Mali Health
Women’s Microsavings and Health Loans

Featured grantee for May 2017
Mali Health uses an integrated approach to overcome the barriers to healthcare faced by the poorest women and children in the slums of Bamako, Mali.
Where in the world?

Mali is situated between the Sahara and Gulf of Guinea. The capital city, Bamako, has seen staggering growth in the recent past. The slum areas are plagued by high levels of poverty, low education and significant geographic and financial barriers to public services. Mali has been inhabited for 150,000 years. It is extremely hot all year and dry for most of the year. Most roads are unpaved, leading to dust in the dry months and mud in the rainy season.
What are we supporting?

DFW’s donation of $45,378
Will allow Mali Health to expand its Health Savings program into two new slum areas. The women learn how to pool small amounts of money so that they have uninterrupted, speedy access to funds. By making these funds available as small, easy-to-access loans, Bamako’s poorest women are able to pay for their healthcare expenses and enhances their economic and social standing.

One year:
Direct – 5,000    Indirect – 20,000
Life Challenges of Women in the Slums of Bamako

Women in the slums of Bamako face early maternal and child death and a lack of employment or education beyond primary school. In this patriarchal society, women rarely have a voice. Access to healthcare is extremely limited because of a pay-for-service system that places the burden of payment on poor families. As a result, preventable diseases are far too commonplace.
# Budget

## How Dining for Women’s grant of $45,378 will be used over one year:

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Total</th>
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<tbody>
<tr>
<td><strong>Personnel</strong></td>
<td>Personnel expenses for directors, mobilization coordinator, 15 savings group facilitators and more</td>
<td>$28,017</td>
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<tr>
<td><strong>Program services</strong></td>
<td>Program promotion and enrollment of new members, finance training modules, trainings, medical support for pregnant women, reproductive health supplies for community clinics, education sessions by midwife, culinary demonstrations to counter malnutrition, media health education</td>
<td>$10,362</td>
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<tr>
<td><strong>Program supplies, facilities and evaluation</strong></td>
<td>Health savings group materials, printing, office supplies, water purification tablets, evaluation</td>
<td>$4,399</td>
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<tr>
<td><strong>Professional development</strong></td>
<td>Training staff, including Health Savings Program assistants and group facilitators</td>
<td>$2,600</td>
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<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td></td>
<td>$45,378</td>
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Founded in 2006 by a Malian midwife and three Brown University women undergrads, Mali Health began in Sikoro, a slum community in Bamako, Mali. Mali Health believes that mobilizing community members to advocate for improved health services is critical to achieving systemic change. They use the knowledge and assets that exist in communities to help generate that change. Today, Mali Health serves mothers and children in eight slum areas of Bamako, with a population of approximately 140,000.
Mali Health played a leading role in containing the Ebola outbreak in 2014. In addition, the organization has succeeded in ensuring that all Health Savings participants access care within 48 hours of symptoms. Total Health Savings program enrollment nearly doubled in 2015 and the amounts saved for health expenses and income-generating activities both more than doubled. In addition, every pregnant woman in Mali Health’s savings groups gave birth in a health facility in 2015. Mali Health is listed in the Sustainia100, a network of sustainable solutions to international health challenges.
Share Your Thoughts

1. Why might participants’ husbands encourage their wives to participate in the Health Savings program?

2. How does the social aspect of the savings groups, or tontines, benefit the members?

3. How could the Health Savings program affect the quality of care provided through clinics and other providers?
May 2017 Sustained Program: Girl Determined

Myanmar’s Girl Determined improves the status of girls and women through the implementation and creation of leadership activities that promote individual transformation and the development of a network of aware, socially-active adolescent girls. The sustained grant of $20,000 per year for 2016-2018 scales up the core Colorful Girls Circles projects through further development of a model in which communities manage weekly implementation of the groups.