

CHANGES IN ASSET MANAGEMENT

The Impact of Funding Women's Community Organizations in Senegal



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Acknowledgements: New Field Foundation would like to extend its sincere appreciation to Association Conseil pour l'Action (ACA) for carrying out the evaluation in partnership with rural women's community organizations in Casamance, Senegal and to Tabara Ndiaye, program consultant, for her important role in this process. Photographs were taken by ACA, Amy Touré and Sarah Hobson. Additionally, New Field Foundation wishes to acknowledge Rhonda Sarnoff, evaluation advisor, Deanna Drake Seeba, communications consultant, and Jon Minor, graphic designer.

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SUMMARY

As part of its strategic grantmaking to support women and their families to overcome poverty, violence and injustice in Africa, New Field Foundation focused part of its efforts on southern Senegal as it emerged from twenty years of conflict. During 2006-2012, \$3,500,000 was awarded in 90 main grants to 20 non-profit organizations that served rural women in Casamance. Six of these non-profit organizations acted as community grantmakers to award 257 community grants totaling \$1,347,663 to 116 women's community organizations.

In addition to receiving grants, the women's community organizations received technical support and training in order to build their capacity in financial management, project implementation, group savings, and women's leadership. Some members also participated in literacy and numeracy classes, seed exchanges, and knowledge sharing on agro-ecological practices.

In 2013, a participatory study was carried out to examine the changes that occurred for women's community organizations receiving community grants. This showed increased food security, improved livelihoods, increased status of women, and greater access to health care and education for rural women and their families. It also showed that, because of the grants, many of the women's community organizations acquired agricultural equipment, increased their revenues, and attracted funding from other sources.

In order to explore more deeply the effects of community grants on changes in assets and asset management, the Senegalese non-profit Association Conseil pour l'Action (ACA) carried out a detailed study of 8 of the 116 women's community organizations that had received grants. The study examined the growth in organizational assets, the degree to which the organizations were in charge of their assets, and whether all members of the organization benefited from those assets. Membership of the 8 organizations totaled 723, with members taking care of more than 5,000 family members.¹

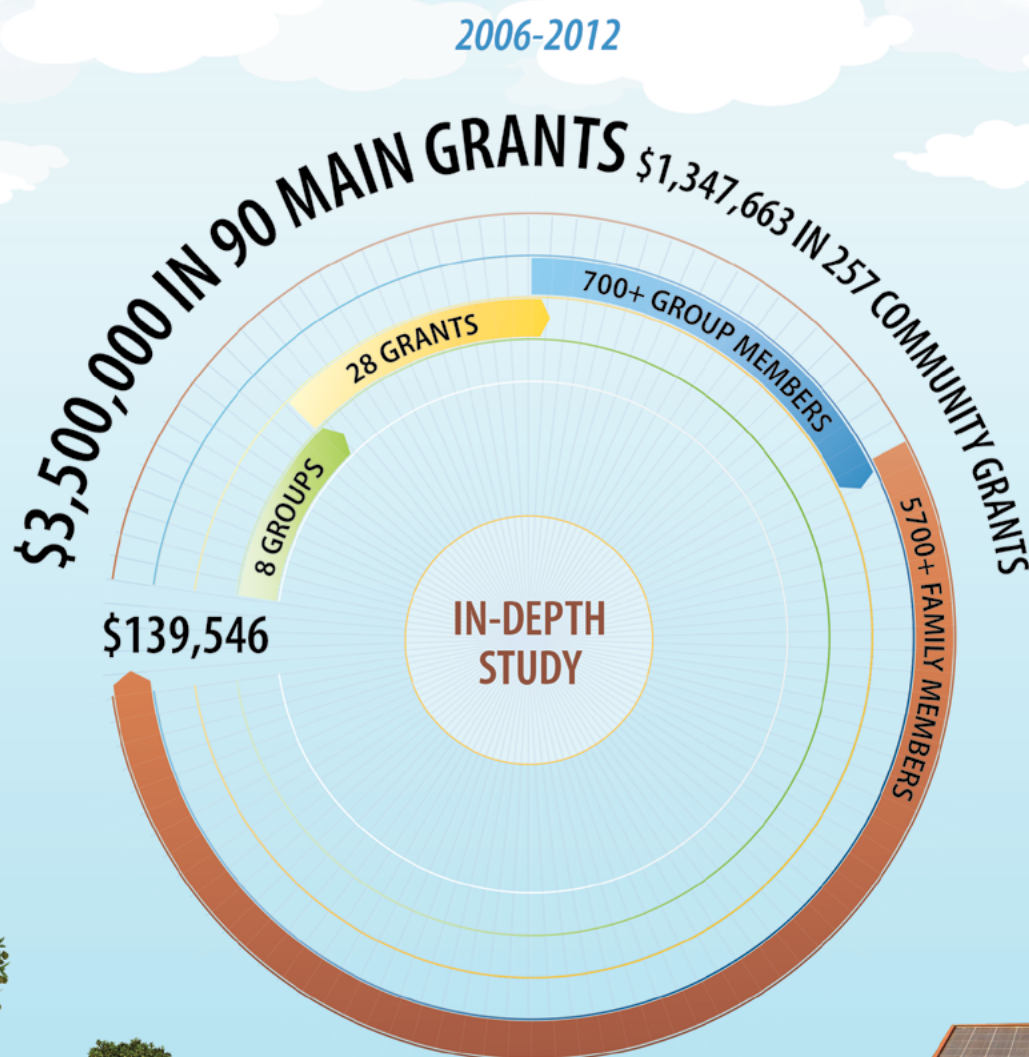
The findings provide evidence of improvements in revenues, savings, and capital equipment at organizational and membership level, with an increase in democratic decision-making processes. They also reveal that, while the women's community organizations had ownership of significant assets, not all had authority over the



MAP 1: *New Field Foundation's community grantmaking program focused on rural women's community organizations in Casamance, southern Senegal.*

choice and use of those assets. One women's community organization in particular provided a clear example of the poor outcomes that result when groups are not in charge of decisions. Overall, the successes revealed by the study point towards the importance of entrusting rural women to implement their own development solutions and the necessity of providing the right kinds of support to help them achieve their goals. Encouraged by these results, New Field's board decided to extend its funding in Casamance through 2017.

¹ In 2002, the average household size in Senegal for the poorest 20 percent of the population was over 10 persons (IMF: Poverty Reduction Strategy Paper, 2002). Casamance was one of the poorest regions at that time.



Key Highlights

Rural women are capable of creating change when they work together and leverage resources that take account of their cultural context.

- Women's community organizations tend to be highly motivated, but often lack the resources and technical expertise needed to achieve their goals.
- When given the opportunity to design their own program and build their assets, women's community organizations are successful in identifying the resources and trainings that are needed to succeed.
- The process of applying for and managing their own grant funds, combined with organizational and financial training, enables women's community organizations to increase their assets, enhance their members' income, and advocate for a range of rights and resources.
- By placing trust in women's community organizations to implement their own projects, funders not only contribute to development efforts but also empower the women themselves. Part of this empowerment is the ability to acquire and manage their own resources, to build their assets, and increase their revenues.

REGIONAL CONTEXT

New Field chose to fund women's community organizations in post-conflict Casamance based on its broad goal to fund where there was greatest need, least funding and most potential. Its organizational values² also underscored the importance of a shared vision for peace and equality, and the centrality of women in achieving improvements. In a region that is known as the bread basket of Senegal, rural women and their organizations play a key role in realizing peaceful communities that are healthy and food secure.

EMERGING FROM CONFLICT

Known for its rich natural resources and the fertility of its land, the Casamance region of southern Senegal has supplied the rest of the country with an abundance of food for centuries. However, during France's colonial rule from the 1850s on, and in the years following independence in 1960, Casamance was not included in development efforts. As a result, the population experienced economic disadvantage, relative to the rest of the nation. The sense of marginalization was felt particularly by Casamance's Diola majority, who differ from the rest of the country in their cultural and religious practices. A growing movement for independence in Casamance in the early 1980's was forcefully subdued by the Senegalese government, and in 1982, the emergence of an armed rebel movement resulted in twenty years of bitter conflict and brutal acts of violence on both sides. This conflict led to the destruction of many villages, the displacement of tens of thousands of people, and the stagnation of a once-vibrant local economy.

With the election of Abdoulaye Wade as President in 2000, civil society began calling for peace and negotiations with rebel leaders. These efforts led to an initial peace agreement in 2004.³ Though peace continues to be fragile, with outbreaks of violence and landmines that have not yet been fully cleared from the region, Casamance women and their families have been steadily returning to their villages. Together they are reviving their communities, recommencing agricultural production, healing the wounds of violence, building links with adjacent communities in the Gambia and Guinea Bissau, and continuing to demand a permanent peace.⁴

² <http://www.newfieldfound.org/about.approach.html>

³ *Understanding the Casamance Conflict* by Aïssatou Fall, KAIPTC Monograph No.7, December 2010 <http://www.kaiptc.org/Publications/Monographs/Monographs/Monograph-7-Aissatou.aspx>

⁴ *Women of Senegal: Agents of Peace* by Ndeye Marie Thiam <https://www.opendemocracy.net/5050/ndeye-marie-thiam/women-of-senegal-agents-of-peace>

⁵ Mark Spalding, Mami Kainuma, Lorna Collins, *World Atlas of Mangroves*, Earthscan, 2010



The Casamance river and its many tributaries are an important habitat for birds, reptiles and fish. The post-conflict restoration of mangrove forests has increased the availability of timber, firewood and thatching for local communities, as well as oysters that grow on mangrove roots.⁵ The harvesting and processing of mangrove oysters are typically the domain of rural women working in groups.

METHODOLOGY

The main question of how women's community organizations were managing their assets and the degree to which all members were benefiting from such assets, meant it was necessary to work with organizations that had the time, interest and capacity to provide detailed answers for analysis and review on changes in assets and asset management.

SELECTION

ACA requested recommendations from three community grantmaking organizations that worked in different parts of Casamance, promoted the use of agricultural equipment by community grantees, and provided technical support for the installation and maintenance of capital equipment. Recommendations were requested according to the following criteria:

- number of members (a minimum of 35 per organization);
- number of grants received (at least two per organization, ideally in consecutive years);
- range of different activities supported by the grants;
- types of investment in agricultural technologies (at least three types);
- provision of technical support by the community grantmaker;
- diversity of locations across districts (Foundiougne, Kolda, Ossouye and Ziguinchor in Casamance); and accessibility for the researcher.

Based on these criteria, eight women's community organizations were selected and invited to take part in the in-depth study. All eight accepted and agreed that at least 20% of the organization's leaders and 20% of the organizations' regular members would participate on a self-selecting basis.

STUDY TOOLS

The ACA team developed and verbally administered a questionnaire addressing three main topics: income, inclusion and control. 'Income' referred to the funds generated by the organization, the way in which these were used, the degree to which they benefited members, and members' individual income. 'Inclusion' assessed the decision-making process within each organization, and the degree of influence that regular members had with regard to executive decisions, including the use



Members of a women's community organization in Casamance process cereal.

of revenues. 'Control' was measured by examining the degree to which the organization was able to make its own decisions and set its own priorities, vis à vis the grantmaking organization that provided the community grants and accompanying technical assistance, as well as other funding agencies.

Using the questionnaire, interviews were carried out with each community organization in two separate sessions, one with the leaders and the other with regular members. Since the great majority of members participating in the sessions had limited or no literacy skills, they were first invited to answer a series of open-ended questions, and then encouraged to elaborate on their responses with specific examples and information. This process was used with both leaders as well as regular members.

ANALYSIS

The ACA study team compiled and compared the answers for each organization relative to the questionnaire. It

synthesized information, identified gaps, noted divergent opinions when the case arose, and highlighted differences in responses by regular members and leaders. Once the responses were analyzed, the study team convened a debriefing session with each organization, to provide an opportunity for members and leaders to correct the study team if they had misunderstood any responses or reached incorrect conclusions. In this way, a number of anomalies were resolved and additional clarifying information provided. This process of information gathering, analysis and verification enabled the study team to have confidence in the validity and authenticity of their findings, and for contributing members to know they were being correctly heard.

STUDY TEAM

Conducting in-depth studies of eight rural women's organizations in a post-conflict environment in Casamance presented many challenges. These included:

- the physical demands of reaching rural communities;
- the limited availability of rural women to attend meetings separate from their extensive daily duties;
- the need for conversations to be held in several local languages with rich and complex concepts based on the socio-economic and cultural perspectives of rural women; and
- a reliance on members' memories and oral narratives rather than written documentation and data.

To conduct the study, a team of three was selected. The senior consultant, Ali Segá Camara, lives in Casamance, speaks six languages, plays a leadership role with local non-governmental organizations working with rural communities, has carried out evaluation studies for international development agencies and, in 2014, was appointed by Senegal's Prime Minister to the national council on food security.

Two local consultants, both with significant experience as rural development facilitators, worked directly with the eight women's community organizations. Mme. Maimouna Sambou, who lives in Casamance and is fluent in four languages, gained her diploma at the African Farmers' Academy in Cameroun, worked as an animator and researcher on a number of rural development projects, as well as an agricultural technical advisor. Mme. Ndèye Astou Camara, also from Casamance with fluency in three languages, has facilitated trainings in local language literacy, fruit and vegetable processing, micro-finance and conflict resolution, and carried out socio-economic surveys for international and national organizations.

PARTICIPATION

Of the eight women's community organizations, seven participated fully and provided the requested information. Their responses are summarized and included in this paper. However, one of the eight participated on a very limited basis, provided incomplete information, and revealed it was not in charge of its community grants. Its situation is discussed separately in the section *A Case Apart*.



Ali Segá Camara, senior consultant for ACA, interviews members of a rural women's community organization in Kolda Department.

INTERVIEWS

Total membership of the seven participating organizations was 681. Interviews were conducted in 24 separate sessions. *Chart 1* shows that 250 members were interviewed (36% of total membership), of whom 51 were leaders and 199 regular members. Some groups, such as Aboténi and Kambeng, had a substantial number of ‘inactive’ members who were not interviewed for the evaluation. These were mostly elderly women, some of whom founded the groups and who remained members, but were no longer able to participate in group activities. Other ‘inactive’ members did not take part in group agricultural activities, but conducted their own commercial trading activities, sometimes in areas far from their villages.

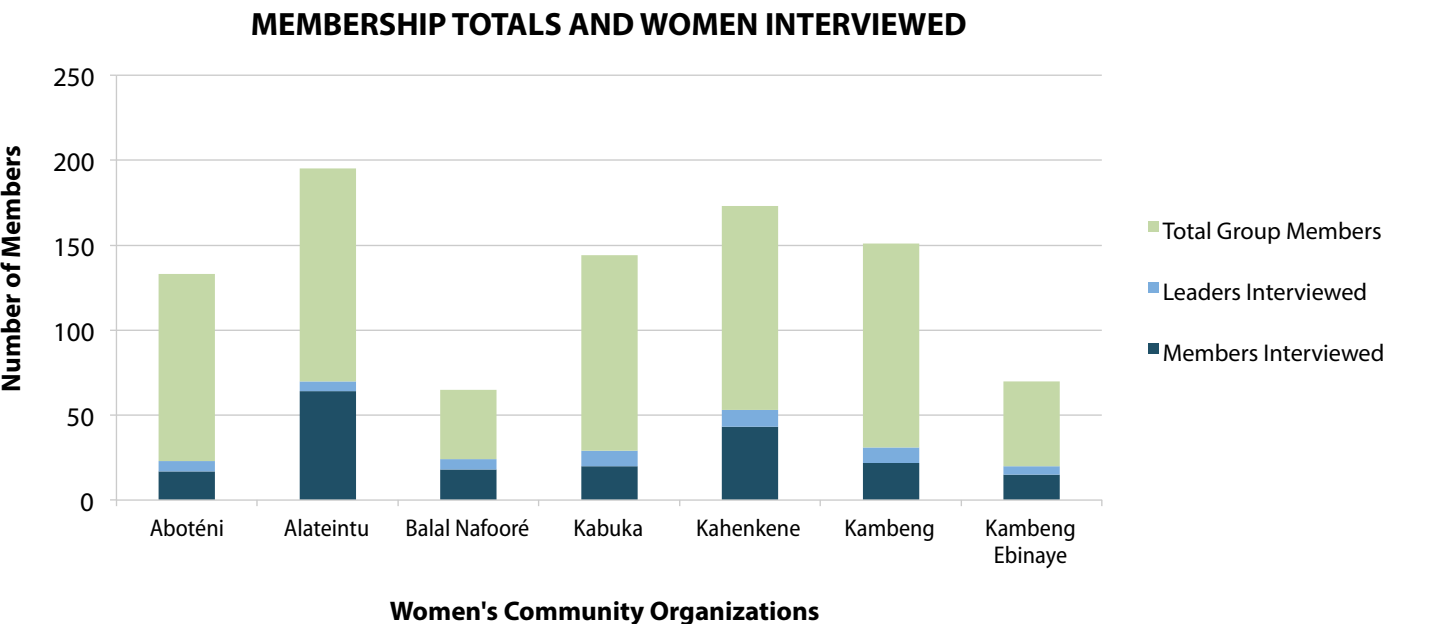


CHART 1: *The total membership of each women's community organization that participated in the study with the proportion of regular members and rural woman leaders interviewed.*



Findings

ORGANIZATIONAL ASSETS

The seven women’s community organizations identified several types of assets that their organizations owned and managed, and that had increased as a result of community grants. These included grants from funders; net income from organizational activities; harvests; savings; and capital equipment. Members from six of the seven organizations reported that they were able to increase their personal incomes. Though not an organizational asset, this improvement was of tremendous value to the organization and to individual members. *See section on members’ income, below.*

GRANT INCOME

The community grants received through New Field’s funding provided an important source of revenue for all seven organizations, with a total of \$99,330 awarded through 22 grants, averaging \$4,517 per grant. The largest total amount received by one organization was \$24,429 from six grants, and the smallest total amount for one

organization was \$7,943 with two grants. In all cases, grants significantly affected the organization’s ability to invest in capital equipment.

Chart 2 shows the number of grants and total amount of grant money received by each women’s community organization. Variations in the number and size of grants were due to a number of factors, including the methodology for awarding grants adopted by each community grantmaker; the size of recipient organization (in terms of number of members and organizational income in the previous two years); the quality of the grant proposal and budget; and the leadership and management qualities of the recipient organization. These variations also reflect the experience of the community grantmakers that three consecutive grants over three years could lead to a women’s community organization becoming financially self-sustaining, particularly if they invested in capital equipment and income generating activities.

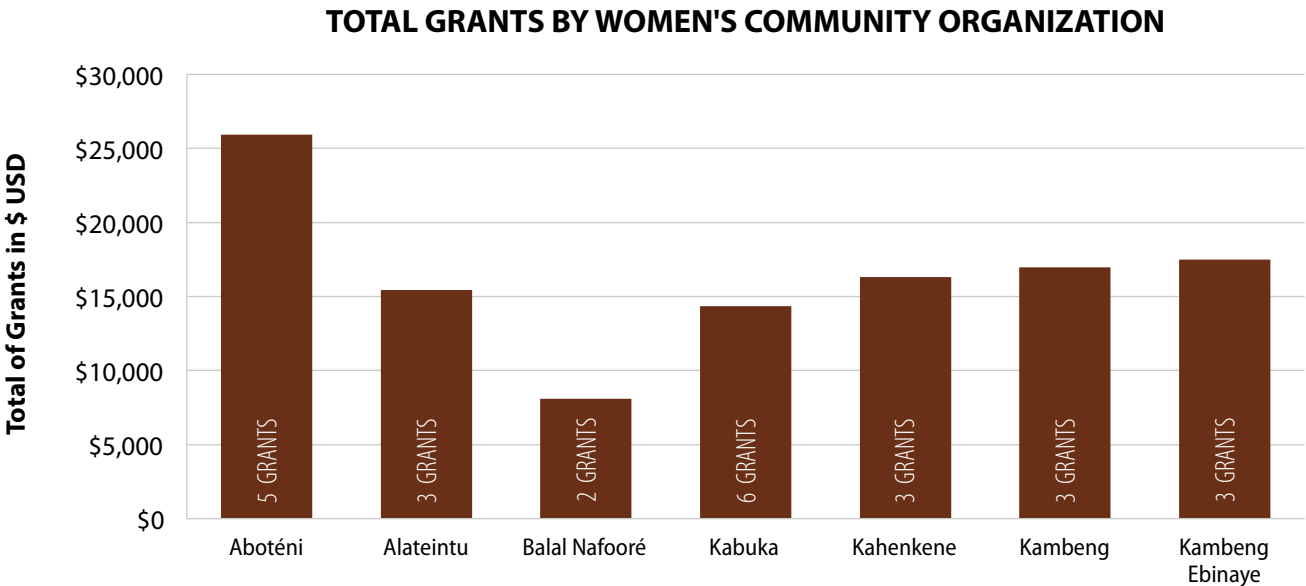


CHART 2: *The number and net total of grants made to each women’s community organization that participated in the detailed study.*

ACQUISITION OF AGRICULTURAL EQUIPMENT

All seven organizations used part of their community grants to purchase equipment that would enhance their agricultural production. In this way, the organizations aimed to invest their grant funds in items that would help ensure future financial stability through improved production levels and therefore profit. *Chart 3* shows the types of capital equipment that was purchased.

NEW TECHNOLOGIES

All seven women's community organizations introduced new technologies to improve their farming methods and reduce field labor. These ranged from relatively simple technologies, such as the introduction of organic fertilizer and small market gardening equipment, to complex equipment such as solar panels and drip irrigation systems. *Chart 4* shows the technologies that were introduced by each organization. In some cases, the introduction of a new technique was listed as a technology.

CAPITAL EQUIPMENT PURCHASED WITH GRANTS

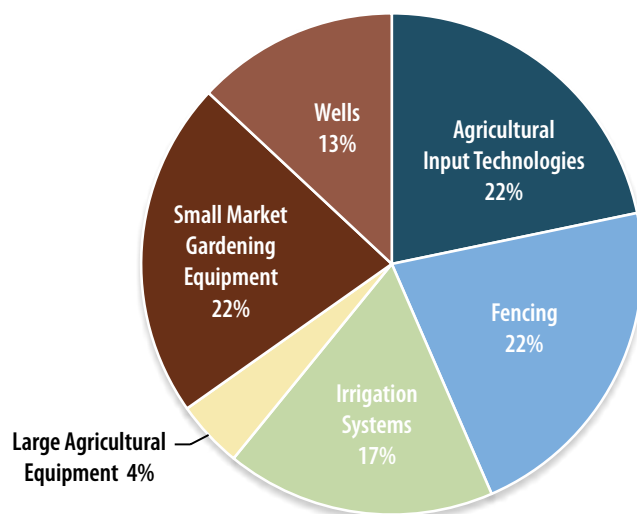


CHART 3: Main categories of capital equipment that were requested and purchased by the seven women's community organizations with the help of community grants. Percentages were calculated according to the number of organizations that listed each type of equipment as purchased with their grant funds.

TECHNOLOGY INTRODUCED	ORGANIZATION INVESTING IN THE TECHNOLOGY
BACK UP WATER STORAGE BASINS	ABOTÉNI
COMPOSTING	BALAL NAFOORÉ
FENCING	KABUKA, KAHENKENE, KAMBENG, BALAL NAFOORÉ
INPUTS	KABUKA
IRRIGATION SYSTEM	ABOTÉNI, ALATEINTU, KAMBENG, BALAL NAFOORÉ
MARKET GARDENING EQUIPMENT	ABOTÉNI, KABUKA,
MARKET GARDENING SEEDS	KABUKA
MARKET GARDENING TECHNIQUES	KAHENKENE, ALATEINTU, KAMBENG, BALAL NAFOORÉ
ORGANIC FERTILIZERS	KAMBENG EBINAY
PHYTOSANITARY TREATMENT EQUIPMENT	KABUKA
SOAP MAKING EQUIPMENT	ABOTÉNI
SOLAR PANELS AND PUMPS	ABOTÉNI, KAMBENG EBINAY
TRAINING IN ADMINISTRATION AND FINANCE	KAHENKENE
WATER TOWER	ABOTÉNI
WEIGHING EQUIPMENT	KABUKA

CHART 4: Types of previously unused technologies introduced by seven women's community organizations with funds from community grants. Descriptions are those used by the organizations.

OUTCOMES

The purchase of equipment brought about significant changes in the activities and revenues of all seven women's community organizations. The installation of fencing meant organizations were able to protect their crops from roaming livestock and wild animals, resulting in larger harvests. Thanks to watering cans, hoes, and wheelbarrows, members expend less time and less labor while growing more. In particular, four organizations expanded the amount of land they cultivated and diversified their crops.

- Balal Nafooré increased the size of its plot and protected it with fencing. As a result, each member was able to grow a variety of crops during the year, realizing an income of 50,000 FCFA (~\$95) per member, per planting, with up to four plantings a year.
- Kambeng Ebinay, with its solar panel and pump, expanded its collective plot to one hectare and acquired additional land to cultivate in nearby valleys, using organic fertilizer.
- Alateintu used the additional income it earned from its improved farming activities to introduce new crops, including watermelon and potatoes, as well as to increase its palm oil extraction.
- Aboténi expanded the surface area of irrigated land for its members, who increased the variety of crops they grew.

Each women's community organization developed its own system for managing its collective area of land that had been improved with new equipment and technologies.

The most common solution was to maintain organizational control of the land, equipment and technologies, while enabling individual members to tend their own narrow plot for a modest fee that offset the operational costs of the maintenance.

DEVELOPMENT OF ORGANIZATIONAL CAPACITY FOR RESOURCE MANAGEMENT

The introduction of new technologies and the ownership of capital equipment stimulated each organization to think through how to manage its enhanced resources effectively. Emerging issues stimulated new ideas and greater collaboration among members. Each organization came up with somewhat differing solutions to manage their equipment, but overall, there were many similar approaches, including:

- Organizational ownership of larger equipment, with an agreed plan and budget for use and maintenance;
- Organizational title to collective land, within which beds are allocated to individual members, who pay a fee to the organization for the maintenance of equipment and fencing, and provision of water;
- Distribution of small equipment to members for individual ownership and care;
- Organizational income used in three ways: operational costs; organizational savings; and payout to members;
- Bulk purchase of organic fertilizer and local seeds, for sale to individual members.

(Below) Members work their individual plots within a collective parcel of land in Kolda district.



MEMBERS' INCOME

All seven women's community organizations showed an increase in organizational assets beyond what was awarded to them in community grants. Six of them also saw an increase in income for individual members, as shown in Chart 4. Increases in income were due mainly to an improvement in agricultural production as well as a reduction in farm labor which allowed women to undertake additional income-generating activities.

Members of women's community organizations with stronger administrative and financial management systems and skills tended to experience the largest increases in income. For instance, Aboténi women's organization in Toubacouta saw members' incomes increase on average nearly three-fold from 60,000 FCFA⁶ (~\$112) to 177,500 FCFA (~\$332) because of the range of activities funded by the grants. Additionally, they were able to cultivate rice in nearby valleys because of technical training they received as part of the grant. Members also gathered fruit from mango trees and sold them as a group to a local mango vinegar factory, which yielded on average an additional 25,000 FCFA (~\$48) per woman. Finally, members received regular payouts from the organization's savings fund. Payments could be as much as 50,000 FCFA (~\$95) to each member.

As reflected in *Chart 4*, individual member incomes increased across all organizations with one exception.

Members of Kabuka reported an increase in technical expertise from trainings but a decrease in income, due to the small area of the plot given to the group to farm collectively. Members were in the process of finding more land to farm together and were hopeful that their new skills would help them to improve their income in the near future.

Members interviewed also mentioned they had started a number of additional activities to help bolster their income. These included market gardening, soapmaking, cloth dying, small-scale trading, gathering and selling firewood, and participating in savings groups. The additional income derived from these activities, though modest and often involving more labor, was vital to pay for food, medicine and school fees.

With regard to agricultural production, members confirmed that their activities were geared towards local consumption, so that the majority of their produce was consumed by their families and in their community, including in local towns. They did not, on a large scale, produce food or goods for export, though some of their produce did reach markets in some of the larger towns outside Casamance, including the capital Dakar.

⁶ Based on an exchange rate of 535 CFA to 1 USD.

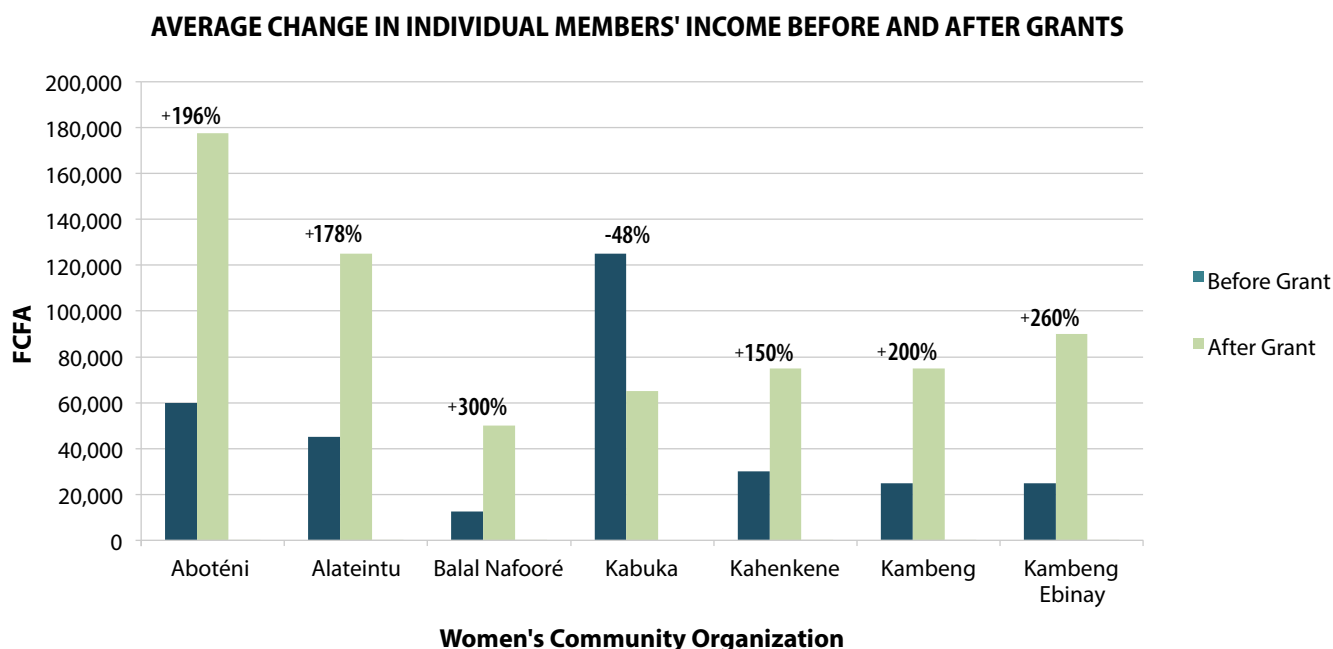


CHART 4: Average increases in income for individual members of each organization for an agricultural season.

HOW WOMEN DIVIDE THEIR HARVEST

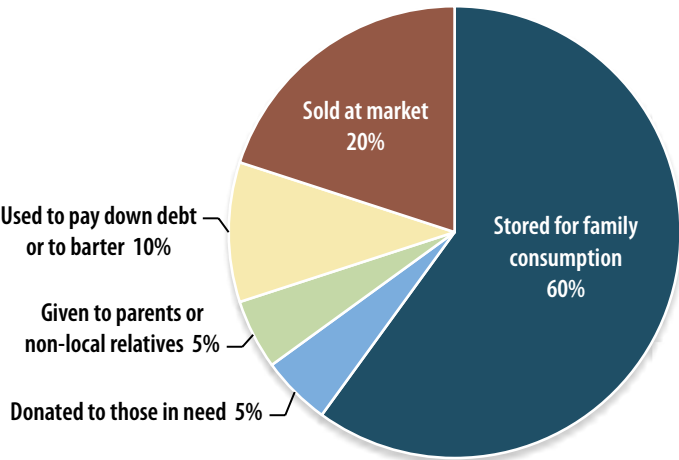


CHART 5: Members of women’s community organizations typically divided their harvest among their family members, to sell at market, to pay down debt or for barter, and to give to those in need. Significantly, their produce, contributed not only to household food security, but to a local food system that reached beyond the family.

(Below) Members of a women’s community organization hold up a sample of the onions that they are cultivating using composting techniques in Kolda District, Casamance.



INCLUSIVE DECISION-MAKING

The issue of inclusive decision-making is important when assessing the extent to which a women's community organization enhances the agency of all rural women members or only a few leaders.

Across all seven organizations, women who were regular, non-executive members were involved in decision-making relating to the use of grants and activities carried out by their organization. Interviewed members and leaders of Kabuka, Kahenkene and Kambeng unanimously (100%) reported that no member was excluded from decision-making processes. The study team was also able to ascertain that members and leaders of Alateintu, Kambeng Ebinay, and Aboténi enjoyed a high degree of inclusion. In addition to personal accounts, this was evident through the minutes of meetings and the ability of regular members to provide accurate information when asked about the community grants, how much was received and what activities were carried out with the funding.

The seven organizations described differing and sometimes complex democratic processes by which a unanimous decision had to be reached by all members before organizational funds were dispersed. Each had its own account with a savings and credit union, with rigorous procedures for checking and double checking any withdrawals or deposits in order to avoid any possibility of fraud. The majority of members interviewed stated that they were kept informed on a regular basis on the organization's finances.

Reaching Agreement

Kabuka Rural Women's Organization of Mandina Assaille reported that all members of the organization are invited to propose resolutions and participate in decision-making. In this way, Kabuka reviewed and adopted one member's proposal that every member contribute 1250 FCFA (~\$2.50) per year to pay for the operating and maintenance costs of its market gardening plot. Interviewed members unanimously reported that a General Assembly is held to discuss the use of the organization's income, based on what is needed and what is most important. Once agreement is reached and costs identified, the treasurer, the president, and the secretary, all of whom are joint signatories to the account, are allowed to make the disbursement.



Members of Balaal Nafooré, a women's community organization in Bagadadji, Kolda Department, take part in a question and answer session on how their organization makes decisions in relation to its revenues and assets.

Several organizations cited participation in training sessions organized by their community grantmaker as a contributing factor to their organization's success. 100% of those interviewed from Kambeng Ebinay reported that they benefitted from the trainings to the extent that their activities were successful even without other technical assistance. Trainings on financial and organizational management were particularly lauded for enabling the organizations to operate independently from their community grantmaker. Some, such as Kehenkene, voted on which members would attend trainings based on the topic. When the members returned from the training session, they reported back to the whole group about what they had learned.

Overall, members and leaders of the participating organizations felt that there was a high degree of inclusion within their groups. This positively impacted decision-making, management of funds and shared maintenance and use of equipment.

QUESTIONS OF CONTROL

For the purpose of this study, control refers to the ability of a women's community organization to set its own priorities, carry out activities of its own choosing, be the official owner of its assets, and determine independently what additional resources to acquire.

A key element of an organization's agency (its means and ability to effect action) is how adept it is at financial and organizational management. All seven women's community organizations involved in the study proved to be quite functional in this regard. Through site visits and interviews, the study team was able to establish that the seven organizations all held regular meetings, managed bank accounts, and had up-to-date documents such as minutes of meetings, accounts and bank books. Their success in this area, and their ability to maintain their effectiveness depended on a variety of factors, including having:

- A range of revenue streams to manage;
- At least two members of the organization with the capacity and interest to maintain financial records;
- Trainings and refresher courses on financial management;
- Regular visits by development partners that include a review of the organization's financial situation;
- A requirement to present financial reports to a range of stakeholders, including members and funders.

The agency of all seven women's community organizations improved significantly because the community grants enabled them to choose and develop new partnerships with other organizations such as NGOs, government services or rural councils. Several organizations stated that the community grants enabled them to improve their negotiation skills. Kahenkene Rural Women's Organization, for example, was able to form a partnership with an NGO to grow sunflower and corn because of the fence it had built around its plot with funds from a community grant. The decision to grow these two crops was made collectively during the organization's General Assembly. In another example, members of Alateintu Rural Women's Organization of Camaracounda said that once their organization received a community grant, it was possible for them to negotiate with the rural council to provide fencing for their plot of two hectares, install a well, and create seven water storage basins.

Another important element of control was the ability of women's community organizations to choose what they wished to purchase with their grant money. In general, the seven organizations identified their needs and articulated them in their grant proposals and budgets. The most common items the groups requested were fencing, wells, irrigation systems that run with solar pumps, and equipment and inputs to support market gardening (such as rototillers, wheelbarrows, spades, seeds, and organic fertilizers). Not all requests were met due to a lack of resources.

With regards to obtaining and installing equipment once a grant had been awarded, all the organizations claimed to have little or no control over the choice of service providers (such as contractors in charge of fencing cultivated areas, constructing wells, or supplying solar equipment). According to the women interviewed, they did not effectively have control because they lacked the technical knowledge to enable them to understand the criteria used in selecting the suppliers and the contractors. They therefore requested that the community grantmaker help them with the selection process. They also stated that they lacked the know-how required to negotiate the price of equipment as well as ways of enforcing such contracts. As a result, in most cases it was the community grantmakers that chose the equipment, identified the service providers, negotiated the terms of the contract, oversaw the contract, and were responsible for follow up when there were problems. This was an area of considerable concern, but one where members had not been asked to express their opinion or propose alternatives.



When given the opportunity to voice their views on the selection and installation of equipment, the women interviewed had different responses based on which community grantmaker they worked with. All agreed, however, that the quality of advice varied, as did the degree to which members were involved in the process. One community grantmaker provided top-down technical assistance, while the technical teams of two community grantmakers involved the leaders of the organizations in the process to a greater extent. However, in no cases were members of the organizations formally trained in the process of comparing and purchasing equipment, hiring and overseeing a contractor, using written contracts or teaching others how best to use the equipment.

This meant that, paradoxically, while the women's community organizations made the decision to acquire and pay for the equipment, they were not supported or trained in other aspects of this activity and were therefore not fully in charge. The arrangement placed them at a disadvantage, created dependence on the grantmaker, and often resulted in delays and difficulties when the quality of the work was inadequate, problems occurred or repairs were needed. Sometimes technical support did not arrive for many days, even weeks, leading to loss of produce and increased manual labor for members as they had to

draw water manually once more. This became a source of frustration and difficulty between the community grantmaker and the women's community organization, whose members realized that they had limited control over their equipment and its infrastructure. Several leaders said they would discuss this further with their community grantmaker to ensure greater involvement in the future.

At least one of the women's community organizations became confident enough to refuse some proposals from their community grantmakers that they did not feel were helpful. Members of the Kabuka Rural Women's Organization, for instance, decided by consensus to reject a proposal from their grantmaker to form a tontine, or savings and loan group, that was meant to generate resources needed for organizational operations. Instead, the members proposed and then adopted a resolution to grow groundnuts and sweet potato to raise the additional income. They preferred this solution over the tontine because the demands of the growing season made it impractical to gather all the members for weekly tontine meetings. In addition, there was a side benefit in that groundnut and sweet potato crops prevented their market gardening plots from being overgrown with wild grass during the winter season.

(Below) An example in Kolda District of a solar powered system that pumps water from a well to a tower that then delivers water through pipes by gravity to outlying water basins that are used to irrigate crops – in this case vegetables. A larger area can be cultivated than would be possible if everything were done manually. The women's community organization that paid for the equipment with their grant funds relied on the grantmakers technical team for selection and installation of the equipment.



A CASE APART

Of the eight women’s community organizations that participated in the study, one had great difficulty in providing information about its community grants, how they were used, and their effects. This section explores the reason for this and what lessons can be learned from this group for the future when providing financial resources to rural women’s groups.

The group was the smallest of the 8 organizations in the study, with 37 rural women members. Of these, 15 participated in the interviews (4 leaders and 11 regular members). Those interviewed were unable to provide

financial information on the group’s community grants, but were able to describe the purpose and main accomplishments of each grant. The study team therefore asked the community grantmaker and New Field Foundation for the grant history. Chart 6 shows that from 2007-2012 six grants were awarded in the group’s name for a total of \$40,2151.⁷

⁷ For a comparison with the seven women’s organizations in the study on the number and level of community grants, see *Chart 2* on pg.7.

YEAR	AMOUNT	PURPOSE	ACCOMPLISHMENTS	CHALLENGES
2007	\$4,850	BUILD AND EQUIP A VILLAGE STORE	STORE OPENED AND OPERATED BY WOMEN’S GROUP; MEMBERS TRAINED IN FINANCIAL MANAGEMENT AND ADMINISTRATION	INSUFFICIENT INVENTORY
2008	\$1,212	OPERATE AND STOCK STORE	TWO EMPLOYEES HIRED AND SUPERVISED; TIME SAVED AND CONVENIENCE FOR GROUP MEMBERS	HOW TO MEET NEEDS AND STAY PROFITABLE
2009	\$4,154	INSTALLATION OF WELL AND WATER CHANNELS FOR GROUP’S FIELD	WELL DUG; MEMBERS TRAINED IN MARKET-GARDENING	LACK OF RAIN; HEAVY LABOR FOR WATERING; LOSS OF CROPS
2010	\$7,325	INSTALLATION OF DRIP IRRIGATION SYSTEM	PIPES PURCHASED; FENCING INSTALLED	IRRIGATION SYSTEM NOT OPERATING; FENCING WEAK IN PLACES
2011	\$9,194	DEVELOPMENT OF IRRIGATION SYSTEM	WATER TOWER BUILT, SOLAR PUMP INSTALLED	TECHNICAL PROBLEMS WITH HEIGHT OF WATER TOWER AND PUMP; LOSS OF HARVEST
2012	\$13,481	MODIFICATIONS TO IRRIGATION SYSTEM		INCOMPLETION OF WORK

CHART 6: Grants awarded from 2007-12 only partially met the interests and priorities of the rural women’s group, who had very limited say over the use of the larger grants.

Despite significant effort and cost, the irrigation project and village store were not viable for the women's community organization.



CONTROL

Those interviewed confirmed that all its members participated in group discussions and made decisions together. These included the level of membership fees, the decision to cease market-gardening because of the poor state of the surrounding fence, and to close the store.

The greatest difficulty lay with the larger grants for an irrigation system. Although the community grants for 2010-2012 were awarded in the group's name, in reality the group had no say over the choice, acquisition and installation of the equipment, nor any say over timing. Decisions were taken by the farmers' association to which it belonged, in particular the all-male technical team that was tasked with introducing and operating the technology. The group was not asked for its views on what might work best and what the priorities and wishes were of its members. In the group's view, the technical team moved slowly, there were frequent delays, and agricultural production was hindered. An entire field of maize was lost due to lack of water. Members of the group had to turn to other activities to generate income on their own. This meant a loss of group dynamic and a reduction in food security.

The women were very clear that they would have preferred community grants that gave them access to agricultural credit, that enabled them to purchase

equipment for drainage and crop protection, and that offered them training in the use of such equipment.

It was a disappointment for New Field that, unlike the other seven women's community organizations, this group had not been given the leadership, choices and opportunities to improve its situation, and that the greater investment in technology had not produced the anticipated results.

Despite these disappointments, the group recognized the importance of its own agency. It organized sensitization sessions on the negative impacts of conflict and how to cultivate forgiveness in hearts and minds. It retained its membership in the farmers' association and advocated for greater representation of women in the management structure. 41% of its members participated in this study and spoke frankly about the issues they were facing. This was remarkable, given that the group was located in an area of Casamance with strong socio-political constraints that made it harder for women to achieve self-determination and leadership.

On reflection, New Field learned the importance of assessing up-front whether a community grantmaker would actively enable women's community organizations to be in charge of its community grants, along with the acquisition and management of assets.

CONCLUSION

This in-depth study has made it clear that community grants have strengthened women's community organizations while serving the interests of rural women. Combined with relevant technical support, they have enabled an increase in assets for the organizations and their members, whether income, equipment, land, or harvests. This furthered the organizations' status and leadership, bringing additional opportunities and resources. Of the eight groups that agreed to participate in this study, seven saw significant gains in their income and assets. Thus, with adequate means, the power of women's community organizations can be an impressive driver of rural development.

The study highlighted the importance of giving women's community organizations control over their grants in order to succeed.

- New Field's approach is unusual in its willingness to be grantee-driven while still including an element of technical support. New Field's institutional priority is to trust and support women's community organizations with their own development and asset management.
- For smaller and often very remote women's community organizations, funding is best achieved through a strong local organization or 'community grantmaker' that is already working with rural women's groups and is familiar with the social and economic realities of women in the region.
- The local organization or community grantmaker has to strike a balance between offering sufficient support and allowing adequate agency to the group for projects to be successful.

- By applying for funding, identifying their goals in a formal way, creating budgets, electing officials, and creating democratic processes for managing funds, women's community organizations are better able to articulate their priorities, realize their goals and strengthen their capacity.
- Through the process of project implementation, leaders and regular members alike learn how best to manage and share group assets in addition to how best to divide up or reinvest resulting income.
- The process is interrupted and the benefits not realized when the community grantmaker assumes full control, does not allow the women's community organization to manage the grant, and fails to listen to the needs and concerns of the members.

Women's community organizations face many constraints that prevent or limit the opportunity to receive and manage funds. Some of these constraints are due to their own capacity and skills, but many are due to external realities, such as limited funding mechanisms, discriminatory attitudes, an unwillingness to support women's organizational development and capacity building, and lack of infrastructure, particularly in post-conflict environments. If funders are willing to take account of this in their funding strategies, they are likely to see deep and long-lasting change for rural women, their families, organizations, and communities.



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