

Interim Progress Report for Dining for Women

Organization Name: Mali Health

Project Title: Women's Microsavings and Health Loans in Peri-Urban Communities in Bamako

Grant Amount: \$45,378

Contact Person: Tara Hopkins, Executive Director, tara@malihealth.org

Address: PO Box 51632, Durham, NC 27717

What outcome is the project designed to achieve?

Our savings program is designed to achieve four primary outcomes:

1. An increase in the timeliness of families' care-seeking
2. An increase in families' access to preventive care
3. An increase in women's access to funds for revenue-generating activities
4. An increase in women's empowerment within their families & communities

Has funding changed for this project?

Funding has not changed for this project. Mali Health used funds from two other grants to support the program in 2017, and both of those grants terminated on 12/31/17. We also received a grant for January 2018 – June 2019 to support a new pilot project to help some of the women in savings groups to launch cooperatives together.

Is your organization or project situation different than presented in the approved proposal?

No, there have been no changes to the organization that impact the women's microsavings program.

Have the number of beneficiaries changed?

No, the number of beneficiaries has not changed. In our original proposal, we anticipated reaching 5,000 women directly and 25,000 women and girls indirectly. In fact, we have already met that goal.

What challenges are you facing as you move forward with this project? How are you approaching these challenges?

One of the lessons we learned from last year's grant period was that women were not saving enough in their health fund. Savings groups maintain two accounts: the first holds funds to provide loans for health expenses, and the second contains funds that group members can borrow to support revenue-generating activities. Every week, group members contribute a small amount of money to each account, but groups have strongly favored making more funds available for income-generating activities, which is more traditional. At the beginning of 2017, only 10% of groups contributed equal amounts to both accounts and we found that women reported times when they needed to borrow money in order to visit the health center, but there were not enough funds in their group's health account. So our team designed a solution. Our *animateurs* – the

group facilitators - responded by discussing with the groups the importance and benefits of ensuring that funds are available for health expenses when women need them.

As of the end of 2017, the funds women have saved for health loans have grown by more than 20%, and 75% of groups had committed to contributing equal amounts of savings to both accounts, meaning they should not have to forego care because they could not access a loan from their group. Their commitment is paying off, and 99% of women reported sufficient funds were available to them when they requested a loan for a health expense. We will continue to monitor the demand for health loans closely to ensure that women always have access to sufficient funds for healthcare.

Have you revised your original objectives since the project began? If so, why? What are your new objectives?

We have not revised our objectives since the project began. We already are seeing results, and we are committed to continuing to push for women's autonomy and access to funds for healthcare.

What progress have you made toward achieving your objectives? Please address each stated objective.

As of December 2017, we are proud to report that 4,988 women are enrolled in 222 savings groups throughout our eight partner communities. Through small weekly contributions to their group savings accounts, they have now made over \$20,000 available to help group members pay for healthcare services that, without the benefit of this program, most would not be able to afford.

Our first objective is to increase the timeliness of families' access to care. Since January 2017, the percentage of women who report seeking healthcare for themselves or their children within 24 hours of the appearance of symptoms has risen from 20% to 65%. We expect this number to continue rising as our savings group facilitators help the women to understand that early care-seeking shortens recovery times and reduces costs, both of which improve health.

Our second objective is to increase families' access to preventive care. In 2017, 3,513 women borrowed money from their groups to pay for services at the health center, medications from the pharmacy, or products such as soap or bleach that they can use at home to prevent disease and keep their children healthy. In addition, women are now performing better on an assessment of health knowledge, including preventive health techniques; in March 2017, only 47% of women scored "Good" or "Excellent" on the assessment, while 77% scored this high by October 2017.

Our third objective is to increase women's access to funds for revenue-generating activities. As of the end of 2017, the women enrolled in the program have collectively saved over \$30,000 that savings group members can draw on to support activities that will help to generate an income for their families.

Finally, our fourth objective is to increase women's empowerment within their families & communities by increasing women's control over their finances. At the end of the year, 99% of women reported that they always have access to funds from their savings group's collective accounts, which they are able to borrow at any time and spend as they deem appropriate.

Do you anticipate any difficulties in completing your project in the timeframe outlined in your proposal?

We do not anticipate any difficulty in completing our project according to the guidelines and timeframe stated in our original application. We are proud of the progress women have made so far, and we will continue to provide health education and support their ability to access funding to pay for healthcare.

Photos

Photos of some of the women who participate in the program will be uploaded to our Dropbox folder. Mali Health has full rights to use these photos taken by our staff (verbal consent is obtained at the time photographs are taken), and we grant Dining for Women full permission to use the photos in your communications.

A Note for Your Membership

To the members and supporters of Dining for Women,

We are so grateful for your support of the women participating in our savings groups. We could not be prouder of their accomplishments in 2017 – the 5,000 women who participated saved over \$50,000 in 2017, all by saving around \$0.15 each week.

Thanks to you, they have demonstrated that even the poorest women in the world can leverage substantial resources for change, especially when they work together. In fact, we are so inspired by their savings, that we are now looking for new ways to help women leverage them further. In 2018, we are helping women to form cooperatives as a part of their groups and moving forward we will look for more methods to help them finance healthcare for their families – like a community-based insurance program that could extend improved care to thousands of families. Together, we have demonstrated once more what a powerful force for change women can be.

Thank you, members of Dining for Women, for believing not only in Mali Health, but most especially in the women we serve in Bamako. You have made their success possible.

With our deepest thanks,
Tara, Mariam, and the Mali Health team