

Women's Empowerment:

Strategic Impact Inquiry Research Summary

The Context: In rural Mali, both economic and administrative infrastructure are nearly non-existent. In Ségou, a multi-ethnic region, the Bambara and Peul (the two principle ethnic groups in the region) are patriarchal societies and women's subordination is generally accepted. There is little political representation of women and they have little decision-making power in households.

The Project: CARE Mali focused on its Musow Ka Jigiya Ton (MJT) system of women's village level savings and loans (VSL). MJT started in 2000, and CARE Mali has applied it in all projects and programs – affecting about 53,000 women at the time of evaluation in 2006. The MJT primarily builds women's capacity to manage funds. Through financial autonomy, MJT hopes to enable women's empowerment within families and communities, though it was not designed for social empowerment itself and lacks clear objectives or strategies in terms of empowerment. The MJT system:

- Increases capital through weekly member contributions and interest paid on loans;
- Does not provide any capital to groups; and
- Allows women to save and borrow funds corresponding to what she can manage.

CARE Mali's Strategic Impact Inquiry (SII):

For the SII, CARE Mali's key guiding research questions were:

- What impact does the MJT method have on the improvement of economic conditions of women and their families?
- What impact did the MJT system have on women's empowerment?
- In what ways does programmatic context affect the MJT system's impacts?

To answer the research questions, the SII investigated two hypotheses:

- The MJT system allows improvements in the socioeconomic status of women and their households.
- The MJT system empowers women by reinforcing their capacity to take action and influence socio-cultural structures.

The Methods: CARE Mali's SII used a mixed methods approach, engaging in both qualitative and quantitative methods of inquiry:

RESEARCH DESIGN

- **Research Team:** CARE Mali staff and external qualitative research consultant
- **Workshop:** With CARE Tanzania and CARE USA, plan research design

DATA COLLECTION

- **Overview:** 10 days, 12 villages in 3 sites, 328 households
- **Quantitative Questionnaires:** Levels of empowerment for members and non-members of VSL and economic security
- **Focus Group Discussions** (16 groups): Women's empowerment -- characteristics, networks, roles in society and household; perceptions of CARE's work
- **Semi-Structured Interviews** (52 respondents): Case studies around empowerment work and women
- **Other Participatory Tools:** Venn diagrams, classification tables, seasonal calendars

DATA ANALYSIS

- **Bivariate data analysis** to compare participants and non-participants
- **Triangulation:** Data validation across methods, locations and researchers

Limitations

- Time and resources limited study coverage of communities in scope and depth.
- The absence of baseline data limited comparison of participants/non-participants.

The [Strategic Impact Inquiry](#) (SII) seeks to evaluate CARE's impact on women's empowerment. For CARE Mali's full SII report, please contact: pqlibrarian@care.org.

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MALI

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Women's Own Views on Empowerment:

AGENCY

Engaged in income generating activities/jobs to meet household needs
Able to have children
Productive
Able to take responsibility for herself

STRUCTURE

RELATIONS

Has husband and children

Impact on Empowerment

Implications and Further Questions:

MJT's impact on Household Livelihood Security seems insufficient for deep and durable changes in human conditions of women and their households.

- Encourage groups to evolve to group-based forms of income generating activities.
- Adjust strategies to local contexts and realities (weak and distant markets, fragile safety nets) for economic security as a foundation for empowerment.
- Put VSL groups in relationships with microfinance institutions and ensure the terms of relationships are defined and negotiated by women themselves.
- Focus on quality and not quantity of groups put in place.

While MJT made significant gains in women's agency, its impacts do not translate into deeper changes that could sustainably promote empowerment.

- In rural Mali's austere economic and social context, CARE must promote an approach toward more holistic empowerment of women.
- Link MJT strategically to empowerment's 3 dimensions; clarify their definitions and measures.
- Identify pathways and synergies of action between women's empowerment/socio-economic well-being based on women's perceptions, for long-term strategies for social change.
- Understand ideas/aspirations of women in empowerment and livelihood security.
- Analyze the politics and norms that constrain women's empowerment and encourage grassroots structures to lobby for women's rights.

In order to effectively adjust programming strategies for women's empowerment and lasting social change, CARE Mali is considering a number of key questions:

- How do we break with old approaches to confront the *fortress* of gendered power structures, which most of our programs that aim at empowerment have avoided?
- What approach is there for conscientization, and clarifying values of men and women?
- What are partners' needs in design, implementation, monitoring and evaluation of holistic empowerment programs? How can we trace a mutual learning process?
- What partnerships and synergies must we consider when executing projects?
- How to reconcile implications of integrated approaches with the founding principles of VS&L (mobilizing internal resources, not external ideas/resources)?
- What is the entry point for a more integrated approach to VSL?

Agency	Structures	Relations
<ul style="list-style-type: none"> • Rise in self esteem, though almost half still uncomfortable speaking in meetings • Only half of participants did income generating activities • Trainings beneficial according to members, but effect on knowledge questionable* • No impact on: weak household decisions; financial self-sufficiency; children's education, health, food security, economic well-being* • Less household vulnerability, women contribute more to household expenses • Greater control over lives, skills to manage income-generating projects, mobility 	<ul style="list-style-type: none"> • Access to credit. No domino effect linking credit access to wealth, or women's economic or decision-making power • Does not help women to identify/act on norms that limit empowerment • No participation in community groups/councils, though more members politically active • Maintenance of gender status quo in decision-making or capacity to influence structure 	<ul style="list-style-type: none"> • Open communication between members and spouses • Greater social cohesion, interaction and harmony among women • Rising tensions, negative reactions as men unable to maintain role of provider and VSL targets women

**Discrepancies between reported impact from qualitative discussions and data from quantitative data collection*

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