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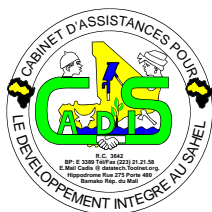
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## **EVALUATION REPORT**

**EXTERNAL EVALUATION OF THE ASSISTANCE  
PROGRAM TO EDUCATION AND FIGHT AGAINST  
POVERTY  
(PAELP 2003 – 2007)**



***CADIS, Bamako July 2007***

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## **LIST OF ACRONYMS AND ABBREVIATIONS**

1. ACCORD Sahel 1: Association for Cooperation and Research for Development Sahel 1.
2. ADENORD – Mali: Association for the Development of the Northern Part of Mali
3. AGR: Income Generating Activities
4. CADIS: Assistance Cabinet for the Integrated Development in Sahel
5. CAP: Center for Learning Animation
6. CENAFOD: National Centre for Assistance and Training for the Development of Human Resources
7. FS: Stromme Foundation
8. GIE: Economic Interest Grouping
9. IEC: Information, Education, Communication
10. OI: International Organisation
11. ONG: Non Governmental Organisation
12. PRODEC: Ten Year Program of Education
13. RAC: Administrative Network of Communication
14. SAF: Section Functional Literacy
15. WID: Women In Development
16. AMSS: Malian Association for Survival in Sahel
17. ISAG: Initiative for Food Security of Goundam
18. PAELP: Assistance Program to Education and Fight against Poverty
19. CCS/SFD: Control and Surveillance Cell of Decentralised financial Systems

## **1. INTRODUCTION**

### **1.1. Context and Justification of the Evaluation:**

This study is done within the context of the external evaluation of the Assistance Program of Education and fight against poverty (PAELP 2003 – 2007) which is the result of three projects funded previously by Stromme Foundation since 1998 in the region of Timbuktu. These projects are:

- The Assistance Project to the repatriated cattle breeders of Farach (1998-2002) and the Assistance Project to the farmers – cattle breeders of Essakane (2000 – 2004) implemented by the NGO ADENORD – Mali in the Commune of Essakane, circle of Goundam.

- The TAMSILDHAT integrated development (1998-2002) implemented by the NGO BADS in the Communes of Ber, Alafia, Timbuktu, Salam (circle of Timbuktu), Tina Aïcha, Gargando (Circle of Goundam) and Haribomo (Circle of Gourma Rharous).

The evaluation of these projects in 2002 recommended the development by the NGO ADENORD – Mali of a development program covering the intervention areas of these two NGOs and by taking into account the two components: Micro finance and Education.

Eight Communes were concerned by the program: These communes are: Timbuktu, Ber, Salam, Alafia, Essakane, Bintagoungou, M'Bouna, Tina Aïcha.

The goal of the program is to contribute to a sustainable and equitable human development which will benefit to poorest and dropped out groups.

The overall goals are as follows:

1. Increase the economic capacities of the populations in the intervention area in general; poor people and women in particular by favouring their access to loans/savings.
2. Ensure the access of vulnerable people to production services and means
3. Ensure the representation and advocacy of the interest of vulnerable groups within the socio professional organisations.
4. Create local skills in the area
5. Ensure the acquisition of organisational and institutional capacities of credit structures

Specific objectives of the project:

- Improve the schooling rate of the children in general
- Create local skills in the area
- Ensure the acquisition of organisational and institutional capacities of credit
- Increase the economic capacities of the populations in the intervention area.

In order to achieve these objectives, the following activities have been developed:

- Literacy /reflect, post literacy
- Various trainings (training of vet assistants, trainings of teachers)
- Assistance brought to school canteens
- Provision of school supplies

- Assistance in the training of children at risk who are living in an unfavourable social and economic situation (These are children of poor parents and deaf-and-dumb children).
- In the Area of micro finance:
  - Assistance in the setting up of credit and savings banks
  - Assistance in the granting of funds for credit and monitoring of repayment.
  - Training in enterprise management mainly in accountancy, financial and administrative management of banks. The basis of all this information is indeed literacy/reflect.
  - The institutional reinforcement of the banks and the improvement of Governance within the structures through trainings on associative life.

Thus, after five years of intervention, it is necessary to have a retrospective view to measure the accomplished tasks, analyse the relevancy of the approaches and strategies, appreciate the quality of accomplished results, evaluate the positive and negative effects of undertaken actions to make appropriate adjustments to better accelerate development to the advantage of the program target groups according to the objectives and expected results.

## **1.2. Objectives of the evaluation:**

From the terms of reference, the overall objective of the mission is not only to appreciate the program impacts but also to deepen the intervention domains for a new programming in the area of education.

As to the specific objectives of this evaluation, according to the terms of reference (see appendix of this report), they are formulated below:

- 1) Ascertain the relevancy of the approaches and realizations in relation to expressed needs and to the context;
- 2) Determine in what extent and manner the objectives of this project are implemented and analyse the differences between the forecast actions and realizations.
- 3) Appreciate constraints encountered by the project teams on the field while implementing the projects;
- 4) Appreciate the taking into account of the concerns of vulnerable groups ( women, children) in relation to all the aspects of the project (activities to be carried out and expected results);
- 5) Measure the project impact at the level of beneficiary populations
- 6) Make an analysis of noticed strengths and weaknesses and propose alternatives;
- 7) Emphasize the education of children at risk and integrative literacy;
- 8) Determine the comparative advantages of the team.

## **1.3. Expected results:**

The expected results of this external evaluation are the following:

1. Appreciate the impact of the program, including the impact on income of bank members in relation to the credit activity, the literacy rate in the project areas and

children going to school compared to the rates in the project areas, changes brought in ways bank activities are carried out;

2. Appreciate the efficiency of NGO's actions, in the capacity building of bank structures and the setting up of savings in the project areas;
3. Appreciate the impact of loans on beneficiaries through subventions and credit lines granted by Stromme Foundation.
4. Appreciate the efficiency in the use of available human and financial resources for the program. Appreciate the organisation and structuring of the project in relation to its objectives;
5. Appreciate the relevancy of the NGO's interventions and the process of planning and identification of actions, including the relation between the request of beneficiaries and the grant of the NGO;
6. Evaluate the sustainability of the interventions, including the extent to which the actions are owned by the populations and capacity building through local skills created;
7. Institutional, operational and management strengths and weaknesses of the ADENORD structure are identified with regard to the implemented program. Practical recommendations for improvement are given after the evaluation
8. A draft evaluation report is submitted to Stromme Foundation; observations of Stromme Foundation and ADENORD are integrated and this will enable the completion of the report and its submission within the required deadlines;
9. Appreciate the other components of the project which are not taken into account in the tasks mentioned above.

Besides, the evaluation should give improvement tracks of the ADENORD – Mali assistance scheme in the area of basic education, in accordance with strategies and intervention priorities of Stromme Foundation.

#### **1.4. Consultants in charge of the Evaluation:**

The implementation of the overall work of the evaluation has been done by a team of two (2) consultants. They are:

- Mr Mahamane Cissé, planning sociologist, General Director of CADIS and Coordinating Consultant of the overall works of the evaluation;
- Mr Mamadou Landouré, an economist who is a specialist in Enterprise and Micro-finance Management. He is an Independent Consultant.

#### **1.5. Structure of the report:**

The structure of this report which is a synthesis of the main accomplished results during the work sessions of the evaluation team hinges around four (4) main other chapters besides this introduction:

- Work methodology used;
- Brief presentation of the Program;
- Main results of the evaluation;
- Conclusions and Recommendations.

Also, this document contains various important information and data pertaining to the good conducting of the works which are entirely given in the appendices.

Finally, the team of consultants gives its sincere thanks to the leaders of the following structures:

- Administrative authorities (Region Governor and cabinet members, Prefets and Sous-Prefets)
- Concerned Territorial Constituencies (circle councils and Communal Councils);
- Concerned technical departments (Education, Cattle breeding, Social Development);
- Village authorities and leaders of organisations and community associations which are partners of the program met at Zouera, Bintagoungou, Goundam and Timbuktu;
- Bank institutions and micro-finance institutions operating in the area;
- The other projects ( Programs and NGOs intervening in the area: ISAG, TNT, AMSS, ADERE – NORD);
- All the team of the NGO ADENORD;
- Leaders of Stromme Foundation at Bamako for their availability and openness and frank collaboration they showed for the success of this evaluation.



## **2. WORK METHODOLOGY USED**

### **2.1. Preparatory works of the evaluation:**

Upon the agreement of the contract and at the beginning of the works, a work session gathered the consultants' team and leaders of the NGO ADENORD to exchange about the terms of reference and work methodology proposed by CADIS. During this meeting, the consultants presented their evaluation tools (interview guides) and made comments on their methodology.

Also, during this work session, the NGO ADENORD put at the disposal of the Consultants all the available documentation pertaining to the matter (the basic documents of the Program, the planning and monitoring – evaluation documents, activity reports, partnership documents, Cooperation Agreement between Stromme Foundation and ADENORD, etc).

In this way, it was decided that the mission will adopt a participative, sequential and consensual approach involving all the main actors.

- (i) It is a participative method because it has involved in all the evaluation steps all the various actors (the ADENORD team, Stromme Foundation, beneficiaries and partner NGOs) of the project to better explain the level of accomplished results against the planned objectives
- (ii) It is a sequential method because the evaluation was done following various steps or interdependent progressive sequences punctuated by validation sessions with the project team. The adopted results of a phase served as a basis for the realisation of the next phase.
- (iii) It is a consensual method because the diagnosis, analysis tools as well the conclusions and propositions of the company providing services were adopted by consensus by the project actors during validation sessions.

This evaluation was then done with the participation of all the concerned actors: teams of the Stromme Foundation and ADENORD – Mali projects, beneficiary populations, Communal councils, Savings and credit banks, concerned technical departments, the Administration.

With regard to the overall and specific objectives assigned to the evaluation and expected results, the methodology hinged around five (5) main steps given below:

Step 1: Preparatory works of the Evaluation

Step 2: Conducting of the evaluation on the field

Step 3: Analysis of data and information gathered and restitution of draft results

Step 4: Production of draft report

Step 5: Production of final report

Therefore, the step 1 related to the preparatory works of the evaluation focalised on the following phases:

- The gathering of information and study of existing documents pertaining to the Consultation:

This step was launched by work sessions of the Consultant team. Most of the time was devoted to briefings and other contacts as well to the gathering of all the available documents on preliminary information related to the evaluation (see list of documents in appendix).

Also, it is good to point out that this step enabled the consultants to better know the interventions of PAELP, but also to orientate the consultants on their future investigations.

- **Definition of the evaluation target groups:**

The definition of target groups met during the evaluation works at the village, Communal, local, regional, national levels:

- Administrative authorities (Governors and/or Advisers, Prefets and Sous – Préfets);
- Territorial Constituencies (Circle Councils and Communal Councils);
- Local and Regional technical departments (Education, Cattle Breeding, Social Development)
- The program team at Timbuktu;
- The bank institutions and micro-finance institutions intervening in the area;
- Other projects/Programs and NGOs intervening in the area (ISAG, TNT, AMSS, ADERE – NORD);
- Leaders of the Stromme Foundation at Bamako.

- **The precise definition and the development of work tools and methods:**

Six (6) interview guides with the concerned structures enabled to gather information. These guides are:

- The interview guide with the program team;
- The interview guide with village monitors, literacy trainers; vet assistants;
- Interview guide with the populations and beneficiary associations;
- Interview guide with the technical departments;
- Interview guide with the Administration (Governor office, Prefets and Sous – Prefets);
- Interview guide with other development partners intervening in the area (ISAG, TNT, AMSS, ADERE – NORD).

These tools were used for individual and collective interviews per category of target groups with the use of structured and semi-structured interview methods.

Information was gathered at the level of various actors according to eight (8) investigations areas mentioned below:

- Knowledge about the program interventions;
- Appreciation of the conceiving and relevancy of the intervention approaches and strategies of the program;
- Appreciation of the program activities and expected results in relation to the planned specific objectives at the beginning;
- Appreciation of the internal and external efficiency of participative structures;
- Appreciation of monitoring, evaluation, supervision and coordination activities;
- Appreciation of developed synergies and collaboration;
- Appreciation of the program effects;

- Suggestions and recommendations for the sustainability and orientation of the interventions.

The Consultant team adopted a work participative approach which enabled to profit from the knowledge and experience of the project personnel but also of other concerned actors mainly the administrative and Communal authorities.

The results obtained through this guide and from implemented activities are analysed according to criteria defined below:

- ❖ **Relevancy:** consists in seeking to know if the strategy used was the best to achieve the accomplished results;
- ❖ **Effectiveness:** compares the results to the planned objectives; measures the differences and tries to explain them (qualitative analysis);
- ❖ **Efficiency:** compares the accomplished results to the means used; methods used, deadlines... It is an analysis of costs compared to results;
- ❖ **Sustainability:** seeks to measure the capacity of the program to continue without external support with their own resources (human and material); it is linked to reproductivity;
- ❖ **Impact:** measures the incidences of the accomplished action in the various areas (technical, organisational, economic, ecological, political, social and cultural);
- ❖ **Social usefulness:** it is the opinion of the program beneficiaries; their direct look on the undertaken actions.

## 2.2. Conducting of the evaluation works:

The conducting of the evaluation works covered a period of twenty one (21) days, from June 20, 2007 (see planned chart of the conducting of the study in appendix 6.2), not including the time taken by the customer to appreciate and approve the documents produced by the Consultants).

Thus, from June 23 to 28, 2007, the following field missions were carried out in the Region of Timbuktu and particularly in the circle of Goundam and Timbuktu.

The gathering of information at the level of target groups was done by all the Consultant team at Bamako and in the circles of Timbuktu

Thus, the Consultants team had some contacts and carried out from June 23 to 28, 2007 interviews with the concerned structures in the region of Timbuktu. These structures are mentioned above in the chapter 2.1 of the report.

The missions were carried out, according to the schedule presented in the appendix 6.4. in a satisfactory manner and thanks to the help of the Program leaders, the availability and good understanding of the various actors as well the interest raised by the issue in general.

## 2.3. Constraints and limits of the evaluation:

The conducting of this evaluation did not meet any major difficulty; nevertheless, we can mention some constraints and limitations:

- The remarkable insufficiency of time for the evaluation mainly time devoted to interviews: four (04) days on the field; this is due to the time given to the mission. Indeed, the time was too short to enable the evaluators to thoroughly examine all the aspects of the program with the means of a bigger sample, therefore representative, despite the great readiness shown by the program team, leaders and populations of partner Communes. Due to this reason, the Consultants team was obliged to shorten the interviews at the level of Communes chosen without being able to cover a significant number of the program targets mainly the technical departments in the capital cities of the Circles.

- The absence of certain communal Counsellors in meetings; a reason for these fact is their late warning; mostly their presence requires a travel from their residence to the Commune county town

- Lateness in providing (on the field) various documents which should have been used during the preparatory works.

But, despite these difficulties, the Consultants team was able to carry out interviews by adapting its intervention strategy to reach those people they were able to meet and to bring them to give their opinion on the program implementation.

It is good to mention that the constraints we met disturbed the smooth conducting of the evaluation, mainly the planned timeline and the administration of the interview guides; but they did not compromise the correct carrying out of the evaluation works.

### **3. BRIEF PRESENTATION OF ADENORD INTERVENTIONS**

#### **3.1. Brief overview of the Organisation:**

ADENORD – Mali is a local structure created through the intervention of ACORD at Timbuktu. It was created in April 1998 following the change process of ACORD which brought about the redundancy of the personnel. Thus, the former executives (7 in total) organised themselves into a national NGO with the participation of four other resourceful persons.

It conceives implements and monitors, until 2002, the projects under their charge with the assistance of ACORD. Since its creation, ADENORD has been supporting the grass-root communities either as a provider of services or as a direct intervention agent. ADENORD has implemented various projects in the area of Timbuktu, Méma (Dioura), with the assistance of financial or institutional partners such as Stromme Foundation, ACORD, CARE NORD, CENAFOD.

#### **3.2. Background of the program:**

The Assistance Program to Education and Fight against Poverty (PAELP 2003 – 2007) which is the result of three projects previously funded by Stromme Foundation since 1998 in the region of Timbuktu; these projects are:

- The Assistance Project to Repatriated cattle breeders of Farach (1998 -2002).
- The Assistance Project to farmers – cattle breeders of Essakane (2000 – 2004) implemented by the NGO ADENORD – Mali in the Communes of Essakane, circle of Goundam and;
- The TAMSILDHAT integrated project (1998 – 2002) implemented by the NGO BADS in the Communes of Ber, Alafia, Timbuktu, Salam (Circle of Timbuktu), Tina Aïcha, Gargando (Circle of Goundam) and Haribomo (Circle of Gourma Rharous).

The evaluation of these projects in 2002 recommended the development by the NGO ADENORD – Mali of a development program covering the intervention area of the two NGOs and by taking into account the two components: micro finances and education.

The goal of the program is to contribute to a sustainable and equitable human development which will benefit the poorest and dropped out groups.

The NGO is structured as followed:

A General Assembly of 11 members out of whom are 7 former executives of ACORD.

A board chosen by the General Assembly. The Council is in charge of the implementation of the decision taken by the general Assembly. It examines and approves the Association programs, the accounts of the accounting period and reports on the implementation of the organisation activities. The council defines the positions of an Executive Secretariat led by a coordinator who is a member of the council and occupies the position of Secretary in charge of the development programs.

His role is to initiate projects/programs, negotiate funding, and sign agreements and funding contracts with donors and hire personnel. He is in charge of the implementation of development programs and reports periodically to the board.

A regular accountancy is held within the NGO in accordance to the norms regulating each project to be implemented. These principles and procedures are given in a Financial and Administrative management Manual (establishment agreement, by-laws, management procedures).

Our personnel policy documents are in conformity with the law in force in Mali.

A bank account is opened for each project and is submitted to a double signature: the coordinator and accountant of the project.

### **3.3. Objectives and intervention areas:**

The objectives of ADENORD are to:

- Develop the institutional and organisational capacities of beneficiary groups;
- Reduce poverty through the promotion of credit and self funding;
- Help to reduce social inequalities which hinder the participation of disadvantaged groups of people to the development process;
- Supply a good intervention service in the area of self promotion.

ADENORD has given itself the mission to contribute to the social and economic development of the Northern part of Mali through some areas which are among others:

- Institutional reinforcement;
- The training and information of rural and urban populations on the management of their own activities and fundamental rights;
- The promotion of local and regional potentialities;
- The reduction of social inequalities;
- Research to identify and promote appropriate activities and strategies.

### **3.4. Target groups and intervention areas:**

The target groups are composed mainly of men, women and young people in a formal way and/or informal through associations, groupings, management committees, local elected people, village or hamlet council, etc...

The population is young and is composed predominantly of women. The young people mainly young men are very mobile and go to seek livelihood in cities and neighbouring countries. The consequence of this is the depopulation of able bodied men and the existence of a significant number of old people.

The population is predominantly illiterate. The illiteracy rate taken globally is very high (90%) and varies according to the status of the population (nomads or people living sedentary life). The mobility plus the hostility have been factors which have restricted the access of nomadic children to school structures. The creation of community schools, the interest of parents and support of ADENORD will contribute in short and mid term to reverse the trend. On this plan, the experiences need to be consolidated.

The population lives on farming, cattle breeding, small trade and various income generating activities.

The endemic droughts during the last ten years and their consequences, conflict in the northern part of Mali, external support have greatly influenced the ways of life, production system, mindset of the populations, as well relations with the internal and external communities and relations between the communities and the State.

In the intervention area of the program, 70% of the population (according to project base line data) live under the line of poverty. Women are the most affected, because besides the social and cultural constraints which limit their access and control of resources, they are confined to family chores.

The current decentralisation and democracy are without any doubt a historical opportunity and a challenge to boost the needed change at the economic, political, social and cultural level.

Eight Communes have been covered by the program. They are the Communes of Timbuktu, Ber, Salam, Alafia, Essakane, Bintagoungou, M'Bouna, Tina Aïcha.

### **3.5. Structure, Personnel and logistical means:**

- The ADENORD personnel is composed of ten agents divided as follows:
  - 1 program coordinator who is an agriculture engineer with a great experience in the spreading of farming methods and credit system management. He masters the tool MARP, the concept Gender and Development, interpersonal Communication. He has followed various trainings on social discrimination and marginalization, planning-monitoring-evaluation and institutional reinforcement of structures;
  - 1 supervisor who is an engineer in cattle breeding having a long experience in literacy and various trainings. He has a great knowledge in cattle breeding and has gained much experience in the area of village water supply, and support to women. At ADENORD, he is in charge of the Assistance Program to Education and Fight against Poverty (PAELP);
  - An accountant who has a good knowledge of computers. He has followed various trainings on accountancy skills and management procedures.
  - Two field agents or monitors;
  - 1 Secretary
  - 2 Drivers
  - 1 house-maid

All the personnel of ADENORD – Mali went through a training in gender and various analysis tools and have a great experience in the area of community development.

- Logistical means:

The Program possesses two vehicles (2 vehicles 4 X 4) and four (4) motorcycles in an area which has a very difficult access.

### 3.6. Funding of interventions and main financial partners:

The Stromme Foundation is the main financial partner of ADENORD for its Assistance Program to Education and Fight against Poverty (PAELP 2003 – 2007).

In this capacity, the gathered information enabled to make the recapitulative table below which gives the situation of the funding of the program during these last five years.

Situation of the funding of activities per item of the Program:

N°	Item	2003 Amount	2004 Amount	2005 Amount	2006 Amount	2007 Amount	Cumulative
1	Transportation means	23 051 019	-		-	-	23 051 019
2.	Education	32 975 056	25 657 648	25 657 648	11 316 545	14 085 800	
3	Micro finance	0	40 000 000	20 000 000	1 400 000	600 000	
4	Fuel/Vehicle repairs	11 483 668	10 574 891	10 574 891	7 395 487	4 414 700	
5	Equipment	5 313 000	725 000	725 000	2 915 000	300 000	
6	Personnel	21 908 922	21 538 710	21 538 710	13 250 000	10 600 000	
7	Evaluation/Audit	1 270 279	1 504 980	1 504 980	245 400	5 000 000	
8	Operating Costs	-	-	-	5 164 392	4 999 500	
	General Total	96 001 944	100 001 229	74 799 114	48 995 306	40 000 000	

NB: The total funds for credit: F CFA 60 000 000. The other aspects are infrastructures, payment of managers and supplies.

Thus, we have to point out that besides the FS, ADENORD benefits from the support of other financial partners such as ACORD Sahel 1 and renders services for ADF.

Funding received so far amounts to F CFA 398 916 324 disbursed against F CFA 430 000 000, or a disbursement rate of 92.5%. They are divided as follows as of 2003 to 2007:

YEAR	REQUESTED AMOUNT	AMOUNT RECEIVED	DISBURSEMENT RATE
<b>2003</b>	95 000 000	95 000 000	100%
<b>2004</b>	100 000 000	100 000 000	100%
<b>2005</b>	90 000 000	73 000 000	81%
<b>2006</b>	85 000 000	70 916 324	82%
<b>2007</b>	60 000 000	60 000 000	100%
<b>TOTAL</b>	430 000 000	398 916 324	92.5%

Source: Activity Reports ADENORD from 2003 to 2006.



## **4. ANALYTICAL AND THEMATIC SYNTHESIS OF THE MAIN RESULTS OF THE EVALUATION**

### **4.1. APPRECIATION OF THE INTERVENTION CONCEIVING AND STRATEGY**

#### **4.1.1. Description of the intervention conceiving and strategy:**

The conception of the Assistance Program to Education and Fight against Poverty (PAELP) is in line with the classical contract of the donor having commissioned a local NGO to implement actions of capacity building and improvement of life conditions of the beneficiary populations in the concerned Communes in the specific context of the region of Timbuktu.

Indeed, the project ideas come from these communities who had requested assistance from Stromme Foundation.

For the implementation of the project, the NGO ADENORD takes in charge the conception of the project while taking into account project forms which are available at the level of Stromme Foundation.

Also, from meetings held in villages and interviews done with technical departments, leaders, program team, administrative and communal authorities, we can say that the conceiving is done at grass-root level with the involvement of all the main concerned actors.

As to intervention strategy of ADENORD, it is essentially focalised on a participative approach.

The beneficiary populations are involved in the implementation of identified actions during general assemblies for programming.

Annual reports are produced following the implementation of planned activities for the year.

The support of ADENORD is seen under the form of technical assistance (training of village monitors, vet assistants, etc.) and financial support (construction and equipping of classrooms, etc.) and institutional support (support given to associations and banks).

In a specific way, the intervention strategy for the microfinance component focalised on the following areas:

- Institutional reinforcement of capacities of existing banks
- Carrying out of feasibility studies of a microfinance system in the project intervention area;
- Dialog with the populations of sites chosen and validation of choices with these populations;
- The geographical expansion of the project;
- The initiation of a new market approach;
- The supplying of funds to banks;
- The research of better practices through the organisation of study trips and experience exchanging;
- Information and sensitization missions of members of the various banks following difficulties encountered in the recovering of loans for most of the banks.

As to the training, it is transversal to all the activities to get an effective transfer of knowledge and skills to enable a self management of the beneficiary populations.

Concerning collaboration, there is an appreciable level of collaboration between ADENORD and the other actors (decentralized technical departments (CAP, ACADEMIE), the Communal authorities, the Administrative authorities, bank institutions of Microfinances and other projects/programs and NGOs intervening in the area (ISAG, TNT, AMSS, ADERE – NORD, etc.).

This good collaboration has enabled a good implementation of planned activities for the benefit of the beneficiary populations for the respect of the development sector-based policies, the meeting of priority needs of the populations while taking into account the Communal development program.

#### **4.1.2 Description of the program intervention approach at the village level:**

The program intervention approach at the village level is in line with the intervention global strategy mentioned above.

From the analysis of results of the various interviews done at the level of the various actors, we can notice that the intervention method follows a process of which the main steps are:

- Idea formulation of the project: this formulation is done by the populations through the community organisations (associations and groupings); we have to point out that within these organisations, all kinds of people are taken into account (diversity of fractions at the population level, division between men/women).
- Sending of a funding request: this request is sent to Stromme Foundation by leaders of the community organisation via the NGO ADENORD;
- Contact between the NGO ADENORD and Stromme Foundation: this contact not only enables to make a choice but to define the type of assistance to be given for the conceiving of the project while taking into account the requirements of Stromme Foundation;
- Identification of activities: they are identified during General Assemblies with the populations;
- Development of activity annual plans: Activities which may be implemented during the year are identified with the populations;
- Definitive choice of activities: According to financial means of Stromme Foundation, priorities are given by the villages and priority objectives of the project and activities to be implemented during the year are planned.

In a specific manner, in the microfinance component, the intervention at the village level is translated by the technical support given by the project to the bank of each village. It can be known through:

- The organisation of members and beneficiaries of the banks into association;
- The writing of status and by-laws of the banks
- Participation to regular meetings of the banks organs;
- The conceiving and putting into disposal of management tools;
- The training of the manager and elected members in the management and use of the bank management tools;
- The provision of credit funds and monitoring of refunding;
- Contribution in the payment of salaries of bank managers;
- Assistance in the production of reports, statistics, financial statements and any other regulatory information
- Information and sensitization on governance within the banks.

#### **4.1.3. Dimension of the Gender Equity and Development in interventions:**

From the results of meetings held in villages and interviews done with the ADENORD team, it has been noticed that women are involved in the activities of the program mainly through training and activities related to the banks.

Priority is given to women; this has enabled the creation of income for women; this is a fruit of their work; a social and cultural promotion through activities such as: dyeing, sewing, etc...women are gathered within an organisation and contribute to the social and economic life of the rural population.

Women have acquired the habit to participate to the village life through the program; the indirect result of this is the constant participation of women in terms of exchanges and position taking and not sitting on the fence.

Activities have been chosen in relation to the custom of respecting the balance between men and women; bank activities and training have mainly benefited to women whereas the infrastructure activities involved more men because of the nature of the participation to be given.

Women participation is seen through the following areas:

- **Literacy:** it is the learning of writing, reading and calculation in the Tamasheq language. As to post literacy, there are trainings in agriculture, cattle breeding, health care and market gardening for the benefit of neo-literate people.
- **Training, retraining of vet assistants:** during their training, the following topics were addressed: animal health, drugs, sanitation, food, the regulation of the sub-sector of cattle breeding.
- **Training of women in management:** it is the training in management of women who are leaders of associations.
- **Training of village monitors in post literacy:** the goal is to give to these former teachers new knowledge in post literacy they can transmit in their turn to other learners: the content of this training is: agriculture, cattle breeding, health care, micro credit, transcription rules, animation in post literacy.

- **Microfinance:** At this level, the involvement of women in savings and credit activities is mainly at the level of secretariat which is more and more female and access to credit (212 women against 175 men) for all the network in 2006. They are insufficiently represented at the level of bank organs except in the institutions where they constitute the majority and are initiators; the Suba Nafa banks. At the banks of Suba Nafa of Timbuktu, Goundam and Kabara, the management organs are constituted in majority by women.

If the members of the banks Suba Nafa are predominantly women, it is not the same case for the new banks where the female secretariat is in average 40%; with two exceptions: Zouéra where they constitute the majority (63%) and M'Bouna where they are on a par with men (50%).

Bank	Number of members			
	Men	Women	Percentage of women	Total
<b>Bintagoungou</b>	222	84	37	306
<b>M'Bouna</b>	102	102	50	204
<b>Zouera</b>	286	178	63	464
<b>Tina Aïcha</b>	417	311	25	728
<b>Total</b>	1,027	675	40	1,702

Source: Activity reports ADENORD 2005.

However, the existence of various women groupings in the toured villages and the growing interest in women tontines are positive signs and precursors of the arrival of women in the decision making organs of banks.

#### **4.1.4. Level of collaboration with the existing structures:**

Actors encountered on the field have all appreciated to its fair value the effort made in seeking synergy between the program and other projects and programs intervening in the same area (ISAG, TNT, AMSS, ADERE – NORD, etc...).

Besides the participative structures set up in villages/sites, the Assistance program to Education and Fight against Poverty (PAELP) has good and sustained relationships with leaders of structures mentioned below:

- CAP (Centre for Learning Animation)
- Social and sanitary departments
- The Functional literacy section of the Directorate of the Académie d'Enseignement
- The Administration (Governor office, Prefets and Sous-Prefets of Covered Communes);
- The Communal Councils

There is a close collaboration with the partner Communes but it is timid with the Administration (Governor office and Prefectures) and the local technical departments of the circles... According to the program team, ADENORD is participating in a regular manner in the dialog framework set up with decentralization: the CLO and CRO.

From the opinion of leaders we met, despite its punctual and limited assistance in the implementation of activities, this collaboration is deemed good because it has enabled to set up a framework for the implementation of planned activities for the benefit of the populations for whom they bring a satisfactory solution for their clearly expressed priority needs.

Concerning Microfinance, there are indeed collaboration tracks between ADENORD and NGOs and other SFD operating in the area. Approaches have been initiated by the project team in the seeking for synergy; even those have remained in the intention phase. It is the case of AMSS at Timbuktu and ISAG at Goundam.

Negotiations undertaken with Jigiya So Ba and Nyèsigiso have not been fruitful because of great divergences of vision between the two networks.

From the analysis of results of interviews done, we can notice the main actors, a brief description of types of collaboration, the strengths and weaknesses and suggestions for improvement pertaining to collaboration developed and which are exposed in the recapitulative table given below:

## SUMMARY TABLE OF REPORT ANALYSIS OF COLLABORATION WITH THE PROGRAM

Main concerned actors	Brief description of types of collaboration	Strengths	Weaknesses	Suggestions for improvement
<b>1. Technical departments Académie/CAP, cattle breeding</b>	<p>Technical support in the implementation of training activities.</p> <p>In the area of literacy, they are involved in the monitoring and evaluation of centres at the level of sites through level tests.</p> <p>Concerning the training of vet assistants, the vet departments are involved in the development of modules and the conducting of the training. It is the same for the CAP for the training of teachers. Participation in dialog frameworks and results of operations.</p>	<ul style="list-style-type: none"> <li>. technical mastering</li> <li>. climate of a good collaboration</li> <li>. Formalisation of collaboration framework through letters and notes for the provision of agents.</li> </ul>	<ul style="list-style-type: none"> <li>. often not favourable to method change</li> </ul>	<ul style="list-style-type: none"> <li>. training of agents in new training methods.</li> </ul>
<b>2. Administration 2.1. Académie/CAP Cattle breeding departement</b>	<p>Meetings at CRO level (Regional orientation Committee)</p> <p>Information on ADENORD activities (annual program, annual results, realizations) during supervision mission on the</p>	<ul style="list-style-type: none"> <li>. Facilitate the interventions of programs</li> <li>. Availability</li> </ul>	<ul style="list-style-type: none"> <li>. Low involvement in the implementation of activities</li> <li>. Are not present everywhere.</li> </ul>	<ul style="list-style-type: none"> <li>. Better involvement in programs.</li> </ul>

	field. The submission of activity reports			
<b>3. Territorial constituencies</b> <b>3.1. Circle Councils</b> <b>3.2. Communal Councils</b>	Holding of information meetings Involved in the development of programs ; program monitoring and evaluation Orientate program activities Reports of activities carried out and perspectives for the years to come.	Knowledge of the area Representative of the populations	Low involvement in monitoring and evaluation	Better involvement in monitoring and evaluation
<b>4. Stromme Foundation</b>	Development of programs Monitoring and evaluation Orientate program activities Funding of programs	Availability of resources on time Flexibility in program development	Reluctant to hire external consultant for assistance	More flexibility in the use of external skills
<b>5. Other development partners</b>	Dialog framework between partners in the region Exchanging of experience	Exchanging of experience	Divergence in intervention approach mainly in the area of credit	Dialog between the various organisations in the area of credit.

#### **4.1.5 Analysis of strengths and weaknesses of the intervention strategy conceiving (relevancy of the approach):**

The analysis of the intervention strategy conceiving of the program has enabled to establish a recapitulative table below which sums up the main strengths and weaknesses which have been noticed.

There is no doubt on the financial and operational capacity of ADENORD because it has a great experience in the management of training projects, literacy and advocacy, as seen through the various managed projects since its inception.

However, the project team has neither a sufficient technical expertise nor a capacity of adequate management of decentralized financial systems. Consequently, the funding source it has for this activity are neither stable nor sufficient to enable the supported SFD to reach a technical sustainability.

Micro finance could be a relevant solution in relation to objectives and priorities of the Region of Timbuktu, mainly in the area of the Fight against Poverty. Furthermore, the types of chosen institutions have to meet the specific needs and constraints of the concerned populations.

The final beneficiaries or target groups have been clearly defined. The relevancy of their choice is justified from the strategic point of view. Their actual needs have not been clearly understood by the project in the area of credit and savings.

The methodology proposed by the project is not shown explicitly even if it is “suggested” in the proposed activities.

The proposed methodology could have been appropriate, practical and coherent with the expected objectives and results if human, material and financial means had been provided.

The conceiving of action, if it was to be globally coherent, should have integrated the external factors and analysis of problems they are encountering currently and the SF supported by ADENORD. Thus, the mid-term evaluation could have had the advantage of correcting in time the noticed malfunctions.

The implication and participation level to partner activities could have been more satisfactory because they have been involved so that they can own the program action plans. The institutional set up is adapted and well appreciated by the beneficiaries; indeed, the idea of association and democratic principles are well received by the members; decisions are taken by the community.

The initial action plan was sufficiently clear and feasible. Indeed, adequate and verifiable indicators to measure the results of the actions have been identified and monitored as the project was being implemented, as seen in the table below.



Objectives	Indicator	Your results
<b>Facilitate access to credit</b>	Number of banks	During the accounting period of 2003, 4 savings and credit structures have been set up in four sites: M'Bouna, Bintagoungou, Tin Aicha and Zouera. They have in total 1,115 members
<b>Supply information on the context of micro finance and micro finance institutions</b>	Number of studies, research documents	The conducting of a comparative study of a micro finance system. After the analysis of all the information gathered, the project has chosen: - a mixed system of savings and credit bank adapted to the social and cultural requirements of each one and developing partnership relations with local organisations. - the system of commercial agents mainly for the nomads due to their ways of life.

However, the recommendation pertaining to the creation of a mixed system of bank could have been validated and shared by the beneficiaries.

In its conceiving, the project was likely to have a tangible impact on target groups and thereby enabling multiplying effects.

In order to be sustainable, the expected results of the project should:

- from the financial point of view, enable to ensure the funding of activities at the end of subsidies given by Stromme Foundation;
- From the institutional point of view, reinforce the SFD thereby enabling the continuation of microfinance activities after the withdrawal of Stromme Foundation and a local "ownership" of the results of each SFD by the adhering members;
- At the political level, have an impact resulting in better practices, codes of behaviour, methods, microfinance in the project intervention area.

Finally, is the relation between the estimated costs and expected results satisfactory and are proposed expenses necessary for the realization of the action?

Thus, the need to analyse the expected results through the implemented activities of the project.

The analysis of the intervention strategy conceiving, according to documentary studies done and results of investigations carried out on the field, has enabled to establish the recapitulative

table below which sums up the main strengths and weaknesses noticed and proposals and suggestions for improvement:

### **ANALYSIS OF STRENGTHS AND WEAKNESSES OF THE INTERVENTION STRATEGY AND CONCEIVING**

<b>Concerned areas</b>	<b>Strengths</b>	<b>Weaknesses</b>	<b>Suggestions for improvement</b>
<b>Intervention strategy and conceiving</b>	<p>The project team is in charge of the strategy conception</p> <p>Better knowledge of the field</p> <p>Activities correspond to the priority needs of the populations</p> <p>The populations contribute and participate in the activity implementation</p>	<p>Lack of support advice (external expertise)</p> <p>Lack of well structured document</p> <p>High number of activities without corresponding staff</p> <p>The non taking into account of profitability of some activities</p> <p>Non existence of planning tables of projects underlined by a logical framework with objectives, expected results, indicators objectively measurable.</p> <p>Source of verification and important hypothesis.</p> <p>Non existence of operation plan with the definition of precise activities; responsibilities, execution periods and indicators.</p> <p>Low level of association responsibilities</p> <p>Low training of population</p> <p>Non existence of a formal and adequate system of monitoring – evaluation</p> <p>Insufficiency of initiatives for self</p>	<p>Constant support</p> <p>Development of a document describing the intervention strategy of the NGO.</p>

		<p>organisation and self management</p> <p>Low spirit of self – sufficiency and self promotion</p> <p>Low participation of communal organs to the conceiving, implementation and monitoring – evaluation of activities</p>	
<b>Intervention approach</b>	<p>Adapted to the area realities</p> <p>Further the participation of beneficiaries</p> <p>Giving of responsibilities to direct beneficiaries</p> <p>Involvement of the populations to the activity implementation</p>	<p>Low involvement of territorial constituencies</p> <p>Lack of document</p>	<p>Support given by the Consultant</p> <p>Development of a document describing the intervention strategy of the NGO</p>
<b>Gender equity and development</b>	<p>Members of the banks are predominantly women (see document)</p> <p>The chairperson of the bank network is a Bellah woman</p> <p>Effective involvement and taking into account of women preoccupations</p> <p>Involvement of women in the implementation of activities</p>	<p>Absence of woman within the team</p>	<p>This is linked to the difficulties of the area and the impossibility for a woman to ride on motorcycles in the area</p>
<b>Collaboration with existing structures</b>	<p>There is a good collaboration with the Académie, CAP and the cattle breeding department.</p>		

To the analysis of the program strategy, at the level of the Microfinance component, the matrix of the strengths and weaknesses, opportunities and threats state as follow:

<b>Strengths</b>	<b>weaknesses</b>
<ul style="list-style-type: none"> <li>• Legal existence of ADENORD and Of suba Nafa saving banks;</li> <li>• Experience and motivation of the personnel of ADENORD in the management of projects;</li> <li>• Existence of management tools of which a visit note-book retracing the activities led with exterior persons to the bank;</li> </ul> <p>Some logistic means adopted to the land;</p> <ul style="list-style-type: none"> <li>• Organization of the saving-bank' members in dynamic association;</li> <li>• Regular holdings of meetings and assemblies in the majority of the banks;</li> <li>• Motivation of managers and the monitors;</li> <li>• 03 available and escapade premises for 04 new bank in addition to the seats of the five ancient, 04 of which are functional.</li> </ul>	<ul style="list-style-type: none"> <li>• The four new banks are not yet recognized;</li> <li>• Absence of interior competences in the domain of microfinance;</li> <li>• Weak mastery of management tools by the personnel and the elected members;</li> <li>• Limited financial means for the microfinance;</li> <li>• Weak institutional structuring and limited interest centres,</li> <li>• Weak knowledge's and motivation of some elected members of real non functioning of some saving and credit banks: Kabara Bintagoungou;</li> <li>• Repeated resignations of the credit agents;</li> <li>• Augmentation of the level of credits outstanding and of unpaid in the majority of the banks expressed by the slowdown of their activities of credit;</li> <li>• Quasi- absence of policies of the mobilization of the saving;</li> <li>• Limitation of the activities of the bank of Suba Nafa of Timbuktu due to the collapse of its seat</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Economic potential of the Lake Faguibine for the new banks and the irrigated perimeters and Amadia and Korimé for the banks of Suba Nafa;</li> <li>• Operating of the Agency of development of the North</li> <li>• Possibility of partnership with the sponsors or technical</li> </ul>	<ul style="list-style-type: none"> <li>• Appearance of competitors most experienced (JigiyasoBa and Nyèsigiso)</li> <li>• Threat of sanctions and revocation of consent of the recognized banks and no recognition of the new ones by the supervision authority due to the fact of the non production of regular and exact financial and</li> </ul>

operators interested by the extension of microfinance in the north part of Mali	accountable information.
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## **4.2. APPRECIATION OF IMPLEMENTED ACTIVITIES AND OBTAINED RESULTS PER INTERVENTION**

### **4.2.1. Description of implemented activities and obtained results per intervention:**

The examination of documents and interviews that were done with the project team, villages authorities permit to identify a great number of activities that were executed to reach appointed objectives in villages and sites covered by the project, that were :

- **In Education component :**

- Support 9 schools canteens from 2003 to 2005;
- Support to 12 school providing them with school materials in 2003 ;
- Formation in management of 42 members of management committee APE( 28 Men and 14 women ) ;
- Support in salary payment of 10 teachers from 2003 to 2005;
- Training of 20 teachers in educational material production;
- Acquisition of community school official receipt. N° 105 / AE -CAP-T of August 30, 2006 ;
- Training of two teachers in Bamako;
- Salary payment of 2 teachers ;
- Support in school material;
- Registration of 150 new children from poor family to school; their providing with school bag and other school supplies; the elaboration of birth certificate and payment of school fees;
- Creation of 4 village reading- rooms: Equipments (4 metallic wardrobes and 4 chairs); provision with booklets;
- Opening of (2) literacy centres;
- Opening of 4 post literacy centres;
- Opening of 4 centres of reflection clubs;
- Training of 13 facilitators: 6 in Sonray and 7 and in Tamasheq and the consolidation of the training of 10 (3 sonray 7 Tamasheq)
- Pedagogic training of 18 monitors: Songoy: 10; Tamasheq 8 and the consolidation of the training of 15 (10 songhoy and 5 Tamasheq);
- Training of 14 breeding assistants;
- Training in management of 76 responsables in accountant and financial management of the structures 270 persons have been concerned by the sensitization sessions

- **In the microfinance component:**

The microfinance component of the project concerns two types of institutions:

- The ancient banks “Suba Nafa” taken back after the withdrawal of ACORD of the region in 2000;

- And the banks created around the Lake Faguibine by ADENORD from 2003 on the financing of Stromme Foundation.

The first category of the banks in number of five (Timbuktu, Kabara, Goundam, Kessoubibi, and Gourma Raharous) are of mutualistic type and recognized according to the decision N° 00040 of July 24, 2002 of the ex CAS/ SFD, actual CCS/ SFD

The second group of banks comprises four banks (Zouera, Tina Aicha, M'Bouna, Bintagougou) have been created with mutual statutes but are not recognized.

The two categories of banks have in common a network instituted around the first banks Suba Nafa, which is not also recognized.

The common characteristic to the network and to the two types of banks is the weak organizational and institutional level expressed for the banks by their inability to reach the viability and the continuity, essential to the viability of their exploitation by the members and the distribution of saving services and of credit, their main mission, to their members and users.

A finest analysis according to the criteria retained will allow us to support this report of general order.

In general, the activities realized in the domain of the microfinance during the period under review can be resumed as follows:

- The institutional reinforcement of the capacities of the existing banks by realization of comparative study of the systems of micro finances for the banks of Suba Nafa having resulted in the decision to opt for a mixed systems of credit and saving bank adopted to the socio-cultural demands of each and developing some relations of partnership with the local operators. The holding of a reflection workshop with the regional Director of Stromme Foundation in mission in Timbuktu in order to determine the key elements of analysis of the financial profitability of the three existing credit systems: the saving and credit banks of Suba Nafa. The ameliorated "tontines" and the system of commercial agents
- The realization of feasibility studies of a system of microfinance in the intervention area of the project on the sites of késsoubibi (Douékiré). Timbuktu, Ber, Tinjambane, Teherdjet, N'Bouna, Bintagougou, Zouera, Essakane, Tinaicha. The conclusions and recommendations of these studies have led to choice of the establishment of four new banks;
- The consultation with the populations of the retained sites and the validation of the choices with them;
- The geographic extension of project notably its microfinance component by the building, the equipment and the opening of four new banks around the Lake Faguibine;
- The initiation of a new approach of the market expressed by the establishment of the system of commercial agents with the recruitment of agents of credit in 2004

CCS/SFD: Control and Supervision cell of financial decentralized systems

- The provision of the credit banks with funds renewable per year;
- The organization of studies and experience exchanges trips for the elected members and the responsible of the banks in Douentza, Koro and Mopti in order to inquire about the experiences of organization and management of the banks and also of the village libraries.
- The program team missions of information and sensitization towards the members of the different banks as result to the difficulties of repayment of the credit funds for the majority of them.

Briefly, the activities of microfinance dealt with:

- Support to the putting up of the saving and credit banks;
- Support in credit funds and the follow up of the repayment
- Training in management of enterprise notably the accountancy, the financial and administrative management of the banks. The basis of all these training is for sure the teaching for literacy/ reflect;
- The institutional reinforcement of the banks and the amelioration of the governance inside the structures throughout trainings on the associative life.

For a better interpretation the results of the banks have been expressed in a synthetic way throughout the pre-treatment through the software IMF FACSEE<sup>2</sup> of the consolidated financial statements from 2002 to 2005.

ORGANIZATION NAME

SAVING AND CREDIT BANK ASSISTED BY ADENORD MALI

**Table A: Year- end Financial Statement**

	Year 2002	Year 2003	Year 2004	Year 2005
<i>Use your local currency !!</i>				
<b>ASSET</b>				
<b>ACTIFS CIRCULANTS</b>	<b>12 190 375,00</b>	<b>7 612 474,71</b>	<b>8 654 898,24</b>	<b>13 017 730,67</b>
Balance in hand	12 071 205,00	7 611 181,92	8 118 824,17	13 017 730,67
Interest non performing deposit and clearance account				
Interest performing deposit and investments < 1 year				
Accrued expenses				
Note receivable				
Interest receivable	119 170,00	1 292,80	536 074,07	0,00
Other current assets				
<b>NET LOAN PORTFOLIO</b>	<b>8 941 404,00</b>	<b>13 255 714,00</b>	<b>25 611 847,61</b>	<b>20 928 520,00</b>
Gross loan portfolio (credit balance)	7 941 425,00	12 682 526,80	25 314 935,41	19 800 000,00
(Loan loss reserve)	999 979,00	573 187,20	296 912,20	1 128 520,00
<b>Debts &gt; 1 year</b>	<b>14 535 335,00</b>	<b>13 581 772,95</b>	<b>12 878 179,84</b>	<b>12 129 304,84</b>
Investments > 1 year				
Net real estates and material	14 535 335,00	13 581 772,95	12 878 179,84	12 129 304,84
Other debts > 1 year				
<b>TOTAL ASSET</b>	<b>35 667 114,00</b>	<b>34 449 961,65</b>	<b>47 144 925,68</b>	<b>46 075 555,50</b>



<b>LIABILITIES</b>				
<b>DEBTS &lt;/ = 1 year</b>	<b>18 485 273,80</b>	<b>20 133 215,46</b>	<b>37 255 431,96</b>	<b>44 199 997,81</b>
Demand deposit				
Term deposit > 1 year	792 750,00	1 782 000,00	2 643 750,00	3 593 750,00
Debt Capital </ = 1 year	17 692 523,80	18 351 215,46	34 611 681,96	40 606 247,81
Interest payable				
Other debts </ = 1 year				
Debts > 1 year	0,00	0,00	0,00	0,00
Term deposit > 1 year				
Debt capital > 1 year				
Quasi-capital Accounts				
Other debts > 1 year				
<b>TOTAL LIABILITIES</b>	<b>18 485 273,80</b>	<b>20 133 215,46</b>	<b>37 255 431,96</b>	<b>44 199 997,81</b>
<b>CAPITAL</b>				
Paid equity Capital	2 685 750,00	2 705 250,00	2 888 000,00	3 012 500,00
Grant in capital	13 763 585,45	12 479 272,95	11 426 162,76	10 352 787,76
Profit / Loss of current fiscal year	-652 392,00	-600 281,35	-3 556 892,76	-7 253 136,35
Reserves / Non-shared profits / Brought forward loss	166 907,00	326 473,38	332 856,76	332 856,76
Other Capital accounts	217 990,00	-593 968,98	-1 200 633,70	-4 569 450,46
<b>TOTAL CAPITAL</b>	<b>16 181 840,45</b>	<b>14 316 746,00</b>	<b>9 889 493,06</b>	<b>1 875 557,70</b>
<b>TOTAL CAPITAL AND LIABILITY</b>	<b>34 667 114,24</b>	<b>34 449 961,46</b>	<b>47 144 925,02</b>	<b>46 075 555,51</b>

The examination of these financial statements shows us a net evolution of the total balance sheet between 2002 and 2005 (+32%) because of the creation of 4 new banks from 2003 causing a tangible rise of members. However, losses recorded were multiplied by eleven (11) during the same period as confirmed by the table of income statement below.

ORGANIZATION NAME

SAVING AND CREDIT BANK ASSISTED BY ADENORD MALI

**Table B: Period Income Statement**

<i>Use local currency !</i>	2002	2003	2004	2005
<b>TOTAL FINANCIAL REVENUE</b>	<b>2 234 779,87</b>	<b>2 284 626,18</b>	<b>2 922 787,86</b>	<b>2 620 008,43</b>
Loan portfolio Interest and commissions	1 371 029,87	1 901 376,18	2 463 287,86	2 620 008,43
Cash interests and debts' Income	1 371 029,87	1 901 376,18	2 463 287,86	2 620 008,43
Interest receivable				
Investment Interest and commissions				
Other financial services income	863 750,00	383 250,00	459 500,00	0,00
<b>TOTAL FINANCIAL EXPENSES</b>	<b>580 023,80</b>	<b>896 741,66</b>	<b>1 464 466,50</b>	<b>1 234 565,85</b>
Interest and fees on debts	580 023,80	896 741,66	1 464 466,50	1 234 565,85
clients' deposits				
Debt capital	580 023,80	896 741,66	1 464 466,50	1 234 565,85
Other financial expenses				
<b>GROSS FINANCIAL MARGIN</b>	<b>1 654 756,07</b>	<b>1 387 884,52</b>	<b>1 458 321,36</b>	<b>1 385 442,58</b>
Loan Loss reserves expenses	963 880,00	573 187,20	938 102,40	3 391 830,00
Expenses net profits / (loss)				
<b>NET FINANCIAL MARGIN (after reserve)</b>	<b>690 876,07</b>	<b>814 697,32</b>	<b>520 218,96</b>	<b>-2 006 387,42</b>
Other operating revenue (non exceptional)	863 750,00			
<b>Operating Expenses</b>	<b>2 405 556,00</b>	<b>2 709 608,67</b>	<b>4 974 816,00</b>	<b>7 056 775,33</b>
Personnel Expenses	1 600 000,00	896 000,00	942 000,00	944 000,00
Administrative expenses	805 556,00	1 813 608,67	4 032 816,00	6 112 775,33
<b>NET OPERATING MARGIN</b>	<b>-850 929,93</b>	<b>-1 894 911,35</b>	<b>-4 454 597,04</b>	<b>-9 063 162,75</b>
Non operating revenue (non exceptional)	700 000,00	0,00		735 500,00
<b>Non operating expense</b>	<b>1 627 428,39</b>	<b>953 562,50</b>	<b>863 593,11</b>	<b>748 875,00</b>
Inflation correction (if projected in financial accounts)				
Other non exceptional expenses	1 627 428,39	953 562,50	863 593,11	748 875,00
<b>NET INCOME (non exceptional)</b>	<b>-1 778 358,33</b>	<b>-2 848 473,85</b>	<b>-5 318 190,15</b>	<b>-9 076 537,75</b>
Exceptional revenue		963 880,00	573 187,20	750 026,40
Exceptional Expenses	5 630,00			

<b>NET INCOME (before donations and Taxes)</b>	<b>-1 783 988,33</b>	<b>-1 884 593,85</b>	<b>-4 745 002,95</b>	<b>-8 326 511,35</b>
Donations	1 131 596,06	1 284 312,50	1 188 110,18	1 073 375,00
Taxes expenses				
<b>NET INCOME</b>	<b>-652 392,26</b>	<b>-600 281,35</b>	<b>-3 556 892,76</b>	<b>-7 253 136,35</b>

Above table explains variation of different variables of the balance- sheet and income statement from one year to another

	Year 2003	Year 2004	Year 2005
<b>Variations in relation to previous year</b>			
In total of the asset	-3,4%	36,9%	-2,3%
In net portfolio	48,3%	93,2%	-18,3%
In value of pay off loans	-28,3%	143,8%	58,5%
In capital cover	-11,5%	-30,9%	-81,0%
In total of deposits	124,8%	48,4%	35,9%
In total of loan capital	3,7%	88,6%	17,3%
In operating revenue	-26,3%	27,9%	-10,4%
In operating expenses	12,6%	83,6%	41,8%
In number of staff	30,8%	0,0%	0,0%
In number of clients	0,7%	6,8%	-76,4%

Splitting up balance- sheets by activity, the financial structure evolution of the network stated as followed from 2002 to 2005 :

<b>Financial Structure</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>
Performing capacity of the asset				
Net portfolio / Total Asset	25%	38%	54%	45%
Non performing asset / Total asset	75%	62%	46%	55%
Solvency				
Capital adequacy	88%	71%	27%	4%
Gearing	1,1	1,4	3,8	23,6
Working capital	21%	6%	-12%	-52%
Liability Composition				
Total deposits / Total assets	4%	9%	7%	8%
Debt capital / Total liability	96%	91%	93%	92%
Short term liability / Total liability	100%	100%	100%	100%
Gross loan portfolio / Total deposits	1002%	712%	958%	551%
Donation in capital / total Capital	85%	87%	116%	552%

✓ *Project plan validity.*

Project's descriptive specifies clearly, in non ambiguous terms, problems and needs, the strategy to be followed and project's targets. The goals and the results of the project are mitigated in relation to the field situation. The intervention logic was realistic but not coherent with system of saving and credit of the first banks of Suba Nafa. Reached results even if they, remain insufficient, are directly linked to the project's immediate goals which were made of the micro finance section to "increase the economic capability of the population of the intended zone"; a goal linked to the one of the broadest development of the region of Timbuktu.

Education and micro finance were the main strategic sections of the project. Functions and commitments of ADENORD and others stakeholders and partners involved in activities were defined in relation with objectives and not with the strategy of the project's achievement, to the extent that ADENORD probably counted on a technical assistance for the implementation of the micro finance section. This wasn't brought out in the document of the program and was not probably shared by the donor, Stromme Foundation.

The indicators described in the project's document have been useful in the assessment of the achieved progress by the team of the project. On the other hand the tools of the indicators inspections seem inappropriate, the targets being instable for the micro finance. In 2003, as targets, it was "to facilitate the access to credit", in 2004 to "loan funds" and the training of the leaders in management", in 2005 the setting in place of loan funds and the "building of infrastructures and the fitting out of the banks".

External factors(risks) affecting the implementation of the project have not been previously identified because of the arrival of unexpectedly bad rainfall resulting in the drainage of Lake Faguibine and the low or the abundance of rice production have been the causes evoked to justify arrears in the different banks.

✓ **Project's effectiveness**

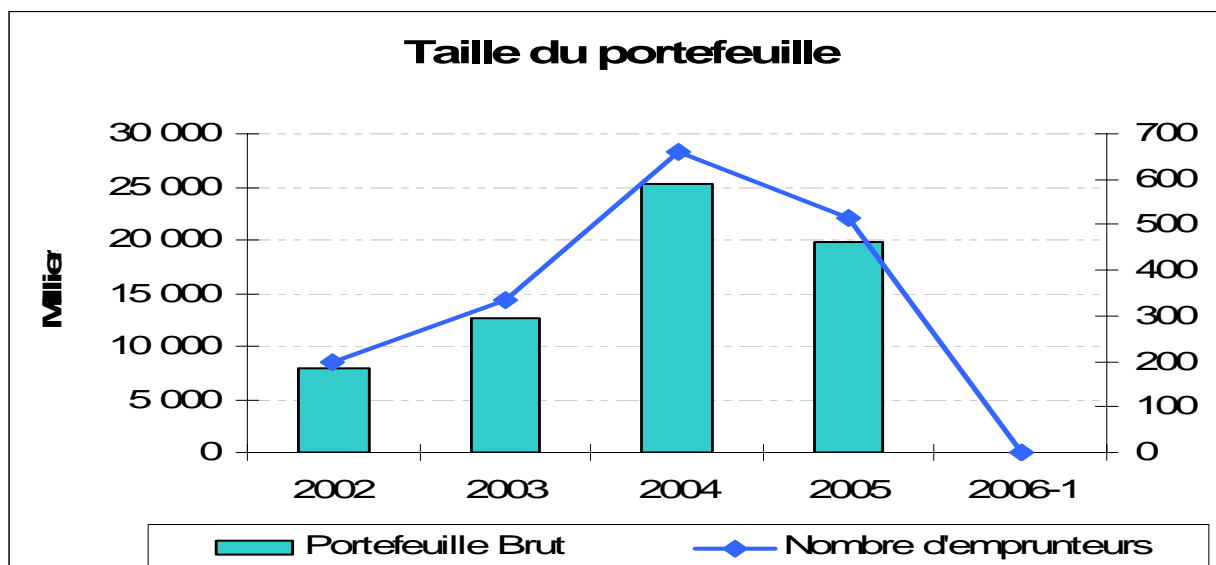
The immediate goals of the project have been partially reached for ADENORD and the target groups in question to the extent that the access to credit has been possible for the underprivileged strata who depended on the goodwill of the "usurers" However this service cannot continue without the normal repayment of loans in one hand and a rational mobilization of saving in the other hand.

The effectiveness of the network and its productiveness are appreciated from the indicators here after:

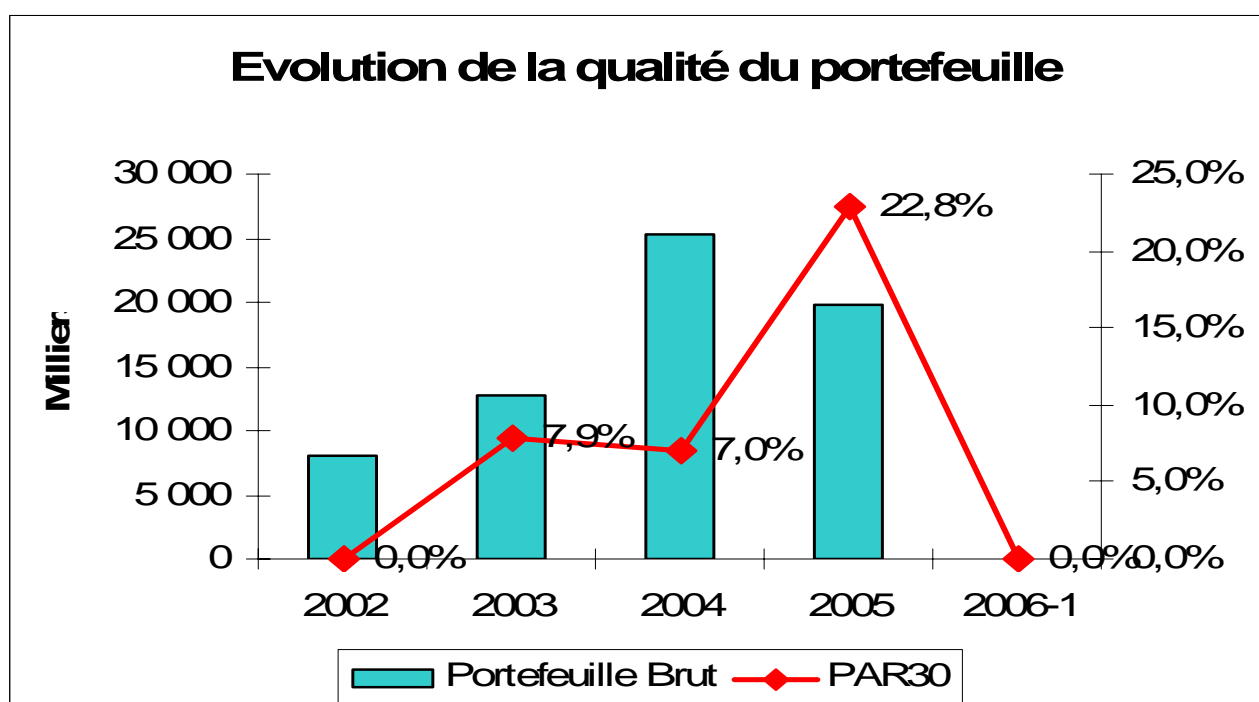
Effectiveness and productivity	2002	2003	2004	2005
Profit of the gross portfolio		18,4%	13,0%	11,6%
Rates of the operating costs		26,3%	26,2%	31,3%
Turnover of Portfolio		50%	66%	88%
Average amount of payout loans	50 000	50 000	50 000	50 000
Cost per loan made	16839	26452	19916	17820
Number of loans per credit manager	0	0	0	0
Number of loans per employee	0	0	0	0

% of credit managers in the team	23%	41%	65%	41%
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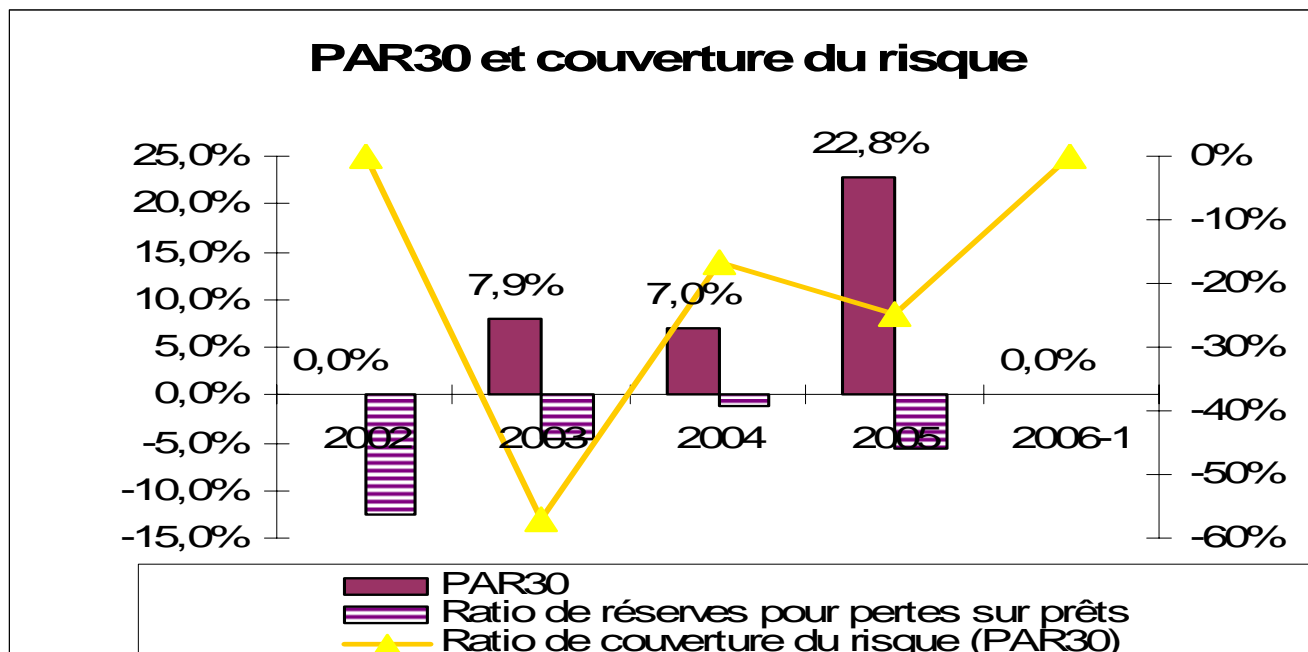
The quality of the service was inappropriate and the amount of loan disbursed stated to regress in 2005 after a jump in 2004, followed in the same tendencies by the number of borrowers as indicated in the table below:



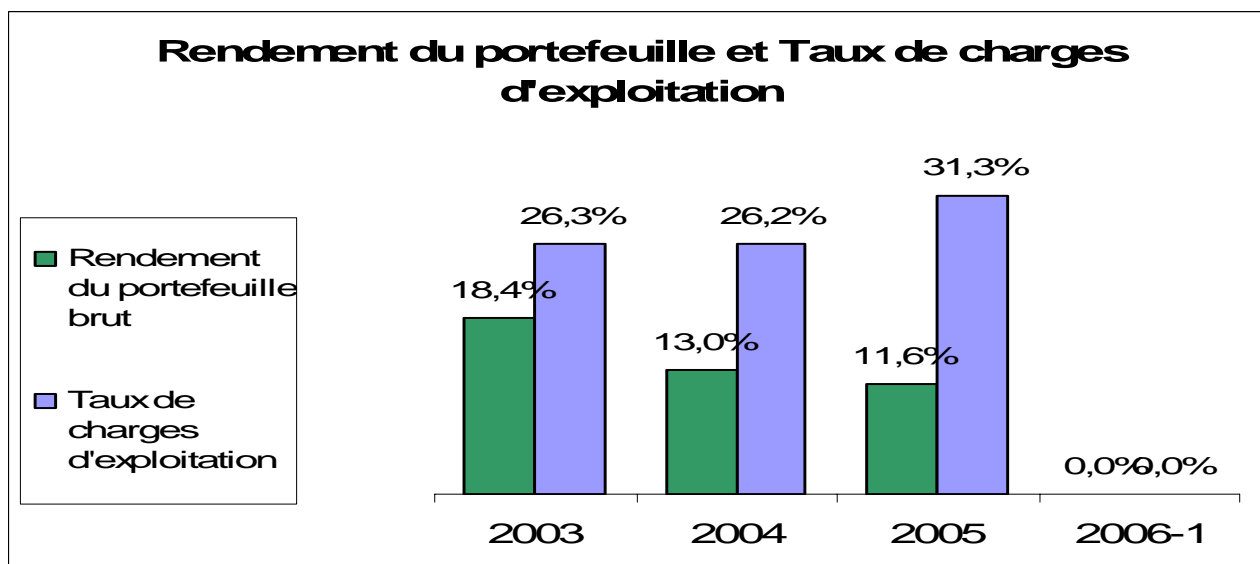
Gross outstanding loan has been multiplied by 5 between 2002 and 2004 to regress by 20% in 2005 while the portfolio at risk > 30 days has known an exponential increase from 2002 to 2005, representing about 23% of the total portfolio of this last year.



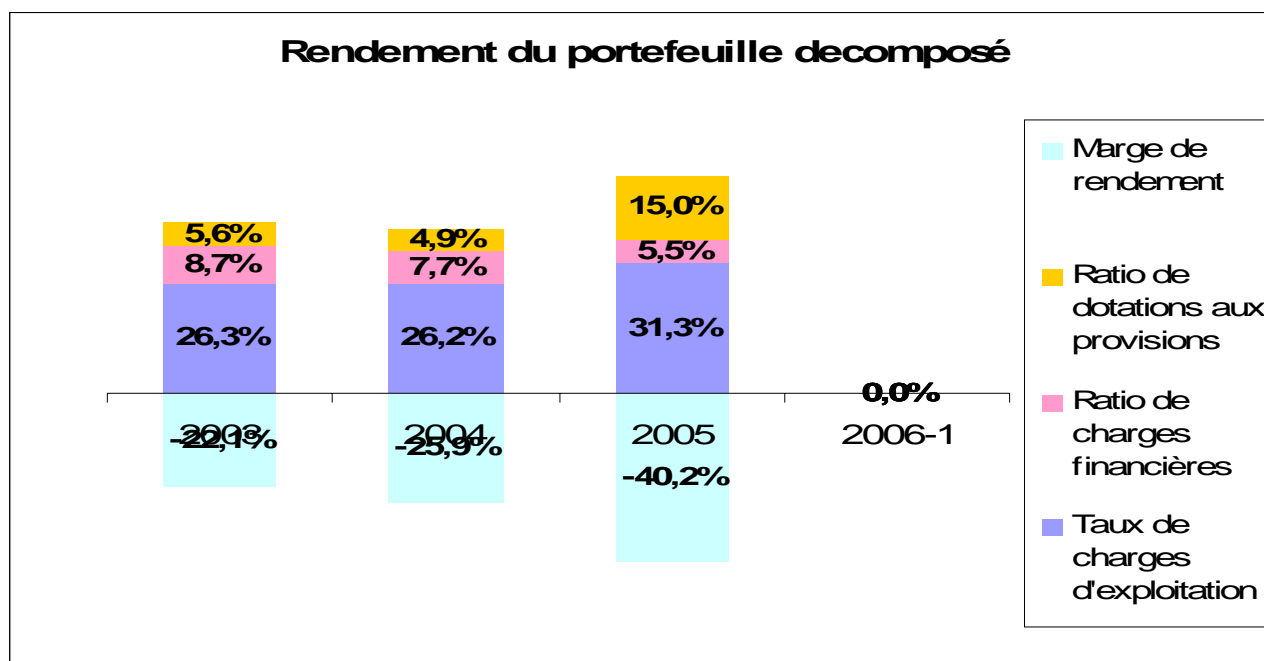
Risks were not sufficiently covered in spite of the significant increase of doubtful loans. On the contrary, provisions write of have been made in 2003 rendering the ration of risk coverage of the portfolio > 30 days negative.



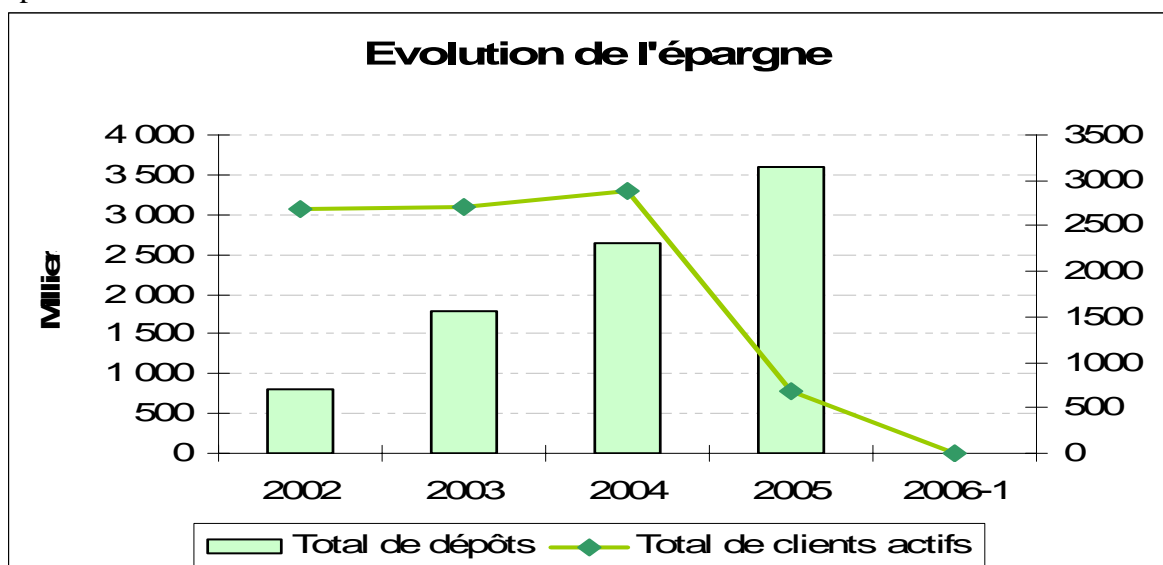
It resulted in portfolio profitability inferior to the rate of operating expenses during all the period.



The profitability of the detailed portfolio indicates a pre-eminence of operating and financial expenses on the profitability margin and provisions.



The effective engagement of beneficiaries is expressed in addition of the amount of the capital by the mobilization of saving which increased according to the consolidated financial statements contrary to the conclusions of the project team which found it insignificant in its reports.





Banks situations by September 30, 2006 presented a credit performance of F CFA 21 594 490, divided as follow:

Designation	Number of members	Membershi p Fees	Share	Outstandi ng Loan Amount	Outstandi ng deposit amount	Amount arrears	Repayment rate	Total members
Zouera	509	254 500	0	4 625 400	-	0	100 %	93
Tina Aïcha	728	364 000	0	3 240 000	-	0	100 %	129
M' Bouna	221	110 500	0	1 600 000	0	145 500	92 %	98
Bintagoungou	310	155 000	0	1 629 490	0	0	100 %	142
Timbuktu	488	488 000	1 149 000	3 240 000	682 500	127 500	96,06 %	81 Women
Kabara	284	710 000	280 000	5 400 000	207 750	0	100 %	108
Kessoubibi	72	55 000	280 000	3 240 000	426 000	0	100 %	65
Goundam	255	255 000	991 000	1 620 000	400 000	0	100 %	46
Gourma Rarhous	110	116 500	291 250	PM	490 500	PM	PM	PM

Source : Report ADENORD 2006

This table shows that the repayment rates are 100% in all banks except M'Bouna ( 92%) and Timbuktu (96,06%).

Contributions of Stromme Foundations have been useful and advantages fairly share between men and women of new banks as indicated by the summaries below by December 31, 2006.

Bnaks	Members having get loans			
	M	W	Legal Entity Members	Total
Bintagoungou	222	84		306
M'Bouna	82	85	37	204
Zouera	286	178		464
Tina Aïcha	368	293	67	728
Total	958	640	104	1 702

Source: Report ADENORD, 2006

From the reading of this table it is noticeable that ADENORD has effectively granted loan funds to banks which granted them to their members. Women are the most important beneficiaries of the credits since representing more than 56% of beneficiaries.

The situation of the credit line of Stromme Foundation by December 4, 2006 presented the following situation per bank :

Bank	Investment Funds ADENORD- MALI	Interests	Outstanding loan amount	Reimbursement deadline
Bintagoungou	1 000 000 F	80 000 F	1 080 000 F	04 / 12 / 2006
Tina Aicha	3 000 000 F	240 000 F	3 240 000 F	04 / 12 / 2006
Zouera	3 500 000 F	280 000 F	3 780 000 F	04 / 12 / 2006
Timbuktu	3 000 000 F	240 000 F	3 240 000 F	04 / 12 / 2006
Kabara	5 000 000 F	400 000 F	5 400 000 F	04 / 12 / 2006
Kessoubibi	3 000 000 F	240 000 F	3 240 000 F	04 / 12 / 2006
Goundam	1 500 000 F	120 000 F	1 620 000 F	04 / 12 / 2006
TOTAL	20 000 000 F	1 600 000 F	21 600 000 F	

Source : Report ADENORD 2006

✓ *Efficiency of resources use*

Contributions (funds, project staff, expertise, didactic material and equipment) have been opportune and pertinent but not appropriate, because of the interruption of loan fund.

Resources have not been exploited in optimal way as indicates by the disproportion between the debt capital and the capital. Activities supporting the strategy being funded from outside, they haven't been profitable.

In general results obtained justified the costs, and results could not been achieved with less resources.

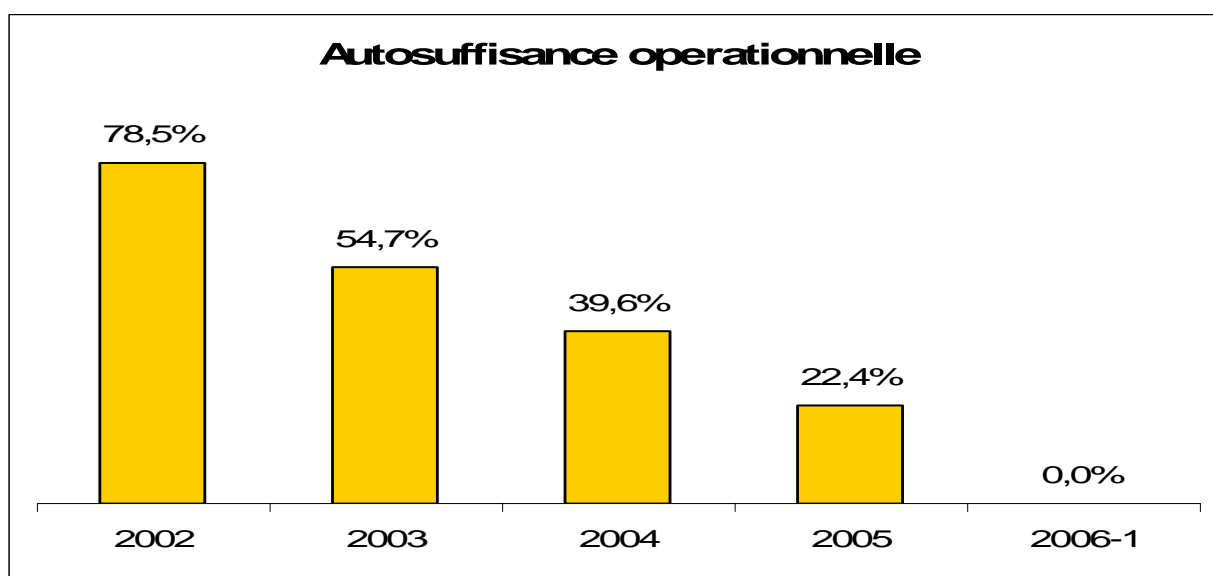
✓ *Effectiveness of the management system*

The technical and administrative orientation and the support given by Stromme Foundation and by ADENORD were appropriate but not sufficiently durable to permit the achievement of convincing objectives.

The management of the project has certainly facilitated the obtaining of a good result but would have permitted an execution more efficient by making the assistance be done to the SFD to by operators more informed. A clear vision of the role and the responsibilities by all concerned parties would have the advantage to avoid the re- use of the credit fund by the majority of the saving banks in violation of the financing conventions finalized with ADENORD.

Diverse partners has contributed to the execution of the project even if this contribution has not been efficient for the majority of banks, notably in savings mobilization and the use of the credit fund.

It result in a regular regression in the operational sustainability of banks from 2002 to 2005 as indicated by the table below:



Technical specialists of Stromme Foundation and ADENORD have an acceptable cooperation. Therefore, this hasn't worked decently in the management of the micro finance, the methodological approach having clearly not been shared by the two parties.

✓ *Orientation and durability of the impact*

Certain charges observed in the visited sites can be directly linked to the interventions of the project. It's the case in what concerns the reinforcement of the capacities of the target groups and beneficiaries in management and associative organisation.

Have the services of the saving and credit banks to their members been fairly ameliorated and reinforced till the stopping of the credit funds? The project has also contributed to the achievement of the goals of development in long term in the sense that it has allowed teaching for literacy and the development of vet assistants' services. However, aren't, the results, realisations and advantages of the program, durable with a consistent monitoring of the banks in view of the achievement of the technical and financial viability.

In fact, the analysis of the durability of the actions engaged is measured by the profitability of assets cover with or without subsidies and the operational self- sufficiency. The general tendency of all these indicators of the network is at the deterioration and the one of 2002 to 2005, as below table indicates:

Durability	2002	2003	2004	2005
Profitability of the capital cover		-3,9%	-29,4%	-123,3%
Profitability of the capital cover without donations		-12,4%	-39,2%	-141,5%
Profitability of the assets		-1,7%	-8,7%	-15,6%
Profitability of the assets without donations		-5,4%	-11,6%	-17,9%
Operational Sustainability	78,5%	54,7%	39,6%	22,4%

The analysis of the profitability shows the same report of degradation of the network with a profit margin structurally negative and despite a positive interest margin but insufficient.

Profitability analysis	2002	2003	2004	2005
Profit margin	-29,2%	-26,3%	-121,7%	-276,8%
Interest margin		9,7%	5,3%	6,1%
Exploitation margin	-38,1%	-82,9%	-152,4%	-345,9%
Net financial margin	30,9%	35,7%	17,8%	-76,6%
Ratio of the expenses	154,7%	332,6%	956,3%	-351,7%
Cost of the resources				
Cost of the deposits		0,0%	0,0%	0,0%
Cost of the loans		5,0%	5,5%	3,3%
Ratio of the financial expenses		8,7%	7,7%	5,5%

The quality of the portfolio is appreciated throughout the aging schedule of the portfolio at risk calculated using the successive balance sheets, the present information system having not allowed to determine exactly deadlines. It has been clearly depreciated with a regular increase of the portfolio at risk and the inexistence of a real management policy of arrears and of interest rate fixing.

Qualité du portefeuille	2002	2003	2004	2005
Portfolio at risk				
1-30 days	16,6%	0,0%	0,0%	0,0%
31-60 days	0,0%	7,9%	0,0%	0,0%
61-90 days	0,0%	0,0%	7,0%	0,0%
91-180 days	0,0%	0,0%	0,0%	22,8%
181-365 days	0,0%	0,0%	0,0%	0,0%
+ 365 days	0,0%	0,0%	0,0%	0,0%
Rescheduled (no outstanding arrear)	0,0%	0,0%	0,0%	0,0%
Total > 1 day (PAR1)	16,6%	7,9%	7,0%	22,8%
Total > 30 days (PAR30)	0,0%	7,9%	7,0%	22,8%
Total > 30 days + rescheduling	0,0%	7,9%	7,0%	22,8%
Protection				
Ratio of reserves for loan loss	-12,6%	-4,5%	-1,2%	-5,7%
Ratio of coverage of the risk (PAR30 + rescheduling )		-57%	-17%	-25%
Ratio of provisions		5,6%	4,9%	15,0%
Loan write-off				
Loan loss ratio		0,0%	0,0%	0,0%
% of arrear in los account		0,0%	0,0%	0,0%

**SUMMARY TABLE OF IMPLEMENTED ACTIVITIES / INTERVENTION**  
**PERIOD : FROM 2003 A 2007**

<b>COMPOSANTES</b>	<b>SPECIFIC OBJECTIVES</b>	<b>SCHEDULED ACTIVITIES</b>	<b>IMPLEMENTED ACTIVITIES</b>	<b>RESULTS</b>	<b>OBSERVATIONS AND/OR DIFFICULTIES MET</b>	<b>ADOPTED SOLUTIONS</b>
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<b>EDUCATION</b>	-Improve child schooling rate in general	Support to Canteens in 9 schools from 2003 to 2005/	Support to Canteens in 9 schools from 2003 to 2005/	Assistance to 991 children ( 545 boys and 446 girls) in 9 schools	A progressive withdrawal of the assistance to canteen that went from F CFA 375 000/ quarter in each school to be F CFA 250 000 in 2003 and 125 000 in 2005; occurred. - The withdrawal consequences were the fall in school attendance rate and the departure of some teachers Schools of Koigouma, Tissikorey and Emmimalen in the circle of Goundam ; schools in Tedeini Terikene , Tassinsak , Tindjambane , Hel-dohnane and Teherdje in the circle cercle of Timbuktu	Consider assistance from PAM and Stromme Foundation
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		Support in school materials	Assistance of 12 schools with school supplies in 2003	These assistances contributed to keep children and teachers		
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	Improve primary education quality	Formation in management of 42 management committee members of APE	Formation in management of 42 management committee members of APE (28 men and 14 women)	<p>The training of 42 persons (28 men and 14 women) members of APE committee.</p> <p>The empowerment of APE in questions related to school</p> <p>Change of behaviour for conscience sake in front of educative actions by involved actors in the implementation of the education program</p> <p>The creation of a dialog and exchange framework about school issues.</p>		
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		Support in 10 teachers salary payment from 2003 to 2005	Support in 10 teachers salary payment from 2003 to 2005	Contribution to the salary payment of 10 teachers in 7 schools		
		Training of 20 teachers	Training of 20 teachers to produce didactic material	Mastery of the didactic of language learning through dialog . Mastery of techniques of setting up of reading and writing . Skill acquisitions permitting them to teach mathematic in primary school . Use of didactic material made to materialize lessons		

	Create a school for deaf-and-dump children in Timbuktu		<ul style="list-style-type: none"> <li>- Acquisition of official receipt for the community school. N° 105 / AE -CAP-T of August 30, 2006</li> <li>- Training of two teachers in Bamako.</li> <li>- Salary payment of 2 teachers</li> <li>- Assistance in school materials</li> </ul>	<ul style="list-style-type: none"> <li>- 23 children in two classrooms</li> <li>-Acquisition of a grant of F CFA 34 924 428 F to build and equip 3 classrooms , an office, a store, three latrines and fencing. Works are done to 80%</li> </ul>		
	Schooling of children whose parents are poor in Timbuktu	Schooling of 50 children whose parents are poor, each year in Timbuktu	<ul style="list-style-type: none"> <li>- Registration of 150 children of poor parents to school , their provision with bag and other supplies ;</li> <li>Confection of birth certificate and registration fees payment</li> </ul>			
	The creation of village reading-rooms	Creation and equipment of 4 village reading-rooms	The creation of 4 village reading-room : procurement (4 metallic wardrobes and 4 chairs), provision in booklets			

	- Create local competencies in the area	- Opening of 26 literacy centers in sonrai and Tamasheq	Opening of 2 literacy center	Training of 547 persons (263 men and 284 women)	Grasshoppers invasion and weakness in pluviometry of 2004 rainy season has negatively affected results	
		Opening of 4 literacy centers	Opening of 4 literacy centers	44 persons has been trained ( 25 men and 10 women)		
		Opening of 4 reflect circles	Opening of 4 reflect circles	Training of 96 persons (56 men and 40 women)		
		Training of 15 Facilitator of the reflect method	Training of 13 facilitators : 6 in Sonrai and 7 in Tamasheq et the consolidation of the training of 10			
		Pedagogic training of 18 village monitors (10 sonrai and 8 Tamasheq)	Pedagogic training of 18 monitors : Sonrai : 10 Tamasheq : 8, and the consolidation of the training of 15 (10 sonrai and 5 Tamasheq)			

		Training of 16 vet assistants	Formation de 14 auxiliaires d'élevage Training of 14 breeding assistants	Organization of a retraining session of 14 breeding assistants. These assistants are already working on the field	The training permit to improve animals health mostly in the area of Zouera where the assistant works and particularly during market days to nurse camels.  Concerned sites are : Tangata, Tin Aicha, Koigouma , Gargando , Tirikene , Tedeini , Heldohnane, Teherdje, Tindjambane Vet products supply	
		Production of 10 issues per year making 500 copies of newspaper by literacy centre and reflect circle :		Availability of local skilled persons		Stocking of products in concentration sites

		Training of 42 leaders in accounting and financial management of structures	Training of 76 leaders in accounting and financial management of structures			
	- Ensure the acquisition of organizational and institutional capacity by banks	Sensitization in associative life	270 persons has been touched by sensitization training sessions			
	Bosom friends program	Follow up of children of the bosom friends	. Production and sending of postcards to more than 179 sponsors The follow up of 552 children (active and non active)	Establishment of contact between children and sponsors. Gifts distribution Photograph children and complementary information books on children		
<b>Microfinance</b>	Facilitate credit access	Setting up of saving and credit banks	Structures of saving and credit banks has been created in 4 sites: Mbouna ,Bintagoungou , Tin Aicha et Zouera.	About 1549 persons received loans		

		Building of 4 banks	-3 Banks has been built and equipped making 75% of objectives/	-2585 persons are members of banks ( 1464 women )	- These loans have permitted to reduce traders speculations : The reduction of harmful practices of share-cropping in the zone	
		Study and elaboration of financial statements	Realization of the study by Nata Consult	Negotiation and obtaining of a funding (F CFA 2 895 000) with ICCO for the realization of financial statements / NATA Consult has elaborated the financial statements and a business plan of Suba Nafa banks		
		Training of leaders in management of banks	12 leaders has been trained : 4 women and 8 men			
		Provision of banks with management tools	Establishment of 160 saving books			

#### **4.2.2. Experiences, weaknesses and important suggestions**

In the light of the analysis of realizations done and results obtained, following summary table has been established to represent mains experiences, weaknesses and important suggestions for each component of the program:



**SUMMARY TABLE OF THE ANALYSIS OF EXPERIENCES, WEAKNESSES AND SUGGESTIONS FOR IMPROVEMENT BY COMPONENT**

Components	Experiences	Weaknesses	Improvement Suggestions
<b>Education</b>	<ul style="list-style-type: none"> <li>- Existence of local skilled persons ( village monitors, breeding assistants, bank managers )</li> <li>- Existence of new literates in intervention sites</li> <li>- Training done met the needs of the populations</li> <li>- Favour the schooling of child ( infants in nomad areas, children of poor families and handicapped children)</li> <li>- The creation of a literate environment ( new paper inter centre , village reading-room)</li> <li>- Teachers' capacity building</li> <li>- Existence of local skilled persons to ensure basic education</li> <li>- Existence of appropriate management tools</li> </ul>	<ul style="list-style-type: none"> <li>- Premature interruption of some activities</li> <li>- Absence of strategy for autonomy</li> <li>- Weak participation of populations to teachers salary payment</li> <li>- Weak using of management tools</li> </ul>	<ul style="list-style-type: none"> <li>- Develop internal strategies for communities autonomy in training activities</li> <li>- Develop a strategy of teachers salary payment</li> <li>- promote a management capacity building cantered on income generating activities</li> </ul>
<b>Micro finance</b>	<ul style="list-style-type: none"> <li>-Existence of infrastructures</li> <li>-The setting up of a credit system</li> <li>-Existence of local skilled persons for the micro credit management</li> <li>- Development of revenue generating economic activities</li> <li>- The reimbursement rate is 100% in certain banks : Kessoubibi et Zouera</li> </ul>	<ul style="list-style-type: none"> <li>-Absence of saving mobilization</li> <li>-Low adherence level to some banks</li> <li>- High level of arrears in the majority of banks</li> </ul>	<ul style="list-style-type: none"> <li>Develop saving and populations mobilization strategy</li> <li>Fight against the weak repayment rate in some banks</li> </ul>

Moreover, at the end of the conservation with the team of the program, it become evident that most of the different activities scheduled have been be able to be achieved.

However, it is important to point out that the viability of some activities seem not to be secured; where as the necessity to consider the following suggestions:

- Proposal of activities to be eliminated

- Classic literacy;
- The reflection;
- The formation of teachers
- The support in educational stationery
- The opening of the saving banks and loans
- The setting in place of infrastructures of banks and outfits.
- Proposal of activities to be included in the new program.
  - Literacy integrated in to the animal health and to the citizenship
  - The formation of teachers of deaf and dumb schools and also the bridge course
  - Support to school meals (canteens) at the level of bridge courses centres.
  - The formation and the refreshing of breeding auxiliaries
  - The publishing of a news paper inter alpha centre animal health and the citizenship;
  - The setting in place of villages libraries
  - The professional training deaf and dumb children.
  - The monitoring and the support to children of penniless parents from the 1<sup>st</sup> to the 6<sup>th</sup> form
  - the organization of study trips and exchange of experiences on the integrated literacy and the bridge course at Fandema in Kayes and Grade Com in Sikasso;
  - the setting in place management committee of bridge course and the formation of its members,
  - the putting in plan of a real technical assistance in view of the organizational and institutional support to the banks in the frame of an eventual partnership between the network of banks with TERRAFINA/ ICCO.

#### **4.3 Appreciation of the part taking structures:**

##### **4.3.1 Part taking structures description :**

ADENORD supports beneficiaries' population through involved structures playing at the same time the role of partner and inter face (facilitator) between the program and the members of different communities.

We have three (3) types of involved structures which are concerned with the program. They are: saving and credit Banks, pupils' parents association (APE) and women associations.

- Saving and credit Banks are associations of persons formed around of savings and credit Banks. The structure is composed of General meeting of the members; the Board of Direction, the credit committee and the control committee. At the level of each bank there is a manager who is an employee;

Like any mutualistic SFD, banks assisted by ADENORD and those which are not recognized or on the way to be, contain in their statutes and internal regulations an organizational architecture articulated around the General assembly, organs and the management and defining the powers and the apportionment of roles and responsibilities.

- Associations of pupils' parents (APE) consist of the General assembly of its members and the management committee. The management committee is the organ that manages.
- **Women associations:** they are informal or formal associations. They are composed: of the General meeting of its members and the management committee.

#### **4.3.2 Analysis of experiences, weaknesses and opportunities of the involved structures:**

Even if the different structures involved do not have the same level of awareness and development, they share well in some respects similarities as for the strong points and the weak ones and for the improvement suggestions

The weaknesses are situated at several levels:

- The institutional and organizational weakness of banks added to the lack of banks added to the lack of qualified personal form a major risk for this one as for their going concern status;
- The lack of strategically perspective of self taking in charge of activities based on the reinforcement of capabilities and the competence transfer in view of the NGO's disengagement
- The low knowledge in terms of organization and the management capability, and advocacy in negotiation
- Women are weakly represented at the level of decision authorities in a context marked by the lack alternation;
- The lack of alternation and reflection towards the school canteen that is a necessary evil which there fore must be limited in the time and progressively replaced by an internal mechanism of self management in taking charge of pupils.

From the analysis of results of interview conducted, strengths, weaknesses and participative structures improvement suggestions were brought out as mentioned in the following table:

STRUCTURES	STRENGTHS	WEAKNESSES	SUGGESTIONS
<b>Saving and credit bank</b>	<ul style="list-style-type: none"> <li>- Members knows well organs' structuring and rule</li> <li>- Credit system mastery</li> <li>-Existence of competent resourceful persons within structures</li> <li>-Existence of an important social base: case of Zouera and Tina Aicha</li> <li>- Strong Social mobilization around the bank</li> </ul>	<ul style="list-style-type: none"> <li>- Institutional weakness</li> <li>-Absence technical competences for the elaboration of balance sheet and financial statement</li> <li>- Low adherence to program mostly Suba nafa banks</li> <li>- Low capacity in savings mobilization</li> </ul>	<ul style="list-style-type: none"> <li>Institutional capacity building</li> <li>Technical capacity building</li> <li>Recruitment of technical skilled agents by banks</li> </ul>
<b>APE / APESM-T</b>	<ul style="list-style-type: none"> <li>- The representativeness of pupils' parents</li> <li>-The participation of pupils parents in school management : canteen, teachers salary payment</li> </ul>	<ul style="list-style-type: none"> <li>-Illiteracy</li> <li>-Low management capacity</li> <li>- Low material and financial mobilization</li> </ul>	<ul style="list-style-type: none"> <li>- Formation in management</li> <li>- Resources transfer to collectivities</li> </ul>
<b>Women Associations</b>	<ul style="list-style-type: none"> <li>- Strong social mobilization</li> <li>- Social reconnaissance</li> </ul>	<ul style="list-style-type: none"> <li>Low management capacity</li> <li>Micro- projects design low capacity</li> </ul>	<ul style="list-style-type: none"> <li>-Management capacity development</li> <li>- Organizational Reinforcement</li> </ul>



#### **4.4. APPRECIATION OF MONITORING, SUPERVISION AND COORDINATION ACTIVITIES**

##### **4.4.1. Description of monitoring, supervision and coordination activities:**

Based in the office of the program in Timbuktu, the monitoring, evaluation, monitoring system is assured by a Coordinator of program and a Supervisor. They supervise the implementation of program.

. Out going programs on the field are organized by intervention level.

<b>Responsible Persons</b>	<b>Site of base</b>	<b>Frequency of field visit</b>	<b>Covered zone</b>
Project Coordinator	Timbuktu	Quarterly	All sites
Project Supervisor	Timbuktu	Monthly	All sites
Monitor 1	Bintagougou	Bimonthly	Faguibine Lake zone
Monitor 2	Timbuktu	Bimonthly	Commune of Timbuktu

Implemented activities are covered by monthly or occasional report production by the Supervisor and Monitors.

Field visits frequencies are not regular. However, agents control project promotion state and elaborate annual reports for the donor.

##### **4.4.2. Analysis of strengths, weaknesses of monitoring, supervision and coordination:**

In reality, there is no coordination system in program level.

Project team implements some monitoring and supervision actions

In this activity, the team is assisted, in one hand by village monitors and by technical services mainly in the context of training (training in literacy, vet assistants training, teachers' formation, etc.) in the other hand.

It is better to note that these trainings are given by technical services.

##### **Descriptive table of strength and weaknesses:**

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"><li>- Participative characters</li><li>- Collaboration between technical services and project team</li></ul>	<ul style="list-style-type: none"><li>- Insufficiency of executive staff</li><li>- Insufficiency of competencies in view of the activities diversity, target groups specificity</li><li>- Inexistence of a manual of monitoring, supervision and coordination</li><li>- Absence of monitoring and supervision tool</li></ul>

As one can notice, monitoring, evaluation and coordination systems are essential to the implementation and orientation of activities. Their weakness is a major hindrance in project execution. This justifies the necessity of the setting up of a consistent monitoring and evaluation system.

#### **4.5. APPRECIATION OF INTERVENTIONS IMPACTS**

##### **4.5.1. Description of changes caused by interventions:**

Among the changes caused by the program one can cite:

- A more participation of women to development actions and to decisions about communities ; like that the increasing of their economic capacity ( most of activities concerned women);
- An improvement in essential stuff supply;
- An improvement of schooling and literacy rate in zones;
- An increase in the number of literates in villages thanks to the literacy sessions;
- An improvement of populations living conditions (small business, vet drugstore, village shops etc.);
- (une tendance de plus en plus favorable à la participation des communautés à leur propre développement;) A more and more favourable tendency for communities' participation to their own development ;
- An improvement of the income of members thanks to the saving and credit system permitting, then, beneficiaries to ensure a better access of children to school and to health centres and to contribute to family food expenses ( contributing to condiments, small needs of children, etc.) ;
- The development of the associative spirit and movement even if, in certain places, it can be an occasional strategy to respond not by need, but by the willingness to integrate an approach and a philosophy to have access to help. Communities sometimes adhere to the proposition of interveners as the latter does to donors.

##### **4.5.2. Analysis of strengths and weaknesses of changes occurred:**

Strengths and weaknesses changes brought by interveners can be summarized as followed :

## DESCRIPTION OF STRENGTHS AND WEAKNESSES OF CHANGES OCCURRED

COMPONENTS	STRENGTHS	WEAKNESSES	IMPROVEMENT SUGGESTIONS
<b>Education</b>	<ul style="list-style-type: none"> <li>- Schooling of hundreds of children in nomadic area through canteen ad support in teachers salaries payment activities in 10 schools</li> <li>- The quality of teaching is reinforced by the training of teachers</li> <li>- Local competences / more than 16 vet assistants have been trained are working now on the field.</li> <li>- The formation in tamasheq and sonrai : hundreds are using today this advantages in their daily occupations</li> <li>-The development of writing culture in some area in village reading-rooms</li> <li>-Opening of school for deaf-and-dump children</li> <li>- The monitoring of more than 500 children in a boson friendship program, sponsors gifts sending etc.....</li> <li>- Schooling of poor parents' children</li> </ul>	<p>The classical method revealed its limits. The exclusion rate it too high at the level of new-literate</p>	<ul style="list-style-type: none"> <li>- Apply the integrated literacy method to a set of themes which are the concerns of the communities of the area</li> </ul>
<b>Microfinance</b>	-existence of bank	- Lack of savings	Support by a consultant



	<p>infrastructure</p> <ul style="list-style-type: none"> <li>-existences of qualified agents: manager and leaders are trained</li> <li>-existence of a saving and credit system</li> <li>- beginning of appropriation of the system</li> <li>- Good loan repayment rate in some banks</li> </ul>	<p>mobilization</p> <ul style="list-style-type: none"> <li>- Low adherence level in certain banks</li> <li>- Arrears in certain banks</li> <li>- Weakness in the elaboration of financial statements</li> </ul>	<p>Technical support</p>
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## 5. CONCLUSION – RECOMMENDATIONS

By the end of the evaluation activities which met non major hindrance, and in the light of important results noticed on the field, we can declare that planned activities were done in accordance with previsions.

Likewise, in spite of the shortness of financial, material, logistic and even human resources, ADENORD team gave proof of initiatives and devotion to allow results achievement.

Nevertheless, in spite the reaching of some results, certain insufficiencies and weaknesses keep on being obstacles for the realization of communities' self-management and self-promotion.

Thus, in this perspective, measures and provisions are necessary to face these weaknesses and reinforce results. These measures and provisions result from situations that were noticed and the outcome of visits and interviews done in the field.

As recommendations, if they are taken into account, they will permit a better implementation of activities and will qualitatively and quantitatively improve results which are already achieved and even future results.

These recommendations concern all aspects of the program and necessitate an important financial, material, logistic and even human support for their effective implementation for the consolidation and the reinforcement of important results.

Among these recommendations, which details are exposed in the form of important suggestions in certain chapters above, the mains are :

### 5.1. In Relation to the conception and to the intervention strategy :

- **In the Conception :**

- The necessity to elaborate a logical frame of the next phase of the programme, taking into account the coherence and proceeding with a better formulation of clear and accurate objectives, results prevision, necessary activities, objectively verifiable indicators (OVI), verification sources (VS), Important Assumptions (IA) and an estimative frame ; thus the necessity to organize a planning workshop of the next phase of the program, to which all stakeholders will participate.
- The necessity to elaborate annual Action Plans (AP) with the clear definition of activities to implement, responsibilities, implementation periods et indicators for the monitoring and evaluation and a corresponding budget ; considering a slippery financial planning for two or three years to prevent uncertainty linked to funding.
- The reshaping of future activities section for a best monitoring by field agents particularly by proceeding with a clarification of functional relations between these section ;

- The necessity of a better zonal allotment of villages and communes for a better effectiveness of monitors and supervisors ;
- The necessity of a reorientation of the project in present communes for a consolidation of results during next phase of the programme to have more significant impacts ;
- Concerning the Microfinance, organizational and institutional weakness of banks add to the lack of qualified staff is a major risk for them as for the continuity of their operation. Therefore, because of the implication of populations, an environmental analysis is essential for a better consideration of risks inherent to all development projects. Thus, in the specific case of micro finance, clear and accurate terms of reference must be defined to create a context favourable to an appropriate technical assistance to banks.

- **At Strategy level :**

- The elaboration and the execution of a clear and accurate progressive disengagement of the programme and of appropriation of actions by populations ;
- The formalization and the reinforcement of collaboration relations between ADENORD and other actors (Key program technical services (CAP, ACADEMIE), communal authorities, administrative authorities, microfinance institutions, and other projects/ programs and international NGO intervening in the area (ISAG, TNT, AMSS, ADERE-NORD, ...) ;
- The elaboration and the implementation of an advocacy/ lobbying strategy and intermediation to the benefit of community organizations.

## **5.2. In relation to the Gender Equity and development:**

- The reinforcement and the improvement of women by the recruitment of feminine personnel to deal the organization and the promotion of activities of woman structures
- In micro finance, taking into account the gender, the stimulation of women to apply for banks' organs leadership will lead to a certain decisions concerning banks future.

## **5.3. In relation to participative structures:**

- The development of capacities associative living of participative structures with the support to the emergence of legal and competent structure,
- The elaboration of the implementation of a convention , collaboration framework with local participative structures;
- The sensitization and support for the effective empowerment of women by entrusting them with functions of management and decision inside the participative structure created;
- The development of capacities of management and elected members in the writing of compulsory statistic reports and the understanding and interpretation of financial statements;

Also, the opening of associative movements in the intervention area of the project is an opportunity for the development of micro finance. Some saving and credit products specific to women groups, masculine and mixed groups should be made by the banks if they want to differ from the other SFD of the area.

#### **5.4. In relation to the monitoring and evaluation, the supervision and the coordination:**

- The elaboration of the implementation of a participative system of monitoring and evaluation involving all the partners (technical services, local authorities, administration) with scheduling sheet for monitoring and data collection adapted to the realities of the area as an important tools of monitoring, supervision and coordination of activities on the field to reinforce field agents competencies;
- The conception and use of programming tools, monitoring report and supervision tools and the precision of the modalities (dates, frequencies,...) of the realization of the monitoring and the supervision;
- Review the work timing of field agents in order to make sure that they are not overwhelmed as the impression has been given on the site (declaration of some agents) and even to see how each agent will take care of a reasonable number of village according to the distances to cover per month for the purpose of assuring a brought closer monitoring of activities on the site.
- The necessity to find a motivation system for literacy trainers ;
- The reinforcement of the competences of the supervision personnel on the site on the basis of an identification of their training needs.

As to the weak level of monitoring and evaluation known in the domain of micro finance, it can be palliated by the research of a technical and financial partners and the recruitment of a technical operator according to the precise conditions of the contract taking in to account the specificity of each bank of the system.

#### **5. 5 In relation to the roles and tasks of program personnel:**

- The reinforcement of the program equip by the presence of women among the supervision and monitoring personnel;
  - The elaboration of a disengagement plan in dialogue with the participative structures could be a specific task to which the program team must buckle down to, prepared since the starting of the activities;
- Concerning the micro finance, the role of supervision of the personnel of the program by a specialist in microfinance would be an alternative mainly in matter of monitoring of the execution of the contract of the operator recruited.

5.6. In relation to the collaboration relationships with the existing structures and the other interveners:

- The elaboration and the implementation of a convention collaboration framework with the participative structures at the basis and the other interveners;
- The synergy is to be searched for with the other SFD intervening in the area and this for the capitalisation of the best practices in microfinance.

#### **5.7. In relation to the consolidation of the impact of the interveners:**

- The reinforcement of the capacities in matter of management and the strategies of continuity of the activities (village monitors and monitors of teaching to read and write, school canteens and the salaries of the teachers...etc)
- The organization of studies trip and experience exchange trip for the target groups;
- The sensitization and the organisational support to the banks in the framework of putting of the banks in partnership with TERRFINA/ ICCO:

In relation to the microfinance, the sensitization of the populations beneficiaries on the opportunities offered by the SFD and mainly their effective implication in the management of the outstanding payments will contribute to the viability of the saving and credit activities.

#### **5.8. In relation to the role and the participation of the Stromme Foundation to a next phase:**

During a second phase, the role and the participation of the Stromme Foundation will be:

- The support to the consolidation of the experiences;
- The evaluation of the reinforcement of the capacities and the pursuit of the necessary accompaniment;
- The support the amelioration of the competences of the project equip;
- Support to the program equip in the framework of the monitoring, the supervision and of the coordination.

In relation to the microfinance, the Stromme Foundation could serve as catalyst to the creation of an advantageous partnership between the system of banks TERRAFINA , as technical partner and OIKO credit and financial partner , by bringing its moral guaranty to the operation , case that it would decide not to finance anymore the microfinance section ; ,its progressive withdrawal of this domain shows it.

In any case, if these recommendations are taken into account they will allow a better execution of the activities of the next phase of the program while bringing a positive contribution to the consolidation of the democratic processes and of good governance at the level of the communes.

Also, its important to point out that the mission has noticed here and there in the communes visited that some efforts are made or are being implemented in the same sense with almost the same objective: bring a support to the communes to facilitate and promote a fertile and dynamic partnership between all the interveners concerned in order to consolidate the economic bases of the decentralization in Mali.

In any case, the mission has created a great hope at the level of the group of actors met in particular among the local counsellors, the leader of the organizations of the civil strata and those the structures partners; hence the CADIS hope that the recommendations stated above will be object to further consideration by the Stromme Foundation in Mali with a view to their fast execution.