



Burkina Faso Women Empowerment and Welfare Project

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A handwritten signature in black ink, written over a horizontal line. The signature is cursive and appears to read "Puneetha Palakurthi".

Table of Contents

Acronyms	vi
Acknowledgements	vii
1. Abstract	1
2. Executive Summary	2
3. Program Rationale.....	4
3.1. Background (Problem Statement).....	4
3.2. Literature review	6
4. Community Needs assessment	10
4.1. Targeting	10
4.2. The Assessment	11
4.2.1. Preparation for the CNA.....	11
4.2.2. Venue of the meeting	11
4.3. Research methodology.....	11
4.4. Results of the Community Needs Assessment	12
4.4.1. Analysis of the community	12
4.4.2. Analysis of the need	12
4.4.3. Raising Small Ruminants.....	13
4.4.4. Micro Enterprise.....	13
4.5. Conclusion	13
5. Organization (Papiers du Sahel).....	15
5.1. Staffing.....	15
6. Project Design Framework	16
6.1. Program goal.....	16
6.2. Objectives and expected results.....	16
6.3. Logic Model.....	17
6.3.1. Critical assumptions	17
7. Program Description	18
7.1. Implementation plan.....	18
7.2. Monitoring.....	19

7.2.1. Monitoring Report (February 2007)	20
7.3. Evaluation	23
7.3.1. Hypotheses and indicators	23
7.3.2. Conceptual Framework	24
7.3.3. Research Methodology	24
7.3.4. Results	25
7.3.5. Lessons learnt	27
7.4. Recommendations	28
Bibliography:	29

Table of appendices

Appendix 1: Guiding Questions for the CNA Focus Group	30
Appendix 2: Detailed Implementation Plan	31
Appendix 3: Impact Performance Tracking Table	32
Appendix 4: Income History Records.....	33
Appendix 5: Savings Records	34
Appendix 6: Loans Record	35
Appendix 7: Evaluation Tool – Questionnaire on Micro finance.....	36
Appendix 8: Evaluation Tool – Sample Questionnaire on Nutrition	39

Table of tables

Table 1: Development Indicators from Burkina Faso..... 1
Table 2: Monitoring Plan..... 19

Table of figures

Figure 1: Political map of Burkina Faso 1
Figure 2: David tasting porridge during nutrition training 1
Figure 3: Some members of Papiers du Sahel with their children..... 1
**Figure 4: Mme Odile (in glasses) from the local health clinic explains different types of foods during
nutrition training..... 1**
Figure 5: Eugenia Ouedraogo Chairman, Papiers du Sahel..... 1
Figure 6: Logic Model..... 17
Figure 7: Conceptual Framework..... 24

Acronyms

AIDS	Acquired Immuno-deficiency Syndrome
BDS	Business Development Skills
CED	Community Economic Development
CIA	Central Intelligence Agency
CNA	Community Needs Assessment
CRS	Catholic Relief Services
DIP	Detailed Implementation Plan
F CFA	Franc de la Communauté Financière d'Afrique <i>(Currency used by members of UEMOA)</i>
GDP	Gross Domestic Product
HIV	Human Immuno-deficiency Virus
HKI	Handicap International
ICD	International Community Development
IFAD	International Fund for Agricultural Development
IPTT	Impact Performance Tracking Table
IR	Intermediate Result
NGO	Non Governmental Organization
SHG	Small Help Group
SNHU	Southern New Hampshire University
SO	Strategic Objective
UEMOA	Union économique et monétaire ouest-africaine <i>(Economic and Monetary Union of West Africa)</i>
UNCHS	United Nation Center for Human Settlement
UNDP	United Nation Development Program
UNICEF	United Nations Children's Fund

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1. Abstract

It has been proven that the poor have the desire and motivation to do something to change their situation. They may be short of ideas of how to wiggle themselves out of an uncomfortable situation but they surely have the inner resource when they are gently nodded in the right direction. This was proven in a project that was carried out in Burkina Faso among poor urban women.

The project further revealed that sustainable development cannot be attained without integration. To address the root causes of poverty; gender inequities, HIV/AIDS and the environment should be addressed together. Activities that provide and permit access to basic necessities like education and health should be integrated in the project too.

To assure sustainability of the project CED practitioner should avoid introducing complex technology or financially unattainable practices but should, to the extent possible, use local resources and build on the local knowledge. In this project local resource persons, locally available material – mostly recycled – were utilized. The project drew largely from local knowledge and values will ensure continuity of the activities even after external support has ceased.

Finally, following the principle of subsidiarity the management of the project activities should to the extent feasible be left to the beneficiaries. The targeted women in this project managed the savings and loan project, using the *self help group model*, to improve their personal businesses.

2. Executive Summary

This is a report of a project implemented by the author in Burkina Faso among urban poor women in partial fulfillment of the requirements for the Masters of Science in Community Economic Development (CED) taken at the Southern New Hampshire University (SNHU).

Burkina Faso is one of the poorest countries in world as shown by the statistics in Table 1. It was ranked 174 out 177 in 2005.

Burkinabe women are a particularly disadvantaged lot suffering from marginalization due to cultural and traditional beliefs that have relegated them to extreme poverty which is defined in the Millennium Development Goals as people who subsist on less than \$1 a day. Poverty among women and girls makes them vulnerable to sexual and gender-based violence, discrimination and some, in trying to fend for their families have been forced into prostitution predisposing them to Sexually Transmitted Infections including the HIV/AIDS.

To address the problems arising from this marginalization and their root causes, the Burkina Faso Women Empowerment and Welfare project was proposed targeting a group of 19 women who came together to form the Papiers du Sahel paper recycling project. The project goal was to **empower and improve the welfare of the targeted women**; By July 2007 the women will have increased their income by 30% from the base; (1) by increasing efficiency in the management of the paper recycling project, and (2) by diversifying their income generating activities through micro enterprise using community based savings and credit.

The project amplified the capacity of the women to increase efficiency and profitability of the existing paper recycling project while at the same time encouraging them

Table 1: Development Indicators from Burkina Faso

Some Important Development Indicators: Source: UNICEF (2005)	
Population	13.2 million
Fertility rate	6.5
Popn growth rate	2.9%
HIV prevalence rate	2%
Life expectancy	48
Urban population	19%
Urbanization rate	5%
GNI per capita (US\$)	400
Annual growth rate	1.3%
Annual inflation	4%
% share of household income	
Upper 40%	47
Lower 20%	18
Infant mortality rate	96
Under 5 mortality rate	191
Adult literacy	22%
Contraceptive prevalence	14%
FGM (Adults 15 – 49 yrs)	77%
Adult literacy	
Male	29%
Female	15%

to start alternative sustainable income generating activities through community based savings and credit techniques using the self help group model. The women were also empowered through training in Business Development Skills (BDS), HIV/AIDS and nutrition.

This ten months project (October 2006 – July 2007) was funded by the author himself to the tune of US\$ **3,593**. To ensure sustainability, the project deployed locally available knowledge, skills and resources.

3. Program Rationale

3.1. Background (Problem Statement)

Burkina Faso (formerly Upper Volta) achieved independence from France in 1960. Repeated military coups during the 1970s and 1980s were followed by multiparty elections in the early 1990s. Burkina Faso has a population 13,902,972. One of the poorest countries in the world, landlocked Burkina Faso has few natural resources and a weak industrial base. About 90% of the population is engaged in subsistence agriculture, which is vulnerable to harsh climatic conditions. Cotton is the key crop and the government has joined with other cotton producing countries in the region to lobby for improved access to Western markets. GDP growth has largely been driven by increases in world cotton prices. Industry remains dominated by unprofitable government-controlled corporations. The government maintains control over fiscal and microeconomic policies, including implementing reforms to encourage private investment. The bitter internal crisis in neighboring Cote d'Ivoire continues to hurt trade and industrial prospects and deepens the need for international assistance (CIA, 2006).

Women in Burkina Faso are a particularly disadvantaged lot suffering from marginalization due to cultural and traditional beliefs that have relegated them to extreme poverty which is defined in the Millennium Development Goals as people who subsist on less than \$1 a day. Poverty among women in Burkina is manifested in the lack of income; lack of productive resources sufficient to ensure



Figure 1: Political map of Burkina Faso

a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterized by lack of participation in decision-making and in civil, social and cultural life.

Poverty among women and girls makes them vulnerable to sexual and gender-based violence, discrimination and some, in trying to fend for their families have been forced into prostitution predisposing them to Sexually Transmitted Infections including the HIV/AIDS.

In 2003 it was estimated that only 16.6% of women were literate compared 36.9% of men. There is a very high maternal mortality rate mainly caused by hemorrhage and infection, which are responsible for about 72% of the maternal death cases. It is established that 55% of the pregnant women are anemic. Only 38.4% of the pregnant women benefit from prenatal care. Because of unhygienic conditions in which childbirth takes place prenatal death rate of 126 per thousand was recorded in 1995. The situation is aggravated by ignorance and poverty, the burden of domestic chores borne by women even when they are pregnant, ominous traditional practices and the lack of potable water (CIA, 2006).



Figure 2: David tasting porridge during nutrition training

The situation is aggravated by ignorance and poverty, the burden of domestic chores borne by women even when they are pregnant, ominous traditional practices and the lack of potable water (CIA, 2006).

Like in many African economies, due to the gender-biased distribution of resources, Burkinabe women lack access to land and other financial resources thus their productive potential is hampered. Consequently they are unable to purchase of inputs such as fertilizer, seeds, tools and machinery and the hire of extra labor that could improve their welfare. "Women are particularly disadvantaged in their access to formal credit services" (Saito, 1994) because (i) they rarely have the required collateral, and (ii) they lack information on the availability of formal credit as a result of lack of education and of mobility. This implies that fewer female farmers obtain credit from formal sources (IFAD).

Only a small number of women currently receive any financial services. The limited number of institutions offering sustainable credit and savings services is a significant constraint to improving household income in Burkina Faso. In addition, the few institutions offering credit are either unprofessional or do not offer business training to their clients. Worse still, they are unwilling to offer their services to the very poor who, in most cases, have no prior businesses (CRS, 2003).

On the socio-political scene women are equally marginalized. The participation of women in public offices is minimal. For example, in 2000 there were only 11,206 women in public service representing 25.3%. In 2003 there were only 4 women ministers out of 30 and 3 women mayors out of 57.

3.2.Literature review

3.2.1. Background:

The Burkina Faso Women Empowerment and Welfare Projects in a nine month project that aims at empowering and improving the welfare (income and nutrition) of the target beneficiaries. The project targets a group of 18 urban poor women who came together to form Papiers du Sahel, a cooperative that produces recycled paper products. The project hopes that by July 2007 the women will have increased their income by 30% from the base; (1) by increasing efficiency in the management of the paper recycling project, and (2) by diversifying their income generating activities through micro enterprise using community based savings and credit. This was achieved through the self help group model. Secondly, the women were empowered by gaining increased awareness of HIV/AIDS and nutrition.

3.2.2. The purpose of the review

This literature review seeks to explain the macro economic under which the proposed project is to be implemented. It discusses the social economic factors hindering economic development of the country with special emphasis on women. The literature review explains why women have been targeted for the project showing the special circumstances they are faced with and the potential they present. The factors discussed are education, health (and nutrition), HIV/AIDS pandemic, access to credit and culture and traditional beliefs and their effect on the women folk in Burkina Faso.

The literature review looks at the government policy relating to development with an emphasis on women and their access to credit. It argues for targeting women and providing them with financial services (savings and credit) through the self help group model. The review borrows from studies and experiences in Asia, Afghanistan and Niger in explaining the relevance and appropriateness of the proposed interventions.

3.2.3. Literature Review

The United Nations Development Program's Human Development Report (2005) ranked Burkina Faso at 175 out of 177 countries. Burkina Faso is one of the poorest countries in the world, with few natural resources and a weak industrial base. Majority of the population is engaged in subsistence agriculture, which is vulnerable to harsh climatic conditions (CIA, 2006).

The Ministry of Economy and Finance in the Poverty Reduction Strategy Program (2000) notes that despite important economic achievement, Burkina Faso's population has remained extremely poor. Burkina Faso still suffers from a huge gap in social services; basic education, basic health services, including reproductive health, drinking water, nutrition, hygiene, and sanitation. This may be attributed to the rapid rate of population growth (2.8 percent annually) and low labor productivity, particularly in the agricultural sector, which employs 80 percent of the working population. Moreover, the school enrollment ratio is one of the lowest in the sub region (the gross enrollment ratio was 41 percent in 1998-99, in which girls accounted for approximately 35 percent). In the health sector morbidity and mortality (particularly among infants and mothers) are very high, as a result of infectious and parasitic diseases and the rapid spread of HIV infection. Water supply remains insufficient to cover the entire urban and rural demand. The nutritional status is unsatisfactory. Nutritional requirements are still not being met adequately: In 1996 the figure was 2300 kcal, compared to 2500 kcal required. Women in Burkina Faso are still subject to reactionary prejudices and practices and have not been adequately incorporated into the public life of the country.

Participatory surveys of the perceptions of the poor regarding poverty reveal that the key factors for the urban poor are, in order of importance, climate-related hazards, low purchasing power, old age, and large family size (The Ministry of Economy and Finance, 2000). On the contrary the United Nation Center for Human Settlement (UNCHS) (1998) noted that the poor remain enmeshed in poverty because they are underpaid or earn inadequate return for their time if they are self employed. This is particularly the case for millions of Burkinabé cotton farmers who toil through out the year and hardly break even because their cotton can't compete in the international market flooded with subsidized cotton from the western world. The urban poor are equally challenged because they can't find employment, and if employed they are underpaid. Those running personal business are unable to improve them for lack of access to affordable credit.

Gning (2005) argues that the small-ruminant and cattle sub sectors provide a promising source of market growth in the livestock sector. She says it could significantly improve household livelihoods; however the sub sector cannot expand because of high transaction costs and lack of capital and access to formal credit. Formal credit institutions are out reach for the poor, especially women, because they have no collateral against which they could borrow. Secondly, with high illiteracy levels the majority of the poor have opted for traditional methods of saving in kind (buying grain or small ruminants) rather than in cash at banks. With no relationship with formal financial institutions they their access to *affordable* credit is further curtailed.

As a result the UNCHS (1998) points out that the poor, having little or no savings or assets of their own, are cut off from conventional credit sources and are forced to borrow at usurious interest rates from local money lenders. This is particularly so for poor urban women who have to raise huge families single handedly because their husbands are unemployed, sick or married to younger women. Sobrevega (2006) argues that the impact of HIV/AIDS on women and their dependants is catastrophic. The situation is made worse by cultural beliefs as a result of which “throughout sub Saharan Africa (Burkina Faso included) women are being systematically denied their basic property rights especially in the face of the death of a spouse from AIDS” (Sobrevega, 2006).

3.2.4. Development

There is a definite need for external interventions to break the vicious cycle of poverty in Burkina Faso. The Government is convinced that women are the driving force required for economic and social welfare within society. Therefore the Government considers that women’s participation in development is a key determinant in its development strategy (Ministry of Economy and Finance, 2000). It is important that the women are empowered to play an active role in the economic development of the country. This is particularly important because it has been demonstrated that women spend additional increments of household earnings differently (more productively) than men (Reilly, 2006).

The Ministry of Economy and Finance (2000) says, “Prevailing socioeconomic conditions and sociological and cultural constraints often explain women’s low level of participation in economic and public life. Women’s cooperatives grow vegetables and produce crafts for the tourism sector. However, the productivity of these activities is low due

to the lack of support services and of access to credit. The institutional mechanisms established for the purpose of granting credit to women are inadequate, making it difficult for women to avail themselves of credit facilities. To improve socioeconomic conditions for women, a network of financial institutions needs to be set up to attract savings and recycle them for investment purposes by means of medium and long-term lending to women”.

Chidiac (2006) agrees and states that women need to be “provided with tools to overcome financial barriers. Instead of creating a micro finance institution, savings and credit associations are a means of collecting funds that could later be disbursed as credit to members”. It is important that the solution to the lack of credit be homegrown; the women working to resolving their own problem, albeit with some external technical help. As UNCHS (1998) points out, community based savings and credit groups have emerged as effective medium through which credit can reach the poor. The poor members can play the central role in accumulating the savings, setting the terms of credit and guaranteeing the monies borrowed are paid back.

The women selected income generating activities that are of interest to them and are relevant to their needs. The projects could include the raising of small ruminants as discussed by Gning (2005), poultry, buying and selling of cereals etcetera. The savings and credit associations would be managed by the women for the women. This would boost the members’ self esteem and confidence as they manage their own destiny.

4. Community Needs assessment

Women in Burkina Faso are a particularly disadvantaged lot suffering from marginalization due to cultural and traditional beliefs that have relegated them to extreme poverty which is defined in the Millennium Development Goals as people who subsist on less than \$1 a day. Poverty among women and girls makes them vulnerable to sexual and gender-based violence, discrimination and some, in trying to fend for their families have been forced into prostitution predisposing them to Sexually Transmitted Infections including the HIV/AIDS.

The community needs assessment sought to find out what are the women's felt needs and also find out how those needs could be addressed.

4.1. Targeting

The target community is a group of 18 impoverished women who came together to form Papiers du Sahel, a self help group registered as a cooperative in 2001. The women engaged in running a paper recycling project hence the name of the SHG. These women, who initially did not know how to open a book, are now learning about financial management, marketing, quality control and all of the manual production skills that go into producing beautiful handmade paper products. The project pays each woman an approximate 15,000 F CFA per month (approximately \$346 per year). The project has not been able to increase its revenue to sustainable level due to lack of marketing skills, inherent production inefficiencies and high cost of recycling process.



Figure 3: Some members of Papiers du Sahel with their children

The women are divided into two working groups of nine women each. Each group works for one week while the other one rests. The following week the other group reports to work and continues with the projects started by the other.

4.3 Research methodology

4.2. The Assessment

The assessment was conducted through review of literature, several meeting with the group members and with the sponsor of the paper recycling project Ms. Beth Jacob.

4.2.1. Preparation for the CNA

Initial contacts with the group were made through Ms. Jacob who provided insights to the SHG's activities and composition. Initial ideas of possible interventions were discussed with her and refined as necessary. The main concern was to ensure additional activities would not derail the existing paper recycling project.

To help understand the subject of the needs assessment and the culture of the target community several key informants ranging from farmers already raising small ruminants in the city, program managers in local non governmental organizations to a local private veterinary doctor were interviewed. This helped inform the guiding questions. In addition, the history and reports of the Papiers du Sahel available on the internet available at <http://www.sahelprojects.org/women.html> were reviewed.

Guiding questions ([Appendix 1](#)) were prepared in English and pre tested with staff in the CRS office. Revisions and amendments were made to guiding questions to add clarity to the questions.

Initial meetings were prearranged with the women through Ms. Jacob. The women were forewarned of the interest to work with them on an additional IGA, at the time animal husbandry.

4.2.2. Venue of the meeting

From interviews with Ms. Jacob it was decided that it was best to hold the meeting at the Papiers du Sahel for two reasons: 1. The women would be at ease in familiar surroundings thus permitting them to concentrate on providing accurate answers to the questions, and 2. There were was no funding for renting an external/alternative meeting room and pay for transportation.

4.3. Research methodology

Secondary research was conducted to collect already known and available information from key informants and the internet.

Primary research involved face to face meetings were with the target clients. Exploratory methods were used prod for answer and to clarify the situation. Guiding questions were developed to ensure that discussion remained focused on the subject at hand. The research was entirely qualitative.

4.4. Results of the Community Needs Assessment

4.4.1. Analysis of the community

The members of Papiers du Sahel have formed themselves in to two sub groups of nine which are very cohesive based on trust and solidarity in the fight against poverty. The women, 83% illiterate, have over the years managed their financial affairs by trusting their leaders. They have supported each other through joyous times (births of children), sickness, bereavement, domestic violence and poverty. They diligently work together, stand together in their dark moments and hope for a brighter future.

Two of the women hold bank accounts which manage the finances of the group. The group's revenue is kept in either of the account and at the end of the month they assemble together and decide how much goes to paying recurrent costs like rent and share the net profit. In some months the income is less than \$20 after a months work.

The meager income notwithstanding, the women run a ROSCA in which they contribute 2,500 F CFA per month (about \$5). The money is given to one woman. In good times they can contribute \$10 each and give to two women.

4.4.2. Analysis of the need

The paper recycling project is the only source of income for the members of Papiers du Sahel – about \$28/month. They depend on this income for all their household needs including food, medication, clothing and school fees for their children. Their husbands are either unemployed or are unwilling to provide any support to them because they have other wives. In terms of difficulties they either borrow from each other (free of interest), or from relatives (which are not always willing to lead) or from money lenders (at exorbitant interest rates).

Except for two women who have bank accounts used for SHG's money, the others don't have any relation with banks. Some have to leave their money at the project to keep it away from their husbands who are likely to misuse it.

The women have wanted to start other income generating activities but they have not had capital. Even starting a rabbit raising project is difficult because they need material to build shelters and buy the initial animals.

4.4.3. Raising Small Ruminants

Initially the women were excited at the possibility of starting a loan scheme that would give them capital to buy animals that they could keep at home. However, on further discussion only three of the 19 said they could raise the animal at their homes. Problems sited by the others ranges from: husbands' interference in the project, the compound is too crowded because the woman leaves with her co-wives, and the inability to let the animal graze outside as it is forbidden by the city authority.

The women resolved to propose activities that would not infringe on others in their homes. Those who could raise animals acquired some when the loans were disbursed. The women collected recyclable construction material – old timber and used roofing sheets – for building shelters for the animal.

4.4.4. Micro Enterprise

The women were very excited at the option of being able to part of their income within the group. This is set to start immediately (with income from October sales). They were also excited at the possibility of taking out loans to run their little businesses. They noted lack of skills to manage the funds received from the loans to ensure returns.

Training in Basic Business Development Skills was arranged to impart knowledge on how to start small businesses prior to loan disbursement. Each woman, with the encouragement and support of the trainer, decided what income generating activity she would run with the initial loan.

4.5. Conclusion

Based on the needs identified above and the capacity of the group, it was deemed appropriate not to develop an animal husbandry project for the women as it would be too restrictive and possibly it would not succeed due to the identified constraints. Instead, a microfinance project was developed using the SHG model. The project provided financial services (saving and borrowing) to the women who hitherto had no access to banks. A saving incentive in form of a matching grant was provided to the women group to boost the loan fund. They were free to use the loans to meet consumption or investment needs as they deemed fit. This project provided economic benefits to the women and encouraged mutual assistance, comradeship and co-operation that were already evident in the group.



Figure 4: Mme Odile (in glasses) from the local health clinic explains different types of foods during nutrition training

In addition, support was provided to the paper recycling project to improve its profitability. To counter social issues relating to HIV/AIDS, training will be provided to enhance members understanding of the diseases that affect 30% of the members.

5. Organization (Papiers du Sahel)

Papiers du Sahel is self help group that was started in 2001 by 20 impoverished women. They run the paper recycling project. These women, who did not know how to open a book, are now learning about financial management, marketing, quality control and all of the manual production skills that go into producing beautiful handmade paper products.¹



Figure 5: Eugenia Ouedraogo
Chairman, Papiers du Sahel

The group is run by a democratically elected president and committee comprising of a vice president, treasurer, and a secretary. Their social capital, cohesiveness and willingness to learn are their greatest asset.

5.1. Staffing

The project was managed by a Project coordinator and a committee comprising members of Papiers du Sahel. They received technical and financial management assistance from two volunteer expatriate women who have extensive skills in organizational and financial management, and networking with other resource organization. The group leadership demonstrated mastery of the group's dynamics and was able to motivate the members to desired goals.

The group drew support from CRS/BF's microfinance department who offered training in business development skills and introduced the members to group banking in microfinance.

¹ Papiers du Sahel. <http://www.sahelprojects.org/>

6. Project Design Framework

This section discusses the goals and objectives set out at the beginning of the project. The goal was achieved through two strategic objectives (SO). For clarity purposes and to ease the monitoring process the first strategic objective was broken into two distinct intermediate results (IR).

6.1. Program goal

Improve the welfare of the members of Papiers du Sahel Self Help group.

6.2. Objectives and expected results

Objective 1: By the end of the project the INCOME of the targeted women will have increased by at least 30%.

Intermediate result 1.1: By the end of the project the targeted women will have increased income from paper recycling

Intermediate result 1.2: By the end of the project 77% of the targeted women will have diversified income through micro enterprise

Objective 2: By the end of the project the targeted women will have been empowered

6.3. Logic Model

The figure below is a diagrammatic presentation of the project; the situation that the project sought to address is on the far left. It shows the inputs which were required to address the problem and the outputs; grouped into activities carried out and the groups targeted. It also shows expected outcomes grouped into short, medium and long term.

Situation	Inputs	Outputs		Outcomes		
		Activities	Reach	Short term	Medium term	Long term
Poor living conditions	Volunteers	Training women in EDS	Women group members	Members acquire ED skills	Improved efficiency of production process	Change in income
	Microfinance specialist	Developing SHG rules and regulations		Members aware of importance of saving	Members are taking loans to fund their businesses	
	Funding	Sensitization on HIV/AIDS Counseling	Group members families (children & Husbands)	Members are aware of HIV/AIDS	Better diet at the household	Better nutrition
	HIV/AIDS specialist					
	Nutritionist	Training in nutrition	Potential recycled paper products users	Customers are aware of products	Customers purchasing recycled products	HIV+ members are living positively
	Project coordinator	Marketing				

Figure 6: Logic Model

6.3.1. Critical assumptions

The accomplishment of the outcomes set in the above logic model was subject to the following key assumptions:

- Economic and political stability will be sustained to enable the continued recycling of papers and sale of the products, and for the women to start further income generating activities.
- The existing social capital among the women will continue to exist.
- The men in the lives of the targeted women will not interfere with the income generating activities they start with the loans from the project

7. Program Description

7.1. Implementation plan

The project improved the welfare of the members of Papiers du Sahel women group by empowering them to run the paper recycling more efficiently and enabling them to diversify their income generating activities.

To boost the existing paper recycling project, the project intended to hire a consultant to review existing marketing channels and make recommendation on how the local market potential could be tapped. The findings of the consultant were to be used to design training for selected members of the group, to enable them optimally capitalize on the opportunities available to them. The training modules were envisioned to consist of marketing, communication, and bookkeeping. They trainee were to be exposed to door-to-door marketing and Internet marketing of their products. The aim was increase the sale of the recycled paper products.

This activity was however not carried out since it was discovered that the marketing problem that faced the group was related to the location of their business premises. The project offered financial support to the group to speed up the relocation and the results were immediately evident. From a back street in the slums of city the group rented premises within the Village Artisanal in Ouagadougou which frequented by tourists and sorts of visitors. Their sales more than tripled overnight confirming the viability of the recycling project.

Since the recycling had attained self sustenance the women decided that the 18,000 F CFA provided to the group to help pay the rent would be saved in the SHG to boost their loan fund.

7.1.1. Self Help Group

The women were encouraged to form a self help group. The women were given skills required to run a community based savings and credit using the self group model. The women, under the guidance of the project coordinator and the author, formulated rules and regulations to govern the saving and credit. The women were provided with Business Development Skills and encouraged to diversify their income generating activities with the money borrowed from the SHG.

The women were offered a matching grant calculated at 50% of the amount saved per month to assist build their loan fund. By the end of the project the women will have completed a full cycle of loans and will have gained sufficient experience to run the savings and credit without external support.

The project empowered the women on matters relating to HIV/AIDS and nutrition. The project held workshops with the members of the group to sensitize them on matters relating to HIV/AIDS. The members were encouraged to openly discuss the problem of AIDS in the community and how they can contribute to the solution. The topics to be discussed included; importance of knowing ones status, dealing with stigma, discussing AIDS in a family context, the importance of good nutrition for the infected, etcetera.

7.2. Monitoring

The project was monitored on a regular basis. Monthly monitoring reports were written outlining progress made, problems encountered and giving recommendations. The monitoring reports were used to assess the efficiency of the implementation and make decisions as to whether changes are necessary. The matrix below denotes the information that was collected, the person responsible and timing.

Table 2: Monitoring Plan

Project Outputs	Indicators	Data source	Method of data collection	Person responsible	Time frame
Training in BDS	# trained	Training attendance records	Observation/ refer to records	Project coordinator	Jan – Mar 07
Training in Nutrition and HIV awareness	# trained	Training attendance records	Observation/ refer to records	Project coordinator	Jan – Mar 07
Provision of access to savings	# having voluntary savings	Savings records	Observation/ refer to records	Project coordinator	Oct 06 – Jul 07
	Amount saved	Savings records	Observation/ refer to records	Project coordinator	Oct 06 – Jul 07
Provision of access to credit	# of loans taken	Loans records	Observation/ refer to records	Project coordinator	Feb – Jul 07
	Amount (\$) taken in loans	Loans records	Observation/ refer to records	Project coordinator	Feb – Jul 07
Welfare improvement	# of IGA started	Individual members and records	Observation/ refer to records	Project coordinator	Apr – Jul 07

An Impact Performance Tracking Table (IPTT), Appendix 3, represents the activities that were carried out and the performance targets set for each of them at the beginning of the project. The IPTT, which was organized in terms of strategic objectives and the respective intermediate results, was closely linked to the Detailed Implementation Plan (DIP), Appendix 2. They both served to ensure that all the benchmark targets are closely monitored.

7.2.1. Monitoring Report (February 2007)

Summary:

The Burkina Faso Women Empowerment and Welfare Project is a nine month project running from October 2006 to July 2007. The goal of the project is “to improve the welfare of the members of Papiers du Sahel women group”.

This periodic progress report covers the first **five** months of implementation. Successes achieved within the reporting period especially the setting up of the self help group have been highlighted in this report. Equally, the report addresses the problems encountered and proposes ways of combating them in the future. This report is cumulative thus it covers issues that were reported in previous reports (Oct – Nov 2006)

Owing to the nature of project and the fact that it is only five months into its implementation certain activities have not been accomplished and as such there is nothing to report in those areas. Impact indicators have not been measured; the report focuses monitoring indicators. Some changes to the implementation plan are proposed at the end of the report. They take into account lessons learnt and the changes to important assumptions.

IMPACT INDICATORS

By July 07, 75% report having better nutrition in the household:

Data has not been collected to measure changes in the nutrition at the household level. Since the project has been running for only five months and the planned nutrition training has not taken place.

By end of July 07, 50% report having increased property base:

Baseline data was re-validated and the annual income of the target population, members of Papiers du Sahel, adjusted as follows: \$341 for year 2004; \$416 for year 2005; and \$362 for 2006. A higher income was recorded in 2005 owing to the bi-annual art exhibition (SIAO) and film festival (FESPACO) which are held in Burkina Faso. The activities occur again in 2007. Achievement of this impact indicator will be measured during the mid term evaluation at which time several of the planned activities will have started.

Objective 1: By the end of the project the INCOME of the targeted women will have increased by at least 30%

Intermediate result 1.1: By the end of the project the targeted women will have increased income from paper recycling:

There has been a remarkable increase in monthly income of the members from paper recycling from an average of \$29 in 2006 to an average of \$57.50 in the past four months. The last two months have seen unprecedented growth in the sales of recycled paper products mainly due to the art fair (SIAO) held in Ouagadougou in November/December and the just concluded film festival (FESPACO). The market was bullish in December propelled mainly by higher demand from Christmas shoppers. In January the group moved their premises to a better location which is currently awash with clients from all walks of life.

1.1.i. By Feb 07, 3 women will be trained in BDS

In February a training attended by 18 of the 19 members was held. The women were given business development skills and encouraged to take loans to open small businesses. The training was conducted by a volunteer from Catholic Relief Service microfinance department.

Intermediate result 1.2: By the end of the project 77% of the targeted (19) women will have diversified income through micro enterprise

1.2.i. By Dec 06, 2 SHG will be formed (trained)

The 19 targeted women have formed themselves into two separate groups which form part of the bigger Papiers du Sahel. They have received training in the management of the SHG. The project coordinator continues to provide technical assistance in areas of accounting, completing loan forms and savings cards.

1.2.ii. By Feb 07, 100% have voluntary savings

A 100% of the targeted members have voluntary savings averaging \$32. A total of \$612 has been saved by the group members. The members decided to convert funds donated to the group to support administrative cost of the recycling project to savings in the SHG. This has boosted their loan fund.

1.2.iii. By July 07, 100% have access to loans

Eleven out of the 19 target women have taken loans ranging from \$20 – 40. The average loan amount is \$36.

1.2.iv. By July 07, 77% of women have diversified IGA

The 11 women who have taken loans indicated that they were to use the funds to start income generating activities ranging from selling cereals, groundnuts, fabric and cakes. Since the loans were taken in February the IGAs have not been monitored.

Objective 2: By the end of the project the targeted women will have been empowered

Intermediate result 2.1: By the end of the project the targeted women are empowered

2.1.i. By end of project 100% have benefited from HIV/AIDS training

2.1.ii. By end of project 100% have benefited from NUTRITION training

Challenges to project implementation and proposed changes

- The changes in location of the Papiers du Sahel's premises and the resulting increase in business has confirmed the viability of the project. It is no longer necessary to "hire of a consultant to conduct a market study on the viability of the recycling project" as proposed in the implementation plan. This activity will therefore be dropped.
- Due to the higher demand on the target members' times it has been hard to arrange trainings as scheduled in the implementation plan. Nutrition training is scheduled in March. AIDS awareness messages have been integrated in other meetings (including the BDS and Nutrition trainings) and will therefore not be carried out as a separate activity.
- Project evaluation is scheduled from May 13th to 25th, 2007.

7.3. Evaluation

A baseline survey was conducted at the beginning of the project to gauge the target community's level of development and take stock of the knowledge and skills. Another evaluation was conducted in May 2007 to measure progress against the baseline. It is worth noting that the evaluation was conducted only after seven months operation of a ten month project and only after the members received their first loans. Therefore, certain expected and desired impacts had not been realized at the time of the evaluation.

7.3.1. Hypotheses and indicators

The evaluation sought to prove or disapprove the following hypotheses:

1. By participating in the project participants would have access to saving and credit services. This hypothesis was measured by:
 - # of participants with savings and amount saved
 - # / amount of loans taken
2. By participating in the project participants would become more aware of HIV/AIDS. They would understand the means of transmission, the management of those who are already infected and the importance of nutrition in the management of PLWHA. This was measured by:
 - # of participants in each training
 - # reporting to have be more aware of HIV & importance of nutrition in combating the disease
3. By participating in the project participants would increase their earning capacity. This was measured by;
 - % change in income

7.3.2. Conceptual Framework

The hypotheses discussed above are depicted in the framework in Figure 7 below. The conceptual framework is closely linked to the logic model, figure 6 above. While the logic model set expectations of the project the conceptual framework represents the impact of the project at different levels; the individual, the household, the enterprise (Papiers du Sahel) and the community at large.

The framework shows the interrelation between impact achieved at the individual level and other levels of the members' lives, families, enterprises & their communities. For instance, increased knowledge and skills among participants resulted in better nutrition at the household, improved performance at the enterprise and improved livelihoods at the community level. It is important to underscore that one impact at the individual was found to have a cascading effect causing impact at several levels.

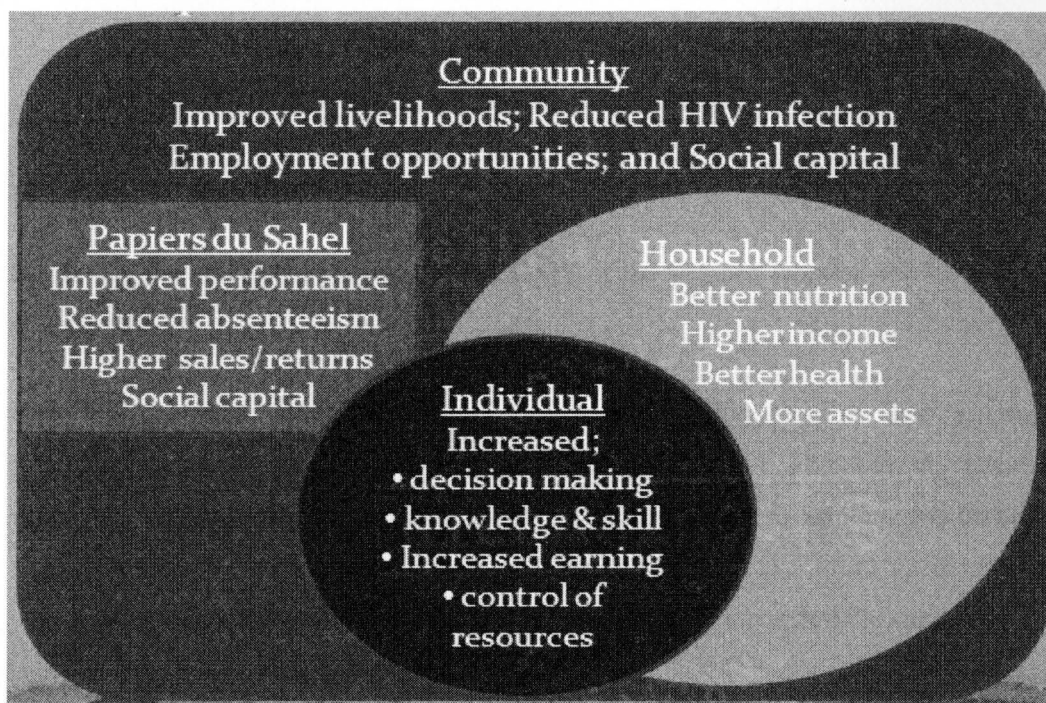


Figure 7: Conceptual Framework

7.3.3. Research Methodology

The evaluation process sought to assess the impact of the project on the participants. The fundamental question was whether the objectives of the project had been achieved or not. If they had been achieved, to what extent? If not, why? It also sought to determine if there

were any negative or positive unintended results. Finally the evaluation provided implications of the project.

Firstly the evaluators analyzed monitoring data that had been collected over the life of the project. This included information history of income from the paper recycling project; training attendance; savings records (number of women saving regularly and the amount); and loans records (number of loans taken, amounts of loan, the purpose of the loans and repayment records). See appendices for sample monitoring tools. Appendix 4: Income History Records; Appendix 5: Savings Records; and Appendix 6: Loans Record.

Secondly, a select number of women were interviewed to get their perspective of the project and gauge its impact on their lives. Since most of the project participants are illiterate the questionnaire (in French) was administered by a consultant and the Project Coordinator. Appendices 7 and 8 show the tools that were used to collect data.

Thirdly, the women were invited for an open forum where they freely aired their opinion and explained their perceived benefits of the project.

7.3.4. Results

SO 1: By the end of the project the INCOME of the targeted women will have increased by at least 30%.

Results: After seven months of implementation the monthly average income per member increased from \$31 per month in 2006 to \$51. This was an increase of 64% compared to a target of 30%. This increase is partly attributable to the project but also to the relocation of the Papiers du Sahel's premises to a more visible location. The new location was more accessible to tourists and this boosted the sales.

Owing to the short duration of the project it was not possible to measure the income earned from income generating activities started using the loans the participants. This was due to the fact that most of the loans were disbursed less two months to the evaluation. Impact will only be measurable within six months of receiving loans.

IR 1.1:By the end of the project the targeted women will have increased income from paper recycling

Results: The monthly average income per member increased from \$31 per month in 2006 to \$51

IR 1.2: By the end of the project 77% of the targeted women will have diversified income through micro enterprise

Results: By the time of the evaluation, 100% of members had started saving in the SHG. A total of \$957 equivalent to 467,250 F CFA had been saved (see Savings Records, Appendix 5). Eighty four percent (84%) of the members took loans compared to a target of 77% by the end of the project. Sixty nine percent (69%) of those who took loans intended to use the loans to start income generating activities or improve existing ones. A total of \$625 equivalent to 305,000 F CFA had been disbursed as loans.

The businesses started by the members who took loans included animal husbandry (pigs, rabbits and sheep) and merchandising (charcoal, firewood and charcoal). Some of the members used their loans to pay school fees for their children while others used the money for medicines.

SO 2: By the end of the project the targeted women will have been empowered

Results: The women were empowered through several training sessions facilitated by local resource persons. They were sensitized on the need for savings, borrowing and investing. They were offered skills to start small businesses. They were also offered nutrition training with an emphasis on nutrition to vulnerable groups including; children, pregnant women and chronically ill persons.

In addition, participants were offered private HIV/AIDS counseling sessions by local resource persons.

Of the participants interviewed, 57% said, with higher income they were given more consideration in the family while decisions were taken. Forty three percent (43%) said they had better quality of life while 29% said their family enjoyed a better nutrition owing more to knowledge acquired rather than change in income.

Unintended Results: This was neither an education nor a health project hence it was not envisioned that the loans issued to the members would be used for purposes other than starting income generating activities. The project hoped that the resources would be invested in revenue generating activities to mitigate the burden of paying the loans. Twenty eight (28%) of the loans were thus deemed diverted from intended use; 14% to buy medicine and another 14% to pay school fees.

7.3.5. Lessons learnt

Illiteracy was found to be a major impediment to the participants of the project. The fact most could not read or write meant they were unable to keep records of the amounts invested or earned from their income generating activities. Thus it was difficult to assess the viability of these activities.

Ill health was raised as deterrent for some of the women to take loans for investment. This was particularly common among the participants living with HIV. Access to antiretroviral drugs would be enable these participants regain their capacity to work.

The social capital among the participants has increased as they have rallied together to confront their problems together.

The project revealed that sustainable development can only be attained with integration. To address the root causes of poverty gender inequities, HIV/AIDS and the environment should be addressed together. Activities providing and permitting access to basic necessities like education and health should be integrated in the project too.

It was evident that the poor have the desire and motivation to do something to change their situation. They may be short of ideas of how wiggle themselves out of an uncomfortable situation but they surely have the inner resource when they are gently nodded in the right direction. In addition, the participatory approach used in the implementation of the project promoted ownership of the process and resources by the members of Papiers du Sahel. This will ensure sustainability of the project after the withdrawal of external funding.

Local resource persons, locally available material – mostly recycled – and the fact that the project drew from local knowledge and values will ensure continuity of the activities even after external support has ceased. The project did not introduce technically complex or financially unattainable practices but instead promoted easily replicable practices at the local level. The women group managed the savings and loan project, using the *self help group model*, to improve their personal businesses.

Finally, it was amazing how a little effort can yield so much fruit. Sow a seed in fertile ground, under the right conditions and you shall surely reap a harvest.

7.4. Recommendations

Members' savings and interest earning from loans will be sufficient to run the project in the short run but as they (members) continue to expand their income generating activities there will be increased demand for bigger loans. It will be necessary for the self help group to be linked to local microfinance institutions that can advance them funds to boost their loan fund.

The project did not introduce technically complex or financially unattainable practices but instead promoted easily replicable practices at the local level. These techniques and skills could be extended to other women groups in Burkina Faso so they too could be benefit from the success achieved through project.

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