outputs and some of these look to be particularly impactful as the project transitions into GEWEP III. For instance, the number of men trained and supported in male support groups exceeded the target by 50% while the number of conducted community score card processes was double the target at 36. Both these achievements contribute to increased awareness of KWA, including of their functions and objectives.

KWA members have gained a much better understanding of advocacy and family law than was anticipated, which has led to greater engagement in case management. In addition, the quality of public pronouncement by religious leaders in support of KWA and their objectives and the role of the MSGs in making this happen has also exceeded expectations. CARE uses MSGs and religious leaders to promote gender equality in local communities and although it is not possible to quantify the contribution of the MSGs, the combined qualitative feedback presented in the final evaluation report suggests that their role is valued by the full range of stakeholders.

### **Outcome 3: KWA is participating in decision-making processes regarding the implementation of the NAPWA 2008-2019**

The program exceeded its target with 388 advocacy group leaders involved in KWA and 115 KWA members participating in NAPWA sessions, well in excess of the targets at 300 and 48 respectively. KWA has participated in two more NAPWA meetings than intended, with eight meetings, and have engaged in joint advocacy fora with CSOs on twelve occasions as planned. Targets were also exceeded for the numbers of advocacy events held throughout the program period. The formal and tiered structure of KWA and the heads of the MSGs has provided KWA with a formal presence in NAPWA meetings at district and national levels which has been effective in disseminating knowledge, top-down, to the community. KWA has been able to represent the community and needs of women vertically to multiple levels within the NAPWA process.

There has been a good level of interaction with the formal NAP process that is believed to translate into increasing the voice and participation of women and the ability of KWA to address VAW and support women's economic empowerment and education. It is not clear to what extent the national

policy process can result in actionable or supported change relevant to women at the community level as of yet, but in attempting to align with it, CARE and KWA have achieved great progress in promoting grassroots women's voice and participation, which adds to the few women's voices that have previously been heard and that have been mainly upper or middle class. Down the line, we hope this will also translate into policy change with positive impact on women's lives.

**Outcome 4: KWA members have expanded their income opportunities, strengthened their economic independence and continue to participate in women rights advocacy activities**

Despite the economic downturn during the program period, VSLA members have exceeded the target for their average monthly income. However, the number of KWA members who report an annual income of more than 215 000 AFN fell far behind target. This is tied both to the general economic situation in the country, but also the participant's socio-economic situation as well as the structural hurdles facing women as economic agents.

157 new VSLA groups were created with KWA members, with at least another 30 groups being formed independently through self-replication. Selected members received grants in the form of starting kits for animal husbandry and chicken rearing, which was complimented with farmer field schools and veterinary services and basic training.

The endline evaluation shows that VSLA members are very enthusiastic about the impact the VSLAs have on their lives, and that they view the VSLAs as transformative. Their stories of change relate not to just their own economic activity, and the associated impact of income, but to other family members including husbands, daughters and sons. They also communicate very strongly that economic activity elevated their status within the home and contributed to a much-increased role in household decision-making. This feedback reinforces CARE's findings from other contexts, that income-generation is related to household decision-making or creates other opportunities through knock-on effects. For instance, if women can afford to send their children to school this reduces the opportunity cost associated with attending events linked to decision-making, VAW resolution or awareness-raising. According to the endline evaluation, VSLA members know proper systems of reporting and addressing VAW, and other women approach them for support in this regard.

**Reflections on Theory of Change**

GEWEP III draws on CARE's Gender Equality Framework to identify three domains of change that need to be addressed simultaneously i.e. to build agency, change relations and transform structures. The activities of the program cross-cut each of the three domains of change. For instance, developing VSLAs builds agency by increasing confidence and capacity of members, changes relations between the members but also within and between families of the members, and transforms structures by challenging the preconceived submissive economic role for women. Each of the project outcomes also cross-cut the domains of change.

In the endline evaluation the feedback from program participants was consistent in that most of the stakeholders, including the targeted women themselves, recognize that the VSLAs are a vehicle with which to challenge social marginalization, discrimination and abuse and not just an entity to provide incomes for its members. The evaluation revealed a complex and self-reinforcing relationship between economic empowerment via the VSLA activity and the capacity and confidence to secure rights and reduce VAW. There was strong and repeated anecdotal evidence that incidences of VAW had reduced in relation to membership of VSLA. In addition, by providing an income to the family, the participants were at greater liberty to leave the house to engage in advocacy and case management work, which again reinforced their standing in the community. Anecdotal evidence and observations suggest that this demonstration effect paired with the work done with MSGs and religious leaders has had wider implications for women in the targeted communities with regards to freedom of movement and ability to secure their rights.

## **Lessons learnt**

During the program, some VSLA members who received support in the form of livestock or poultry quickly sold these assets for cash. This is understandable given the economic downturn in the country, but unfortunately defeats the purpose of the intervention. In future programming, it is important with better information and closer follow up.

After women have joined VSLAs and grown their businesses, they eventually need access to further credits – beyond the combined assets of their VSLA group. FFSPs might be relevant, but experiences from elsewhere shows that there can be many pitfalls when linking with FFSPs. Lessons from elsewhere must be reviewed and a thorough assessment needs to be made of FFSPs operating in Afghanistan in order to find suitable solutions for our impact group.

## **WPS – Myanmar**

In Myanmar CARE has supported the Karenni State Women’s Network (KSWN), an umbrella of local women’s organisations and Myanmar authorities to increase women’s protection from GBV, ensure that survivors have access to necessary services and are met with support and dignity. The program has also initiated widespread information campaigns on GBV, engaged men in local communities to counter harmful gender norms and reached out with training on women’s legal protection to both women and local administrators.

The main activities of the projects include, among others: capacity strengthening and grant provision to local CSOs working on GBV; awareness raising and sharing knowledge sessions on different GBV topics for key actors and villagers; actions to promote involvement of male community leaders and members in GBV prevention and response; supporting institutions involved in GBV service provision to improve knowledge and response; facilitating coordination of actors involved on GBV prevention and response; putting in place a referral mechanism; development and implementation of a common advocacy plan and support to GBV survivors by providing services, livelihoods skills and community reintegration; and last but not least supporting women’s economic empowerment through the constitution of VSLAs and provision of grants to implement IGAs.

Implementation of the activities has been done either directly by CARE or through the local CSOs (with support from CARE team in Loikaw).

## **Context for gender equality**

Kayah is the smallest state in Myanmar with a population of 286 627. The state is mired by an on-going ethnic conflict that has been active for decades and in its’ wake, weak rule of law which has had long lasting consequences for gender relations and incidences of GBV. The state has the highest official number of GBV case per capita in Myanmar and in addition the 2016 baseline shows there is significant under-reporting. The situation is aggravated by the widespread patriarchal, traditional harmful practices in interpersonal and communal relationships. Although recently government service provision has started to strengthen, it is still very difficult for GBV survivors to access health, justice and psychosocial support.

## **Reach**

The program was implemented in three districts in Kayah State in Myanmar covering 92 villages with a total target population of 56 863. 3 072 women and 649 men were targeted directly. In addition, CARE provided support and capacity strengthening to Karenni State Women’s Network (KSWN) as well as a number of small local women’s organizations active in the region.

## **Main results across the whole program period according to outcome areas**

### **Outcome 1: KSWN, its member organizations and non-member organizations are an increasingly independent organization who work for longer-term impact and sustainability as they have increased technical and organizational capacity to prevent and respond to GBV**

The results from outcome one are well beyond the targets for the program with 80% of respondents rejecting partner violence against a baseline of 12% and a target of 20%. In addition, 73% of respondents demonstrated an understanding of IPV against 24% at baseline level and a target of 35%. The system put in place with community responders has also proven successful with 33% of them having provided GBV services and 85% having provided information about available services. This is the result of a largescale campaign by CARE and local women's organisations to raise awareness around GBV, gender equality, the legal framework protecting women's rights with both the general population in the targeted area, but also local, district and state authorities, law enforcement.

Through the GBV Coordination Working Group and by developing of informal networks with key players in the front line of services- advances have been made in spite of the persistent barriers at decision making level that makes institutional improvements in GBV response especially challenging. CARE, KSWN and other local women's organisations have been able to gain a significant amount of buy-in with village administrators across the program area whom wield significant influence at the local level and who act as arbiter in the vast majority of GBV cases. This has resulted in improved protection for local women as well as greater access to justice and reparation.

### **Outcome 2: GBV survivors have access to a full range of quality GBV services in a timely and safe manner**

For this outcome the program has also delivered results in line with set targets as users of the referral services expressed a high level of satisfaction in 65% of cases. In addition 53 people were referred to psycho-social support, health- or legal services, well beyond the target of 30. At the same time there remain serious hurdles for GBV survivors in Kayah to receive help.

Government provided services are expensive and of often of poor quality. Someone seeking official justice will likely face both economic, social and bureaucratic hurdles in doing so and might be required bribe to multiple officials for her case to proceed. This has resulted in all but the most severe cases being resolved locally often overseen by village administrators. CARE staff and partner CSOs are providing the majority of GBV related services. Though the cooperation between CARE and the Department of Social Welfare (DSW) is positive anything to do with violence against women is chronically underfunded and both resources and capacity are lacking.

To both try and ensure institutional buy-in and sustainability while also ensuring there are quality services available CARE has ensured continuous training takes place for both government actors as well as CSO partners. While DSW has been prepared to take over leadership in the GBV coordination working group it has been equally important to create informal networks to ensure that the many CSOs who are not officially registered and thus cannot be part of the coordination group, are still part of the wider referral system.

### **Outcome 3: KSWN has strengthened support and enabling environment to reinforce GBV prevention and response through their advocacy efforts**

For this outcome the program reached its target for # of decisions taken to improve GBV prevention and response promoted by KSWN's advocacy efforts and community or state level and widely

exceeded them with regards to # state leaders who participated in advocacy activities with 140 attending against a target of 10. In addition, 61% of influential leaders in the region expressed support for KSWN's advocacy efforts.

There remains a great deal of denial among decision makers about the prevalence of GBV, but the evidence base having been built through the program and the policy papers that have been produced and circulated have helped and the final evaluation show that the number of respondents who have heard local leaders talk about GBV have increased significantly.

The final evaluation points to the importance of engaging key community influencers, in particular the Village Administrators who are the first point of contact when GBV cases arise in their communities. It was observed that the communities with a Village Administrator who was proactively involved in the project, have had a higher degree of change in attitudes and perception. It was found that community leaders used their influence to "motivate" participation of villagers in awareness activities.

*Personally, in our culture we give priority to boys, but now I support equally boys and girls. In community meetings I raise awareness. When there is a GBV case, I am now aware that there are laws that protect women; I now call KNWO [Karenni National Women's Organisation], CARE and the Women's Federation of Demoso to support me. At community level, committees are now 50/50 or at least 1/3 are women. Village Administrators are mainly males, but there are women in Village Development Organisations (VDOs) and Education Committees. Women are faster learners and are more pro-active.*

The main successes of CARE's advocacy strategy included the appointment of a psychiatrist to Loikaw hospital as well as increased responsiveness of health care providers and police (including more female officers), GBV clinical care and management training provided to senior health care staff from the whole state, emergency contraceptive pills being made available in local clinics for survivors, land acquired from DSW for safe house construction and the transfer of a rape case committed by a soldier from military court to civil court for the very first time with the perpetrator sentenced to 7 years.

#### **Outcome 4: The vulnerability of GBV survivors and women in the communities have reduced through increased skills and capacities, access to financial services and economic opportunities**

All targets were reached under this outcome. The loan repayment rate was 100% and the number of VSLA members who participated in training on GBV awareness, psycho-social counselling and community referral guidelines were above target.

Throughout the program VSLA has been used as a vehicle for both economic empowerment as well as to spread information about GBV, gender equality and add another layer to the network of GBV responders. The final evaluation notes that the women felt they had gained negotiation power within the household and communities as well as greater mobility by being able to gather funds and contribute to the family's wellbeing.

It has also served as a launch pad for CARE and partner's work with couples where VSLA members and their husbands have received training and been able to reach out to other couples who are struggling in their communities.

Through this outcome CARE also provided reintegration support to GBV survivors in the form of training and assistance to start up small businesses or gain employment. This is vital as being able to provide an income is important both for re-integration back to their families, and when mediation

fails and survivors are left cut off from their families and without a support system forced to fend for themselves which for women, often without skills or education, is a daunting task.

### **Reflections on Theory of Change**

The WPS program in Myanmar draws on CARE's Gender Equality Framework to identify three domains of change that need to be addressed simultaneously i.e. to "build agency" (confidence and capacity), "change relations" (power relations within society and between groups) and "transform structures" (change in discriminatory norms or processes).

The activities of the program cross-cut each of these three domains of change. For instance, developing VSLAs builds agency (increases confidence and capacity within groups), changes relations (within and between families) and transforms structures (challenges the preconceived submissive economic role for women). To a lesser or greater degree, each of the project Outcomes cross-cuts these domains of change. It has been recognized that the VSLA serves as a vehicle with which to challenge social marginalization, discrimination and abuse and not just an entity to provide incomes for its members. A complex and self-reinforcing relationship exist between economic empowerment via VSLA activity and the capacity and confidence to secure rights and reduce GBV.

The referral system in many ways do the same. It builds agency as it capacitates women in the communities to act on violence perpetrated against them and gives survivors a feasible way of seeking help; it changes relations as key stakeholders such as village administrators, are more likely to seek to help survivors rather than shame them and work for more equitable gender relations; and transforms structures as service providers and duty bearers are trained and to a greater extent held accountable. New informal structures are also created out of necessity as a response to the government's lack of capacity and resources. Through the referral system local, mostly women-led CSOs have placed themselves at the centre of the GBV response in Kayah state and are being described by government officials as key actors in combating GBV. Through the program they have gained exposure and earned a seat at the table with the local government which opens up avenues for further engagement and influence.

### **Lessons learnt**

Because government service provision is very weak and under-resourced the local CARE office in Loikaw has become a key focal point for the GBV work in the state. Though this speaks to the quality of the work the staff has done it also raises questions about sustainability and what will happen to the system once it is no longer supported by CARE.

Trainings did not always reach the front-line workers especially with regards to police while it was easier in the health sector. Given the vertical structure of public institutions, invitations had to be addressed to the person in charge of the institution who usually also attended meetings and trainings, but there was not a system in place to pass on the knowledge to their staff. There were also restriction in place for public servants in different position what type of training they were allowed to take part in. Local village leaders are absolutely key to bringing lasting change to local communities and targeting them is an effective way to multiply the impact in both awareness raising and GBV response as they have significant influence over the way GBV cases are handled locally as well as local norms surrounding GBV.

It is important to be realistic and acknowledge the limits of the support a program can provide. CARE has placed itself in the centre of the coordination of service delivery and this is creating high expectations from all actors involved in GBV response as well as from survivors, overstressing staff capacities.

## Annex 6.2. N'talani Strengthening Resilience to Climate Change in Mali

N'talani is a program initiative in Mali that ultimately aims to strengthen resilience to climate change by supporting and strengthening the capacity of the GCOZA network organization. The network members are local research- and development organisations focusing on food security and adaptation to climate change. GCOZA was previously part of the Drylands Coordination group (DCG) that was supported through a separate agreement with NORAD for 20 years. When NORAD in 2016 decided to stop funding DCG, the responsibility for support to GCOZA was transferred to CARE, based on an application from CARE covering a three-year period from 2018 to 2021. This initiative is being integrated into GEWEP. The final reporting for the three years will be part of the GEWEP III report for 2020.

### Reach

Through the member organisations of GCOZA, N'talani has a national reach. During the two first years, 12 action research initiatives were executed/initiated, and 77% of the total budget of 9 903 227 NOK was consumed. Through the initiatives completed by the GCOZA members a total of 9 108 people, of which 2 867 women and 6 241 men participated.

### Main results across the whole program period

Most of the activities were carried out as planned. Seven localized projects formulated by members of the network were initiated and completed in 2019. Some examples of projects are: improving poultry rearing techniques; improved procedures for quality seeds; introduction of soybean varieties adapted to harsh climate; forestry and fodder production, and integrated farming techniques. Another 5 research projects were initiated that will be completed in 2020. Most activities planned for 2019 were implemented. The different action research projects attracted great interest from farmers.

The GCOZA network organization disseminated 27 innovative techniques in the areas of agroforestry, livestock and good practices in sustainable land management. 75% of the 40 organisations that are members of GCOZA received support in capacity development to strengthen and revitalize the partnership for sustainable development.

As part of GCOZA's fundraising plan, the member organizations pay a membership fee. Some organizations have not paid their fees and will be addressed at the highest level of the network, the National Council. On the other hand, the GCOZA has been able to secure funding to 15 of its members worth 600 million FCFA.

There have also been challenges ensuring women's participation. There are few female researchers and the projects have had to make adjustments to include women in other ways. In Mali, men and women have defined roles in agriculture and livelihoods. If the topics for action research fall outside women's responsibility, they are not likely to participate. It is therefore essential that the topics addressed are relevant to women.

The program contributes to several SDGs: SDG 2 with ending hunger, ensuring food security, improving nutrition and promoting sustainable agriculture; SDG 13 and SDG 15 with protecting the planet and improving the life on the land; SDG 17 with partnerships for sustainable development.

Lessons learnt:

- Include action research on topics of interest to women.

Covid-19 and armed conflict have delayed the implementation of certain activities due to travel restrictions and lack of access.