

# **Evaluation of the UN / Government of Liberia Joint Program on Gender Equality and Women's Economic Empowerment(JP-GEWEE)**

**2009-2013**

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## **Annex A: Terms of Reference for GEWEE Evaluation**

### **Evaluation of the UN / Government of Liberia Joint Program on Gender Equality and Women's Economic Empowerment 2009 - 2012**

#### **1. Introduction**

##### **a. United Nations / Government of Liberia programming in Liberia**

The Government of Liberia recently completed and launched its long-term development vision entitled "Vision 2030", whose overarching goal is to transform Liberia into a middle income country by the year 2030. The Vision is accompanied by a nascent medium term economic growth and development strategy known as the Agenda for Transformation through Action (ATTA) that will guide development for the next five years (2012-2017). The ATTA articulates the Government's priorities clustered into four pillars: Peace, Security and Rule of Law, Economic Transformation, Human Development and Governance and Public institutions. A number of cross-cutting issues have also been identified and will be incorporated into the various pillars.

In turn, the UN in Liberia became a Delivering as One self-starter country in early 2010, following a request by the President to initiate the UN reform process. Since then, the UN system, in collaboration with the Government and development partners, has been engaged in operationalizing the four Ones<sup>1</sup> for Delivering as One, with particular emphasis on harmonizing business practices and the development of a One Program, composed of an UNDAF strategic framework and a Costed Action Plan. The One Program (2013-2017) reflects the collective response of the UN system to the national priorities and, as such, is aligned with the ATTA. It is anticipated that a substantive part of the One Program will be implemented through joint programming, in an effort to reinforce collaboration and joint programming.

Since 2008, Joint Programs have been used as a collective mode of delivery of priority, programmatic interventions in Liberia. To date, Seven Joint Programs are under implementation, including County Support Teams (CST); Food Security and Nutrition (FSN); Youth Employment and Empowerment (YEE); Sexual and Gender Based Violence (GBV); Gender Equality and Women's Economic Empowerment (GEWEE). A Joint Program on HIV and AIDS was developed in 2011 to support the Government's National Strategic Framework on HIV/AIDS, and a Joint Program on Justice and Security under the Liberia Peacebuilding Plan began implementation in 2012.

Three of the Seven (7) joint programs (GEWEE, FSN and YEE) have been supported by the Government of Denmark through the Millennium Development Goal 3 (promoting gender equality and empowering women). Danida has conducted annual reviews in the past three years, to assess progress in MDG3 related activities in all three Joint Programs with the most recent in May 2012.

In addition, an in-depth review of the initial five Joint programs was undertaken in October 2010, resulting in a number of key, short and medium term recommendations now being implemented.

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<sup>1</sup> Four Ones: One Leader, One Program, One Budgetary Framework, One Office. Please also note that there are now additional 2 new 'Delivering as One "Ones"' as result statement of the 5<sup>th</sup> High Level Delivering as One conference in Tirana, Albania, namely, One Fund, One Voice

## **b. Joint Program for Gender Equality and Women's Economic Empowerment**

The Joint Program for Gender Equality and Women's Economic Empowerment (JP GEWEE) seeks to promote gender equality and economic empowerment of women and has three (3) components: 1) Strengthen policy processes, coordination and accountability mechanisms for gender equality and women's economic empowerment, including mechanisms for dialogue and accountability with civil society and Parliament. 2) Strengthen the capacity of Government to lead and implement gender equality and economic empowerment programs, and create an enabling environment for civil society to hold government accountable for its actions through advocacy. 3) Improving women's economic empowerment by sustainable income generation, adult literacy, and entrepreneurship, vocational and skills development and access to microfinance.

The Program was signed in 2009, began operations mid-2009 and is set to close in 2012. Its primary funding has been through the Government of Denmark MDG3 Program in Liberia. The Steering Committee co-chaired by the Ministry of Gender and Development and the Resident Coordinator and comprises of UNCDF, UNDP, UNESCO, UNOPS, UN Women, the Ministry of Commerce and Industry, the Ministry of Education and the Central Bank. The Program is led by UN Women, with the Ministry of Gender and Development as the lead Ministry responsible for the program. UNDP is the Administrative Agent for this Program.

### **2. Evaluation Purpose**

The Steering Committee is interested in conducting a utility-focused evaluation of the first phase of the Joint Program for Gender Equality and Women's Economic Empowerment (2009 – 2013). The purpose of the evaluation will be to evaluate the Joint Program operations, administration, and outcomes in order to identify lessons and good practices that can improve future Liberia Joint Programs, particularly the second phase of Liberia's Joint Program on gender.

### **3. Evaluation Use**

Aligned with United Nations Evaluation Group (UNEG) Norms and Standards, this evaluation has an explicit focus on utility. The UN in Liberia and the Government of Liberia will be the primary users of this evaluation. A synthesized knowledge product drawing upon lessons learned about the process and management of the joint program will provide recommendations for effective planning, management, monitoring and evaluation for future joint programs in Liberia. Lessons learned and information relating to the outcomes of the Joint Program and its impact will provide input into the priority areas of focus for future Joint Programming in these areas. This knowledge product will be shared with key stakeholders, donors and partners. The development of this document will be done by the evaluating team, in close collaboration with the Program Manager, Lead Agency and the Resident Coordinator. The detailed evaluation report will be shared with all members of the Steering Committee.

### **4. Stakeholders**

The primary stakeholders of the evaluation are the members of the JP GEWEE Steering Committee: The Resident Coordinator, Ministry of Gender and Development, UN Women, UNDP, UNESCO, UNOPS, Ministry of Commerce and Industry, Ministry of Education, and Central Bank of Liberia. Other key stakeholders include the Government of Denmark, as the primary donor partner, and other partners, including the Government of Spain, DFID, and SIDA. Additional stakeholders include representatives of the targeted groups, including the Association of Women in Cross Border Trade, the National Rural Women's Structure and the Liberia Marketing Association, and the various implementing partners.

## 5. Evaluation Approach and Scope

The overall approach of this evaluation applies UNDG- UNEG norms and standards, and is based on recommendations from previous Joint Program evaluations and reviews in Liberia. In addition, it will adhere to a framework supporting human rights-based (HRBA), results- oriented and gender responsive monitoring and evaluation. The evaluation will also include the voices of marginalized groups such as rural women and women survivors of violence. The evaluating team may further define the overall approach by adopting complementary methodologies and approaches, such as a case study approach that explores a specific outcome as the “case” and prioritizes the evaluation questions suggested in this TOR to maintain a utilitarian focus.

Given some of the shortfalls in the original M&E design for the Joint Program, the evaluation will rely on the original program document log frame, in addition to the supplementary indicators and targets developed and adopted by the program in early 2011, with the associated baseline and target data (where available). It will also refer to the triangulation of resources and use of retrospective methodologies where baselines were not established. The results and findings on the Joint Monitoring missions in 2011 and 2012 will form a critical component of the data available for the evaluation.

The evaluation will focus on the activities of the Joint Program between June 2009 and June 2012, but the document review and interviews will take into account the relevant preparatory work spanning 2008 - 2009. The geographic scope of the evaluation will include the ten counties in which JP GEWEE actively implements programming. The evaluation will include field visits to at least four counties, spanning different regions of the country and offering the evaluation team an opportunity to visit field sites for all relevant outputs. The final selection of the field sites will be done in collaboration between the evaluation team and the JP GEWEE Technical Committee.

The evaluation should draw on and serve to complement the previously conducted and ongoing Joint Program evaluations in Liberia (i.e. JP CST evaluation, JP SGBV, Joint Program mid-term and DANIDA MDG 3 review).

## 6. Data Collection & Methodology

The detailed methodology for the evaluation will be developed and validated with the evaluation team at the onset of the evaluation and will build on the following methodologies for collecting and triangulating data:

- I. *Desk Review of Documents:* the evaluation should begin with an in-depth context analysis of the Joint Program from a desk review of documents that can also answer questions of relevance. The documents include all those listed in Section 9 of the ToR “Existing Information Sources”.
- II. *Key Informant Interviews:* Key informants are individuals who are knowledgeable or experienced in a specific areas or aspects of the Joint Programs. For the purposes of this evaluation the key informants could range from Technical Committee members, key staff of participating agencies and Ministries, key civil society partners, implementing partners, and representatives of the beneficiary groups. Depending on the nature of information required, available time and resources, the evaluating team will conduct semi-structured/ individual or group interviews. This methodology will be useful for triangulating information and interviewing a broad range of stakeholders.
- III. *Focus Groups / Consultation Workshops:* Focus group discussions can gather in-depth

qualitative information from a group of participants with a similar background/role in the Joint Program – for example, civil society partners, community leaders, program participants / beneficiaries, etc. The discussion will be facilitated and guided by a list of topics/questions developed by the evaluating team. The team will also identify focus groups based on the areas of evaluative inquiry.

- IV. *Cost-Effectiveness Analysis:* Cost effectiveness analysis compares the efficiency of alternate approaches and compares financial cost against non-financial outcomes.
- V. *Surveys of beneficiaries:* Available surveys of beneficiaries from various activities will be analyzed for the evaluation; however, the evaluation team may decide to conduct additional surveys, as necessary, in order to achieve the intended results of the evaluation. Any introduction of a new survey should consider the literacy and time constraints.
- VI. *Field and site visits:* A selection criteria will be developed in consultation with the evaluation teams, the Joint Program management unit as well as national leadership.

## **7. Evaluation Questions and Focus**

The evaluation will focus on five key areas of evaluation criteria: effectiveness, efficiency, relevance, impact and sustainability. All criteria areas will be examined with a focus on gender and human rights principles.

The key questions of the evaluation are organized under these five key criteria areas:

***Relevance:*** *The extent to which the objectives of the Joint Program are consistent with the evolving needs and priorities of the beneficiaries, partners, and stakeholders.*

- Do the program objectives address identified rights and needs of the target group(s), particularly those expressed in the Poverty Reduction Strategy, National Gender Policy and other key national documents?
- Do the activities address the problems identified?
- What rights does the program advance under CEDAW, the Millennium Development Goals and other international commitments? How has the program contributed towards the achievement of MDG3 in Liberia?
- Is the program design articulated in a coherent structure? Is the definition of goal, outcomes and outputs clearly articulated?
- Does the program complement the activities of other Joint Programs in Liberia and build on synergies with them?

***Effectiveness:*** *The extent to which the Joint Program's objectives were achieved, or are expected / likely to be achieved.*

- What has been the progress made towards achievement of the expected outcomes and expected results? What are the results achieved?
- What are the reasons for the achievement or non-achievement?
- To what extent have beneficiaries been satisfied with the results?
- Does the program have effective monitoring mechanisms in place to measure progress towards results? Were these monitoring mechanisms able to identify challenges and were the necessary follow up actions taken to address these challenges?
- To what extent have the capacities of duty-bearers and rights-holders have been strengthened?

**Efficiency:** *A measure of how economically resources / inputs (funds, expertise, time, etc.) were converted to results.*

- What measures have been taken during planning and implementation to ensure that resources are efficiently used?
- Have the outputs been delivered in a timely manner?
- Is the program and its components cost-effective? Could the activities and outputs been delivered with fewer resources without reducing their quality and quantity?
- Have the Joint Program's organizational structure, managerial support and coordination mechanisms effectively supported the delivery of the program?
- How does the program utilize existing local capacities of right-bearers and duty-holders to achieve its outcomes?

**Impact:** *Positive and negative, primary and secondary long-term effects produced by the Joint Program, directly or indirectly, intended or unintended. (The evaluation will not be able to fully assess the Joint Program's impact, as some activities are still ongoing; however it will address the following questions with the results and evidence that is available to date.)*

- What are the intended and unintended, positive and negative, long term effects of the program, particularly on different groups of women and on their socioeconomic conditions?
- To what extent can the changes that have occurred as a result of the program be identified and measured?
- What is the evidence that the program enabled the rights-holders to claim their rights more successfully and the duty-holders to perform their duties more efficiently?

**Sustainability:** *The likelihood of a continuation of benefits from a development intervention after the intervention is completed or the probability of continued long-term benefits.*

- What is the likelihood that the benefits from the program will be maintained for a reasonably long period of time if the program were to cease?
- Is the program supported by national/local institutions? Do these institutions, including Government and Civil Society, demonstrate leadership commitment and technical capacity to continue to work with the program or replicate it?
- Are requirements of national ownership satisfied?
- What capacity of national partners, both technical and operational, has been strengthened?
- Do partners have the financial capacity to maintain the benefits from the program? What might be needed to support partners to maintain these benefits?
- Based on the findings of the evaluation and demand from the beneficiaries and national institutions, which components of the program should be carried over into a second phase, and are there any recommendations for their improvement?

Given the findings of the evaluation in the above areas, the evaluation should provide specific recommendations as to the priority areas that should be considered in Phase Two of the Joint Program, including interventions that require continued support, successful interventions for expansion, and recommendations on prioritizing interventions to maximize impact.

## 8. Evaluation Process

- I. Desk Review of Documents;
- II. Initial meetings with key stakeholders including: Joint Program Manager, UN Women Representative, UNDP Country Director, Minister of Gender and Development, JP GEWEE Technical Committee, etc.;
- III. Consultation workshops with different groups of stakeholders (i.e. civil society, targeted Government partners, beneficiary groups, implementing partners, other Joint Program Managers);
- IV. Field visits and information gathering;
- V. Verification of findings with key stakeholders, including Technical Committee;
- VI. Presentation of findings and recommendations to the Steering Committee;
- VII. Final drafting of report.

## 9. Expected outputs

- An Inception Report, outlining the key scope of the work and intended work plans of the teams. The inception report will be discussed and agreed with the management of the Joint Program.
- A presentation of findings and recommendations, in line with the agreed scope of work, will be presented to Joint program's management and Technical Committees (prior to presentation to Steering Committee)
- A presentation of findings and recommendations, in line with the agreed scope of work, will be presented to the Steering Committee(s) (prior to departure)
- A draft Report will be presented and discussed with the Joint program's management and key stakeholders before the departure of the consultants.
- A Final Report<sup>2</sup> with specific recommendations, including a proposed action plan for the way forward will be submitted within two (2) week of the Consultants' departure.

## 10. Reporting and supervision.

The Evaluation will be conducted under the overall guidance and supervision of an Evaluation Reference Group comprising the lead agency (UN Women), Resident Coordinator's Office and GEWEE Joint Program Management Unit (Government and UN Counterparts). This evaluation reference group will be established within the RC's office to provide quality assurance for the evaluation.

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<sup>2</sup>. The evaluation ensure consultation with Governments at the relevant level as well as with all key stakeholders and the reports will include an explanation on consultation structures put in place during the evaluation process, the completion of planned evaluation management responses and follow up to agreed actions.



## ANNEX B: Results Framework for JP-GEWEE (2011)

Outcome	Output	Indicators	Baseline (June 2009)	June 2011 Target and Measure	June 2012 Target	Data Sources
A. Coordination and accountability mechanisms on national gender commitments strengthened.	A.1 Policy coordination mechanisms enhanced for gender equality and women's empowerment	# of counties where simplified / abridged version of the National Gender Policy is being used as reference material by local authorities (including Superintendents, Decentralized Line Ministry Staff, Education authorities, and local traditional leadership).	0 Counties	3 Counties	9 Counties	Quarterly reports from counties and county development officers. Reports from County Sensitization trips and town hall meetings, including signature pages
	A.2 Strengthened mechanisms for policy dialogue and accountability	#/% of members of both houses (Lower and Upper) received trainings in gender analysis, gender responsive budgeting.	0%	Lower: 15% Upper: 50%	Lower: 50% Upper: 85%	Training reports; events reports.
		#/% of members that participated / undertook policy dialogues, and planned advocacy schemes on gender issues		Lower: 15% Upper: 20%	Lower: 50% Upper: 50%	Training reports; events reports.
B. Capacity increased for the implementation of policies and programs on gender equality and women's empowerment.	B.1 Gender equality mainstreamed into sector policies, national plans and at local government level and within the broader context of the civil service reforms	# of Sectoral plans that have concrete gender results, specific annual output targets, financial allocations for gender mainstreaming.		2	5	Sectoral plans and budgets; Reports from Gender Focal Points
		# of gender focal points participating in the planning of PRS 2 and engaged in monitoring against targets.		10 (for PRS 2 planning)	15 (for PRS2 implementing and monitoring)	Reports of Gender Focal Points, PRS Sectoral Group reports, PRS deliverables tracking
		#/% of Gender Focal Points with enhanced capacity in gender mainstreaming.	(2010 assessment) 7% have enough tools / training)	40%	65%	Assessment survey of Gender Focal Points; Training reports
	B.2 Capacity of Civil Society to network and advocate for gender equality strengthened	# of women-based Civil Society Organizations whose information is made publicly available through national directory by June 2011	0	700	700	Published directory (hard copy and soft copy on internet)
		# of trained staff personnel in women-based CSOs 2. # of project/program of women CSOs with improved efficient plans and management structures (management, planning, M&E or financial management)	Baseline of skills conducted in 2010 surveys of CSOs	1. = 50 2. = 20	1. = 100 2. = 20	Training reports; training evaluation surveys



Outcome	Output	Indicators	Baseline (June 2009)	June 2011 Target and Measure	June 2012 Target	Data Sources
C. Strategic women's economic empowerment initiatives implemented.	C.1 Women's participation in the formal economy increased and women entrepreneurs' ability to capitalize on trade markets enhanced.	Increased number of women who are active members of the Association of Women in Cross Border Trade	0	500	800	AWICBT county reports
		# of women in cross border accessing loan / financing, storage facilities, and tariff reductions		500	1200	Loan records, warehouse records, and AWICBT information on trade
	C.2 Vocational, entrepreneurial and marketing skills among women enhanced and transformed from subsistence/ informal to formal and sustainable businesses	# of market women and micro business owners that are better organised (i.e. keeping business records)		1000	3000	Exit surveys from Next Level Business Program for Market Women and other vocational training programs
		Increased number of market women/micro business with formal bank accounts in their names		350	1000	Exit surveys from Next Level Business Program for Market Women and other vocational training programs
		Increased number of community women with functional literacy, financial literacy and basic business skills		400	1800	Reports from Women's Community Groups on literacy + programs
	C.3 Improved access by women in rural areas of Liberia to sustainable micro finance services to support their engagement in economic activities	Increased number of women (rural women, female farmers and women in cross border trade) accessing and utilising financial services in established VSLAs and other MFIs		VSLA: 1075 MFI: 5500	VSLA: 3650 MFI: 5500	VLSA records  MFI Reports
	C.4 Women and girls are more informed and knowledgeable through increased literacy and access to appropriate learning and information.	# of women and girls completed Level 1 literacy instruction		800	1440	Attendance logs from classes
		# of women and girls completed Level 2 and 3 literacy instruction		0	1440	Attendance logs from classes
	C.5 600 young girls have access to secondary education as a result of the provision of lodging facilities in the proximity of the schools	Number of lodging facilities built / renovated and being used; Number of rural girls receiving full scholarship for completion of high school		0	3 facilities; 100	Monitoring trips; Scholarship application reports; Enrolment records

## ANNEX C: Results reported to date in JP-GEWEE Annual Progress Reports (December)

Outcome	Output	Result reported (Dec 2010)	Result reported (Dec 2011)	Result reported (Dec 2012)
A. Coordination and accountability mechanisms on national gender commitments strengthened.	A.1 Policy coordination mechanisms enhanced for gender equality and women's empowerment	<ul style="list-style-type: none"> <li>The National Gender Policy simplified, printed and distributed to partners;</li> <li>Communications materials developed for national awareness and distributed at national and local levels including posters, stickers and dramas;</li> <li>Awareness activities for National Gender Policy, including town hall meetings and utilizing communications materials, conducted in five counties.</li> </ul>	<ul style="list-style-type: none"> <li>Communications materials distributed at national and local levels including posters, stickers and dramas.</li> </ul>	<ul style="list-style-type: none"> <li>Conducted awareness on National Gender Policy in three counties, including townhall meetings with a total of 443 community leaders, students, youth groups, women's groups and traditional leaders;</li> <li>Held radio talk show in three rural counties covering a population of over 300,000;</li> <li>Printed 1,000 copies of the Abridged Version of the National Gender Policy for distribution in rural counties;</li> <li>Conducted a three-day capacity building workshop for Gender Focal Points and technical staff in five key line ministries (Agriculture, Education, Energy, Health and Justice).</li> </ul>
	A.2 Strengthened mechanisms for policy dialogue and accountability	<ul style="list-style-type: none"> <li>Copies of 1325 National Action Plan (NAP) and National Gender Policy distributed to Legislators on the Security and Gender Committees of the Upper and Lower Houses;</li> <li>Gender Equity in Politics Act introduced on the Senate Floor and hearing held;</li> <li>Initial training for Civil Society actors and Legislators in Upper and Lower Houses held on gender responsive budgeting;</li> <li>Follow up plans developed for gender-responsive budgeting training.</li> </ul>	<ul style="list-style-type: none"> <li>Conducted two-day training for Gender Committee and Ways, Means and Finance Committee of Lower House (ten members) on gender analysis and gender responsive budgeting;</li> <li>County authorities of Grand Bassa County trained in gender analysis and gender responsive budgeting, building their skills to analyse the County Development Plan for gender responsiveness;</li> <li>Members of Lower House formed Gender Responsive Budgeting focal group and prepared Terms of Reference;</li> <li>Ten CSOs trained in gender responsive budgeting and GRB CSO advocacy group established.</li> </ul>	<ul style="list-style-type: none"> <li>Launched Coalition of CSOs for gender responsive budgeting;</li> <li>Gender report card for 2011 budget developed and launched by CSO Coalition;</li> <li>Representatives from five line ministries trained during five-day course on gender-responsive budgeting;</li> <li>Bi-weekly radio talk show, "The Gender Spotlight", developed and launched to inform the public about Government's efforts and achievements in promoting gender equality.</li> </ul>

Outcome	Output	Result reported (Dec 2010)	Result reported (Dec 2011)	Result reported (Dec 2012)
B. Capacity increased for the implementation of policies and programs on gender equality and women's empowerment.	B.1 Gender equality mainstreamed into sector policies, national plans and at local government level and within the broader context of the civil service reforms	<ul style="list-style-type: none"> <li>The Ministry of Gender and Development hired, deployed and supported five regional officers and drivers for enhancement of its work at decentralized levels.</li> <li>Annual retreat on capacity and capacity needs held with Ministry of Gender and Development staff, including county staff;</li> <li>Assessment of National Gender Focal Points conducted and distributed to partners;</li> <li>Basic logistical office support provided to National Gender Focal Points.</li> </ul>	<ul style="list-style-type: none"> <li>Computer skills strengthened for eleven Gender Focal Points through coursework at the Liberia Institute of Public Administration;</li> <li>Three MoGD staff from all fifteen counties participated in staff assessment, evaluation and training during MoGD Annual Retreat;</li> <li>MoGD County Staff supported with logistical and material resources following outcomes of retreat assessments;</li> <li>Capacity of MoGD strengthened in order to implement national plans through support for Monitoring and Evaluation, an Internal Auditing Unit, and five Regional Officers;</li> <li>Gender analysis and mainstreaming skills strengthened for thirty-eight Gender Focal Points during a three-day capacity building workshop.</li> </ul>	<ul style="list-style-type: none"> <li>Conducted a three-day capacity building workshop for Gender Focal Points and technical staff in five key line ministries (Agriculture, Education, Energy, Health and Justice);</li> <li>Sector specific training held with National Elections Commission on gender;</li> <li>As part of the program's Institutional Strengthening component for the Ministry of Gender and Development, the capacity of MoGD strengthened in order to implement national plans through support for Monitoring and Evaluation, an Internal Auditing Unit, and a Communications specialist; Internet system in MoGD reactivated with new control mechanism for regulating access to information; MoGD official website updated and active;</li> <li>Gender mainstreamed into the priorities of the new National Development Plan, the Agenda for Transformation, through active participation of MoGD technical focal points and Gender Focal Points in key line ministries.</li> </ul>
	B.2 Capacity of Civil Society to network and advocate for gender equality strengthened	<ul style="list-style-type: none"> <li>Surveyed over 600 women-based Civil Society Organizations;</li> <li>Created comprehensive database and mapping of women-based Civil Society Organizations;</li> <li>Printed and distributed directories of women-based CSOs for Montserrado County and for the entire country.</li> </ul>	<ul style="list-style-type: none"> <li>National database of 800 women-based CSOs established in MoGD and basic analysis conducted;</li> <li>Skills of twenty-six CSOs strengthened in basic institutional operations and gender advocacy through a tailored weeklong training workshop.</li> </ul>	<ul style="list-style-type: none"> <li>Roundtable workshop held with thirty women's CSOs to strengthen coordination and partnership with MoGD;</li> <li>Ten women-focused NGOs and thirty representatives from the National Rural Women's Structure and Association of Women in Cross Border Trade trained in savings and loan association methodology to strengthen their capacity to implement access to finance programming and to build linkages with the Central Bank of Liberia to promote the expansion of financial service opportunities for underserved women.</li> </ul>

Outcome	Output	Result reported (Dec 2010)	Result reported (Dec 2011)	Result reported (Dec 2012)
C. Strategic women's economic empowerment initiatives implemented.	C.1 Women's participation in the formal economy increased and women entrepreneurs' ability to capitalize on trade markets enhanced.	<ul style="list-style-type: none"> <li>70 delegates of women involved in informal cross border trade participated in a four-day conference to discuss the challenges of informal cross border trading, to learn about their human rights, and to learn about border and custom procedures;</li> <li>Association of Women in Cross Border Trade established and registered with National Authorities;</li> <li>National and local elections were held for 45 leadership positions in AWICBT.</li> </ul>	<ul style="list-style-type: none"> <li>Organizational Development / Management / Leadership training conducted with sixty-five leaders from the Association of Women in Cross Border Trade;</li> <li>Awareness conducted and consultations held between AWICBT and Bureau of Customs;</li> <li>Consultations held between Ministry of Commerce and Industry and AWICBT on free movement of goods;</li> <li>Design for border warehouses developed;</li> <li>Business and literacy classes initiated for 650 women in cross border trade;</li> <li>Association of Women in Cross Border Trade membership rose to over 1,000 members in twelve counties;</li> <li>Three newsletters for the Association of Women In Cross Border Trade developed and printed.</li> </ul>	<ul style="list-style-type: none"> <li>Association of Women in Cross Border Trade membership rose to over 3,000 members in fifteen counties;</li> <li>First General Assembly of the Association of Women in Cross Border Trade held, culminating in the adoption of AWICBT Constitution, including membership policies and financial regulations;</li> <li>Leadership coaching conducted with leaders of the AWICBT;</li> <li>AWICBT established strong linkages with the Central Bank's Loan Facility to increase members' access to capital and financial services;</li> <li>Consultations held between Ministry of Commerce and Industry and AWICBT to incorporate concerns and demand of women informal traders in the development of the National Trade Policy (also supported with funding from UN Women);</li> <li>1,250 cross border traders graduated from three-month training courses in business and literacy;</li> <li>Two warehouses constructed at key border points and turned over to the management of the AWICBT for operations (also supported with funding from UN Women).</li> </ul>

Outcome	Output	Result reported (Dec 2010)	Result reported (Dec 2011)	Result reported (Dec 2012)
	C.2 Vocational, entrepreneurial and marketing skills among women enhanced and transformed from subsistence/informal to formal and sustainable businesses	<ul style="list-style-type: none"> <li>Developed a full business skill program for market women in Liberia – Next Level Program for Market Women;</li> <li>Recruitment and testing of 1,000 women across 17 markets for participation in the program;</li> <li>Identification of 20 market facilitators and 12 trainers for the classes;</li> <li>Facilitated agreements with 17 markets for implementation of the Program.</li> </ul>	<ul style="list-style-type: none"> <li>Next Level Business Curriculum developed specifically for Liberian market women;</li> <li>Seventeen markets equipped for training;</li> <li>Twelve trainers and twenty-two market facilitators trained on curriculum for implementation;</li> <li>1000 market women trained in basic business and life skills across five counties and seventeen markets;</li> <li>Childcare services provided to 201 children through twenty-seven childcare providers;</li> <li>Fourteen women's groups supported for implementation of community-based Literacy + Business Classes with forty teachers trained for the program.</li> </ul>	<ul style="list-style-type: none"> <li>Two warehouses constructed at key border points and turned over to the management of the AWICBT for operations (also supported with funding from UN Women).</li> <li>Thirty eight markets in six counties equipped for hosting Next Level Business Program in their markets;</li> <li>Forty trainers and forty market facilitators trained on curriculum for implementation;</li> <li>2,600 market women trained in three-month Next Level Business Program curriculum including basic business and life skills;</li> <li>Childcare services provided to an estimated 350 children through thirty-eight childcare providers</li> </ul>
	C.3 Improved access by women in rural areas of Liberia to sustainable micro finance services to support their engagement in economic activities	<ul style="list-style-type: none"> <li>Additional funds disbursed to three Micro Finance Institutions in accordance with the 2009 Performance Based Agreements to support their operational costs and onlending to provide financial services to rural women. As a result of these contracts and funding, 3,333 rural women received loans in 2010. (LEAP provided 2015 loans, Liberty provided 608 loans, and CLAP provided 710 loans).</li> <li>The Investment Committee, chaired by the Central Bank of Liberia and responsible for guiding investments in sustainable financial services, reviewed applications by Financial Institutions and approved US\$ 350,000 in funding for disbursement to three Micro-Finance Institutions for operational costs and onlending to provide financial services to rural women. With these funds, MFIs signed Performance Based Agreements to</li> </ul>	<ul style="list-style-type: none"> <li>Loans extended to 1,330 women through three microfinance agencies: LEAP, CEAL and CLAP.</li> </ul>	<ul style="list-style-type: none"> <li>4,946 women trained in Savings and Loan Association methodology and formed into 198 new Savings and Loan Associations to increase their access to facilities for savings, social insurance and loans;</li> <li>Central Bank of Liberia Loan Facility program extended to sixty seven eligible Village Savings and Loan Associations providing low interest loans to Associations for onlending to women.</li> <li></li> </ul>

Outcome	Output	Result reported (Dec 2010)	Result reported (Dec 2011)	Result reported (Dec 2012)
		<p>reach 2,200 rural women and women in cross border trade. MFIs include LEAP, CLAP and CEAL and started onlending in December 2010.</p> <ul style="list-style-type: none"> <li>Seven women's "susu" groups (totalling 175 women) were trained in Village Savings and Loan Association methodology and practices. Over the course of 2010, the women saved US\$ 26,210 and extended US\$ 87,697 in credit to its members.</li> <li>36 new communities were identified by the Ministry of Gender and Development for the expansion of the VSLA pilot in 2011.</li> </ul>		
	C.4 Women and girls are more informed and knowledgeable through increased literacy and access to appropriate learning and information.	<ul style="list-style-type: none"> <li>48 community teachers trained in Level 1 Curriculum for adult literacy courses</li> <li>Supplies for 900 learners distributed in 36 communities across 8 counties.</li> <li>900 learners began level 1 literacy classes at the community level.</li> </ul>	<ul style="list-style-type: none"> <li>980 women completed Level One Literacy classes and started Level Two Classes;</li> <li>Ministry of Education supervisors in nine counties equipped with motorbikes to strengthen capacity for monitoring and supervision.</li> </ul>	<ul style="list-style-type: none"> <li>1,754 women completed Level One Literacy classes from thirty nine communities.</li> </ul>
	C.5 600 young girls have access to secondary education as a result of the provision of lodging facilities in the proximity of the schools	<ul style="list-style-type: none"> <li>(None reported)</li> </ul>	<ul style="list-style-type: none"> <li>(None reported)</li> </ul>	<ul style="list-style-type: none"> <li>Dormitory rehabilitated at Ricks Institute to provide lodging and support scholarships for underprivileged girls to attend secondary school;</li> <li>Facilities at Bromley Institute renovated to extend scholarship opportunities for underprivileged girls to board at and attend secondary school.</li> </ul>

## ANNEX D: Evaluation questions

Key questions (in TOR)	Additional questions / sub-questions	Data source
<b>Relevance:</b> <i>The extent to which the objectives of the Joint Program are consistent with the evolving needs and priorities of the beneficiaries, partners, and stakeholders.</i>		
Do the program objectives address identified rights and needs of the target group(s), particularly those expressed in the Poverty Reduction Strategy, National Gender Policy and other key national documents?	<ul style="list-style-type: none"> <li>Is the program based on a sound analysis of the Liberian context and specific challenges faced by women?</li> <li>Is the program designed based on evidence and best practice in women's economic empowerment? (e.g. building skills, access to resources, access to finance, social capital, decision-making power, control over income earned)</li> </ul>	<ul style="list-style-type: none"> <li>Document review</li> <li>KIIs with MOGD, UN Women and implementing partners</li> <li>FGDs with women beneficiaries, spouses, women in new communities</li> </ul>
Do the activities address the problems identified?	<ul style="list-style-type: none"> <li>Do community-level stakeholders and beneficiaries feel the program addresses women's priority needs?</li> </ul>	<ul style="list-style-type: none"> <li>KIIs with trainers and community stakeholders</li> </ul>
What rights does the program advance under CEDAW, the Millennium Development Goals and other international commitments? How has the program contributed towards the achievement of MDG3 in Liberia?		<ul style="list-style-type: none"> <li>Document review</li> <li>KIIs with DANIDA, RCO, MOGD, UNWomen</li> </ul>
Is the program design articulated in a coherent structure? Is the definition of goal, outcomes and outputs clearly articulated?	<ul style="list-style-type: none"> <li>Why was no comprehensive results framework developed at the onset? What prompted the development of a RF in 2011?</li> <li>Why did the 2011 RF not include a goal or indicators and targets at goal or outcome level?</li> <li>Is the program theory of change and results framework coherent and in line with evidence and best practice?</li> </ul>	<ul style="list-style-type: none"> <li>Document review</li> <li>KIIs with UNWomen, MOGD</li> <li>Meeting with JPSC</li> </ul>
Does the program complement the activities of other Joint Programs in Liberia and build on synergies with them?	<ul style="list-style-type: none"> <li>How have the JPs been coordinated at HQ and community-level? Have information and lessons been shared?</li> <li>Which aspects of women's economic empowerment does the program particularly address? Are other donors addressing complementary dimensions? What are the gaps overall?</li> </ul>	<ul style="list-style-type: none"> <li>Document review</li> <li>KIIs with RC, UNWomen, UNDP, UNESCO, ILO, UNICEF</li> <li>KIIs with MOGD, MCI, MoE</li> <li>Meeting with JPSC</li> </ul>
<b>Effectiveness:</b> <i>The extent to which the Joint Program's objectives were achieved, or are expected / likely to be achieved.</i>		
What has been the progress made towards achievement of the expected outcomes and expected results? What are the results achieved?	<ul style="list-style-type: none"> <li>What is the final progress against each indicator and target in the 2011 results framework?</li> <li>What progress can be reported against outcomes and higher-level results (in the absence of indicators)?</li> </ul>	<ul style="list-style-type: none"> <li>Document review</li> <li>KIIs with MOGD, UNWomen</li> <li>KIIs with UNDP, UNESCO, UNOPS, MOCI, MoE, CBL</li> </ul>
What are the reasons for the achievement or non-achievement?	<ul style="list-style-type: none"> <li>What part did funding delays play?</li> <li>What about capacity constraints of implementing partners?</li> </ul>	<ul style="list-style-type: none"> <li>KIIs with implementing partners</li> <li>FGDs with women beneficiaries</li> </ul>



Key questions (in TOR)	Additional questions / sub-questions	Data source
	<ul style="list-style-type: none"><li>What about changes in the political, economic, social context in Liberia?</li><li>How effective was program management and monitoring?</li></ul>	<ul style="list-style-type: none"><li>KIIs with trainers + community stakeholders</li></ul>
To what extent have beneficiaries been satisfied with the results?	<ul style="list-style-type: none"><li>Does this vary depending on the specific intervention (e.g. CBT, literacy, BDS) or particular groups of women (region, ethnicity, socio-economic status, education)? If so, how and why?</li></ul>	<ul style="list-style-type: none"><li>FGDs with women beneficiaries, spouses</li><li>KIIs with trainers, implementing partners, community stakeholders</li></ul>
Does the program have effective monitoring mechanisms in place to measure progress towards results? Were these monitoring mechanisms able to identify challenges and were the necessary follow up actions taken to address these challenges?	<ul style="list-style-type: none"><li>Why was no M&amp;E framework produced at the onset? Why was no baseline undertaken?</li><li>Has there been duplication between monitoring and reporting mechanisms?</li><li>To what extent has any analysis been done of higher-level results and impacts achieved?</li></ul>	<ul style="list-style-type: none"><li>Document review</li><li>KIIs with MOGD, UNWomen</li><li>Meeting with JPSC</li><li>KIIs with implementing partners</li></ul>
<b>Efficiency:</b> A measure of how economically resources / inputs (funds, expertise, time, etc.) were converted to results		
What measures have been taken during planning and implementation to ensure that resources are efficiently used?	<ul style="list-style-type: none"><li>How comprehensive is financial reporting from implementing partners? Have they been audited?</li></ul>	<ul style="list-style-type: none"><li>Document review</li><li>KIIs with MOGD, UNWomen</li><li>KIIs with implementing partners</li><li>KIIs with UNDP, UNESCO, UNOPS, MCI, MoE</li></ul>
Have the outputs been delivered in a timely manner?	<ul style="list-style-type: none"><li>What specific delays have there been in delivery (e.g. hostels, literacy training)? Why? What have been the impacts?</li></ul>	
Is the program and its components cost-effective? Could the activities and outputs been delivered with fewer resources without reducing their quality and quantity?	<ul style="list-style-type: none"><li>Have any cost-benefit, cost-effectiveness or value for money calculations been undertaken? What did they conclude?</li><li>Has there been any reallocation of money between components? Why was this done?</li></ul>	<ul style="list-style-type: none"><li>Document review</li><li>KIIs with MOGD, UNWomen</li><li>Meeting with JPSC</li><li>KIIs with implementing partners</li><li>KIIs with UNDP, UNESCO, UNOPS, MCI, MoE</li></ul>
Have the Joint Program’s organizational structure, managerial support and coordination mechanisms effectively supported the delivery of the program?		
How does the program utilize existing local capacities of right-bearers and duty-holders to achieve its outcomes?	<ul style="list-style-type: none"><li>What kinds of ongoing capacity assessments have been conducted of implementing partners and other local CSOs?</li><li>Do partners feel they have adequate ownership and decision-making power?</li></ul>	
<b>Impact:</b> Positive and negative, primary and secondary long-term effects produced by the Joint Program, directly or indirectly, intended or unintended.		

Key questions (in TOR)	Additional questions / sub-questions	Data source
What are the intended and unintended, positive and negative, long term effects of the program, particularly on different groups of women and on their socioeconomic conditions?	<ul style="list-style-type: none"> <li>• Has there been any backlash against women (e.g. increased SGBV)?</li> <li>• What have been the effects on women's power &amp; agency (e.g. control over own income, involvement in household decisions, self-esteem)</li> <li>• What have been the impacts on women's families – partners, children? (e.g. household income, ability to send children's to school,</li> <li>• What have been the impacts at community level? (e.g. attitudes to women and work, women's ownership of assets?)</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs with MOGD, UNWomen</li> <li>• KIIs with implementing partners</li> <li>• FGDs with women beneficiaries, spouses</li> <li>• KIIs with trainers, implementing partners, community stakeholders</li> </ul>
To what extent can the changes that have occurred as a result of the program be identified and measured?	<ul style="list-style-type: none"> <li>• What other contextual factors have influences changes?</li> <li>• Have any attempts been made to compare communities with intervention with those which have not had interventions?</li> <li>• Is there any evidence of greater impact where program components complement each other?</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs with MOGD, UNWomen</li> <li>• KIIs with implementing partners</li> <li>• FGDs with women beneficiaries, spouses</li> <li>• KIIs with trainers, implementing partners, community stakeholders</li> </ul>
What is the evidence that the program enabled the rights-holders to claim their rights more successfully and the duty-holders to perform their duties more efficiently?	<ul style="list-style-type: none"> <li>• How specifically have the capacities of the MOGD and CSO partners improved (e.g. gender knowledge, negotiation skills, effective program management, response to feedback,)? What is the concrete evidence of this?</li> <li>• What specific new knowledge, skills and capacities to women beneficiaries feel they have acquired through the program? What have been the most significant changes for beneficiaries?</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs with implementing partners</li> <li>• KIIs with MOGD, MCI, MoE</li> <li>• KIIs with gender coordinators, community stakeholders</li> </ul>
<b>Sustainability:</b> <i>The likelihood of a continuation of benefits from a development intervention after the intervention is completed or the probability of continued long-term benefits.</i>		
What is the likelihood that the benefits from the program will be maintained for a reasonably long period of time if the program were to cease?		<ul style="list-style-type: none"> <li>• KIIs with MOGD, UNWomen</li> <li>• KIIs with implementing partners</li> </ul>
Is the program supported by national/local institutions? Do these institutions, including Government and Civil Society, demonstrate leadership commitment and technical capacity to continue to work with the program or replicate it?	<ul style="list-style-type: none"> <li>• What do community leaders and partners/spouses think of the program and its impacts on the women beneficiaries?</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs with implementing partners</li> <li>• KIIs with MOGD, MCI, MoE, central Bank</li> <li>• KIIs with gender coordinators, community stakeholders</li> </ul>
Are requirements of national ownership satisfied?		<ul style="list-style-type: none"> <li>• KIIs with implementing partners</li> <li>• KIIs with MOGD, MCI, MoE,</li> </ul>

Key questions (in TOR)	Additional questions / sub-questions	Data source
		central Bank
What capacity of national partners, both technical and operational, has been strengthened?	<ul style="list-style-type: none"> <li>• Do national partners feel they have improved material resources to carry out work effectively? (e.g. computers, transport, stationery)</li> <li>• Do national partners feel they have improved knowledge and skills to implement policies and programmes?</li> <li>• What are the priorities for future capacity building support and why?</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs with MoGD, MCI, Central Bank</li> <li>• KIIs with RC, UNDP, UN Women, UNOPS</li> <li>• KIIs with implementing partners</li> </ul>
Do partners have the financial capacity to maintain the benefits from the program? What might be needed to support partners to maintain these benefits?	<ul style="list-style-type: none"> <li>• What other sources of finances do implementing partners have? DO they have any means of continuing with out external support</li> </ul>	<ul style="list-style-type: none"> <li>• KIIs with MOGD, UNWomen, MCI, MoE, CB</li> <li>• KIIs with implementing partners</li> </ul>
Based on the findings of the evaluation and demand from the beneficiaries and national institutions, which components of the program should be carried over into a second phase, and are there any recommendations for their improvement?		<ul style="list-style-type: none"> <li>• KIIs with RC, UNWomen, UNDP, UNESCO, ILO, UNICEF</li> <li>• KIIs with MOGD, MCI, MoE</li> <li>• KIIs with implementing partners</li> <li>• FGDs with women beneficiaries, spouses</li> <li>• KIIs with trainers, implementing partners, community stakeholders</li> </ul>

## ANNEX E: GEWEE EVALUATION FIELD WORK SCHEDULE

### TESTING AND TRAINING PHASE (TEAMS)

Date	Venue	Activity	Implementing Partner(s) and Dates	Start/End Time	Remark
May 11 <sup>th</sup>	Waterside Market, Monrovia	FGD with Next Level BDS market women	EduCare (Deola Famak, ED, 0886512145) Next Level BDS  2011/2012	11 am- 1 pm	Parallel sessions
		KII with Next level Trainer		2pm	
		KII with Market Superintendent (or representative)		2pm	
May 12 <sup>th</sup>	Sinje, Grand Cape Mount	FGD with Literacy + BDS women	Educare (Deola Famak, ED, 0886512145) Literacy + BDS + SLA for CBTs, BDS + SLA for CBTs  2012	10.30am – 12.30pm	Parallel sessions
		FGD with BDS + SLA women		2 pm – 4pm	
		KII with BDS Trainers		1pm	
		KII with Traditional Leader		1pm	Parallel sessions
		KII with Commissioner		4pm	
		KII with District Gender County Coordinator		4pm	
May 13 <sup>th</sup>	Kolliemai Town, Montserrado	FGD with Rural women literacy	Ministry of Education/ NAEAL (Desterlyn Allen, Acting ED, 0886446231)  Literacy 2010/2011/2012	10am – 12pm	Parallel sessions
		KII with trainer		12pm	
		KII with Town Chief		12pm	
		FGD with spouses of women beneficiaries		2pm – 4 pm	Parallel sessions
		KII with District Gender Coordinator		3pm	
		KII with Coordinator of National Rural Women's Structure		4pm	

**TEAM A (Grand Cape Mount, Bong & Nimba)**

Date	Venue	Activity	Implementing Partner(s)	Start/End Time	Remark
May 14 <sup>th</sup>	UN Women	Final planning / coordination meeting		10am-12pm	
		Departure of team to field		1pm	Team travels to Robertsport and stays over
May 15 <sup>th</sup>	Robertsport, Grand Cape Mount	KII with Gender County Coordinator	EduCARE Liberia (Deola Famak, ED, 0886512145) – Next Level, Literacy + Business for CBTs and SLA  2011/2012	930am – 1030am	Parallel sessions
		KII with CSO		930am – 1030am	
		FGD with BDS women		11am – 130pm	Parallel sessions
		FGD with CBT & SLA women		11am – 130pm	
		KII with county superintendent		2pm – 3pm	Parallel sessions
		KII with MoE representative		2pm – 3pm	
		Departure to Tiene		4pm	Team will travel to Tiene and stay over
May 16 <sup>th</sup>	Tiene, Grand Cape Mount	KII with cross border trader	EduCARE Liberia (Deola Famak, ED, 0886512145) – SLA  2011/2012	930am – 1030am	Parallel sessions
		KII with town chief		930am – 1030am	
		FGD with Rural women literacy & SLA		11am – 130pm	Parallel sessions
		FGD with spouses of women beneficiaries		11am – 130pm	
		KII with CSO	NAEAL (Desterlyn Allen, Acting ED, 0886446231) – Adult Literacy  2010/2011/2012	2pm – 3pm	Parallel sessions
		KII with trainer		2pm – 3pm	
		Departure to Zozo Town		4pm	This is the new community
May 17 <sup>th</sup>	Zozo Town, Grand Cape Mount	FGD with women in new community	Community Chair Lady to mobilize women; contact not available	930am – 12pm	
		Departure to Bong County		1230pm	Team travels to Bong County, and stays over in Totota
May 18 <sup>th</sup>	Totota, Bong County	KII with market superintendent	EduCARE Liberia (Deola Famak, ED, 0886512145) – Next Level with market women  2012	930am – 1030am	Parallel sessions
		KII with traditional leader		930am – 1030am	
		FGD with Rural women literacy & SLA		11am – 130pm	Parallel sessions
		FGD with CBT women with SLA		11am – 130pm	
		KII with CSO	Anita Rennie, Gender County Coordinator, Bong, 0886520148	2pm – 3pm	Parallel sessions
		KII with Trainer		2pm – 3pm	
		Departure to Sanoyea Town		4pm	Team travels to Sanoyea and stays over

May 19 <sup>th</sup>	Sanoyea, Bong County	KII with market superintendent	THINK Liberia (Rosana Schaack, ED, 0886558492) – Next Level with market women (2012)	930am – 1030am	Parallel sessions
		KII with community leader		930am – 1030am	
		FGD with Next Level & Rural women literacy		11am – 130pm	Parallel sessions
		FGD with spouses of women beneficiaries	NAEAL(Desterlyn Allen, Acting ED, 0886446231) – Adult Literacy(2010/2011/2012)	11am – 130pm	
		KII with Gender county coordinator		2pm – 3pm	Parallel sessions
		KII with Town chief	Anita Rennie, Gender County Coordinator, Bong, 0886520148  Korto Jensen, Rural WomenBong0886469021	2pm – 3pm	
		Departure to Gbarnga City		4pm	Team travels to Gbarnga and stays over
May 20 <sup>th</sup>	Gbarnga, Bong County	KII with county superintendent	THINK Liberia (Rosana Schaack, ED, 0886558492) – Next Level with market women (2011/2012)  DEN-L(Dorothy K. Tooman/Peter, ED, 0880517812) – CBTs (2011/2012)  Anita Rennie, Gender County Coordinator, Bong, 0886520148  Korto Jensen, Rural WomenBong0886469021	930am – 1030am	
		FGD with Next Level & CBTs		930am – 12pm	
		Departure to new village		1230pm	The new village should be located on the Ganta Highway
		FGD with women in new village	Community Chair Lady to mobilize women; contact not available	130pm – 4pm	Departure to Nimba

Date	Venue	Activity	Implementing Partner(s)	Start/End Time	Remark
May 21 <sup>st</sup>	Ganta, Nimba County	KII with market superintendent	THINK Liberia (Rosana Schaack, ED, 0886558492) – Next Level with market women (2011/2012)	930am – 1030am	Parallel sessions
		KII with trainer		930am – 1030am	
		FGD with CBT women with literacy & SLA		11am – 130pm	Parallel sessions
		FGD with rural women with literacy & SLA	EduCARE Liberia (Deola Famak, ED, 0886512145) – SLA & Literacy + Business (2012)  DEN-L(Dorothy K. Tooman/Peter, ED, 0880517812) – CBTs (2011/2012)  NAEAL(Desterlyn Allen, Acting ED,	11am – 130pm	
		KII with Gender county coordinator		2pm – 3pm	Parallel sessions
		KII with Town chief		2pm – 3pm	

			0886446231) – Adult Literacy(2010/2011/2012) Yaah Belleh, Gender County Coordinator, Nimba, 0886474929 Annie Kruah, Rural WomenNimba077281129		
		Departure to Saniquellie City		4pm	
May 22 <sup>nd</sup>	Saniquellie, Nimba County	KII with county superintendent	EduCARE Liberia (Deola Famak, ED, 0886512145) – Next Level (2011/2012)	930am – 1030am	Parallel sessions
		KII with traditional leader		930am – 1030am	
		FGD with Next Level women & CBTs	DEN-L(Dorothy K. Tooman/Peter, ED, 0880517812) – CBTs (2011/2012)  Yaah Belleh, Gender County Coordinator, Nimba, 0886474929  Annie Kruah, Rural Women Nimba077281129	11am – 130pm	Parallel sessions
		FGD with spouses of women beneficiaries		11am – 130pm	
		KII with Gender county coordinator		2pm – 3pm	
		KII with Trainer		2pm – 3pm	Team stays over in Saniquellie and travel to new village next morning
May 23 <sup>rd</sup>	New Village	FGDs with women in new village	Community Chair Lady to mobilize women; contact not available	930 – 12pm	
		Departure to Monrovia		1pm	Team travels back to Monrovia



### **TEAM B (Grand Bassa & Sinoe)**

<b>Date</b>	<b>Venue</b>	<b>Activity</b>	<b>Implementing Partner(s)</b>	<b>Start/End Time</b>	<b>Remark</b>
May 14 <sup>th</sup>	UN Women	Final planning and coordination meeting		10am-12pm	
		Departure of team to field		1pm	Team travels to Buchana and stays over
May 15 <sup>th</sup>	Buchanan Market, Grand Bassa County	KII with Gender County Coordinator	EduCARE Liberia (Deola Famak, ED, 0886512145) – Next Level (2011/2012)	930am – 1030am	Parallel sessions
		KII with CSO		930am – 1030am	
		FGD with Literacy, Next Level & SLA women	DEN-L(Dorothy K. Tooman/Peter, ED, 0880517812) – CBTs (2011/2012)  Nettie Doepoe, Gender County Coordinator, Grand Bassa, 0886445240  Kebbeh Monger, Rural Women, Grand Bassa 0886286434	11am – 130pm	
		KII with county superintendent		11am – 12pm	Second team does these while the FDG is ongoing
		KII with MoE representative		1230pm-130pm	
May 16 <sup>th</sup>	Buchanan Tubman Street, Grand Cape Mount	KII with market superintendent	EduCARE Liberia (Deola Famak, ED, 0886512145) – Next Level (2011/2012)	930am – 1030am	Parallel sessions
		KII with traditional chief		930am – 1030am	
		FGD with CBT women & SLA	UEM Liberia (Irene K. George, ED, 0886-533-506) – SLA (2012)	11am – 130pm	Parallel sessions
		FGD with spouses of women beneficiaries		11am – 130pm	
		KII with trainer	DEN-L(Dorothy K. Tooman/Peter, ED, 0880517812) – CBTs (2011/2012)  Nettie Doepoe, Gender County Coordinator, Grand Bassa, 0886445240  Kebbeh Monger, Rural WomenGrand	2pm – 3pm	Parallel sessions
		KII with community leader		2pm – 3pm	

			Bassa886286434		
		Travel to Gborlee			Team stays over in Buchanan and leaves very early in the morning
May 17 <sup>th</sup>	Gorblee, Grand Bassa # 3	KII with market superintendent	UEM Liberia (Irene K. George, ED, 0886-533-506) – SLA (2012)	930am – 1030am	Parallel sessions
		KII with traditional leader		930am – 1030am	
		FGD with Rural women literacy & SLA		11am – 130pm	
		KII with CSO	Nettie Doepoe, Gender County Coordinator, Grand Bassa, 0886445240  Kebbeh Monger, Rural WomenGrand Bassa0886286434	2pm – 3pm	Parallel sessions
		KII with Trainer		2pm – 3pm	
		Return to Buchanan		4pm	Team travels to Buchanan and stays over
May 18 <sup>th</sup>	Bulgbor, Grand Bassa County	KII with community leader	Nettie Doepoe, Gender County Coordinator, Grand Bassa, 0886445240	930am – 1030am	Parallel sessions
		KII with Town chief		930am – 1030am	
		FGD with women in the town		11am – 130pm	Parallel sessions
		Return to Buchanan	Kebbeh Monger, Rural WomenGrand Bassa0886286434	4pm	Team travels to Buchanan and stays over
May 19 <sup>th</sup>	Bassa & Sinoe	Travel to Greenville, Sinoe		830am	On morning of 21 <sup>st</sup> travel Po River Community
May 20 <sup>st</sup>	Po River Community, Sinoe County	KII with adult literacy student	EduCARE Liberia (Deola Famak, ED, 0886512145) – SLA (2012)	930am – 1030am	Parallel sessions
		KII with traditional leader		930am – 1030am	
		FGD with rural women with & SLA		11am – 130pm	
		KII with Gender county coordinator	NAEAL(Desterlyn Allen, Acting ED, 0886446231) – Adult Literacy(2010/2011/2012)  Julie Jaily, Gender County Coordinator, Sinoe, 0886588754  Sarah Kayweah, Rural WomenSinoe0886286435	2pm – 3pm	Parallel sessions
		KII with Town chief		2pm – 3pm	
		Return to Greenville		4pm	One morning of 21st team remains in Greenville

May 21 <sup>st</sup>	Greenville, Sinoe County	KII with county superintendent	EduCARE Liberia (Deola Famak, ED, 0886512145) – SLA (2012)	930am – 1030am	Parallel sessions
		KII with community leader		930am – 1030am	
		FGD with CBT women & SLA		11am – 130pm	
		KII with Gender county coordinator		2pm – 3pm	
		KII with Trainer		2pm – 3pm	On morning of 22 <sup>nd</sup> , team travels to Government Camp
May 22 <sup>rd</sup>	Government Camp, Sinoe County	KII with SLA member	EduCARE Liberia (Deola Famak, ED, 0886512145) – SLA (2012)	930am – 1030am	
		KII with traditional leader		930am – 1030am	Team travels back to Monrovia
		FGD with CBT, BDS & SLA		11am – 130pm	Parallel sessions
		FGD with spouses of women beneficiaries	11am – 130pm		
		KII with Town chief	2pm – 3pm		
		Return to Greenville	4pm		
			Sarah Kayweah, Rural Women, Sinoe0886286435		
May 23 <sup>rd</sup>	New village, Sinoe County	Travel to new village	Julie Jaily, Gender County Coordinator, Sinoe, 0886588754	7am	Village should be located on the way back to Bassa
		FGD with women in new village		9am -1130am	
			Sarah Kayweah, Rural WomenSinoe0886286435		
		Departure to Monrovia		12pm	Team leaves back for Monrovia

## Annex F: Stakeholder interviews in Monrovia

Organisation	Name	Role	Contact
UNWomen	Emily Stanger	GEWEE Program Manager	<a href="mailto:emily.stanger@unwomen.org">emily.stanger@unwomen.org</a>
	Kathy Mangones	Representative in Liberia	<a href="mailto:Sheelagh-kathy.mangones@unwomen.org">Sheelagh-kathy.mangones@unwomen.org</a>
	Ramon Garway	Project Manager, Women's Economic Rights	<a href="mailto:ramon.garway@unwomen.org">ramon.garway@unwomen.org</a>
UNDP	Blamo Nimle	Programme Associate	<a href="mailto:blamo.nimle@undp.org">blamo.nimle@undp.org</a>
	John Walker	Assistant Deputy Representative	<a href="mailto:jwalker@undp.org">jwalker@undp.org</a>
UNESCO	Stevenson Seidi	Officer In Charge	<a href="mailto:s.seidi@unesco.org">s.seidi@unesco.org</a>
UNCDF	Amani M.Bale	Chief Technical Adviser	+231 770 147 863
UNFPA	Esperance Fundira	Country Representative	
	Stella Twea	Gender Adviser	<a href="mailto:twea@unfpa.org">twea@unfpa.org</a>
WFP	Lansana Woneh	Programme Manager	<a href="mailto:Lansana.woneh@wfp.org">Lansana.woneh@wfp.org</a>
RCO	Michael Nzau (Musili)	P, M & E Officer, Office of the Resident Coordinator	<a href="mailto:michael.nzau@undp.org">michael.nzau@undp.org</a>
	Rukshan Ratnam	Communications Officer, Office of the Resident Coordinator	<a href="mailto:rukshan.ratnam@undp.org">rukshan.ratnam@undp.org</a>
MOGD	Julia Duncan Cassell	Minister of Gender and Development	<a href="mailto:libgenderminister@gmail.com">libgenderminister@gmail.com</a>
	Annette Kiawu	Deputy Minister for Research and Technical Services	<a href="mailto:musukay@gmail.com">musukay@gmail.com</a>
	Andrew Tehmeh	Deputy Minister for Planning and Administration	<a href="mailto:atehmeh@gmail.com">atehmeh@gmail.com</a>
	Anthony Borlay	Director, Policy Division	<a href="mailto:aborlay@gmail.com">aborlay@gmail.com</a>
	Parleh Harris	Director, Women's Empowerment	<a href="mailto:parlehd@yahoo.com">parlehd@yahoo.com</a>
	Harrison Cole	Chief of Section, Policy Division	
	Naomi Saydee	GEWEE National Coordinator	<a href="mailto:charity.myown@gmail.com">charity.myown@gmail.com</a>
	Jeremiah Vanwen	GEWEE Assistant	<a href="mailto:jereim2g6@yahoo.com">jereim2g6@yahoo.com</a>
	Other MOGD staff	Meeting with 10 MOGD staff from policy division and M&E unit – Joseph Mbonia, Gabriel, Harrison Cole, Anthony Borlay	
Gender Focal Points	Meeting with 10 GFPs	Ministries of Labour, Internal Affairs, Public Works, Finance, Lands, Mines and Energy, Information and Culture, National Defence, GSA, Female Lawyers Association.	
MOCI	Edwina Lincoln	Director of MSME Division	<a href="mailto:evakunlincoln@staff.moci.gov.lr">evakunlincoln@staff.moci.gov.lr</a>
	Lowell Wesley		
Central Bank of Liberia (CBL)	El-Tumu Trueh	Director, Microfinance Unit	<a href="mailto:tumu@mail.com">tumu@mail.com</a>
	Nonwe George Kamara		
We4Self	Grace Scotland Brimah	Executive Director	<a href="mailto:scotlandgrace@yahoo.com">scotlandgrace@yahoo.com</a>
NAEAL			
UEM	Irene George	Executive Director	<a href="mailto:irenek.george@gmail.com">irenek.george@gmail.com</a>
Educare	Deola Famak	Executive Director	<a href="mailto:educareliberia@gmail.com">educareliberia@gmail.com</a>
THINK	Joan Dalton	Programme Manager	
DEN-L	Dorothy Tooman	Executive Director	<a href="mailto:Dev_edunet@justemail.net">Dev_edunet@justemail.net</a>
	Peter Dolo	Human Resource Manager and Trainer	<a href="mailto:Dev_edunet@justemail.net">Dev_edunet@justemail.net</a>

## Key questions

Questions	Who to ask?
<b>Program strategy</b>	
<ul style="list-style-type: none"> <li>The original program document set out certain core elements of the programme strategy. To what extent do you think each of these has been achieved? Can you give examples? Where could improvements be made? <ul style="list-style-type: none"> <li>Inter-linkages and feedback mechanisms between the three components</li> <li>Working on the supply and demand side</li> <li>A balance between concrete outputs and developing policy and system capacity</li> <li>Deliver quick wins</li> <li>A learning-based approach to program implementation (overall strategy and objectives, but not specific activities)</li> </ul> </li> <li>Was the timeframe for the program realistic given the context? What factors have affected the timeframe for implementation?</li> <li>To what extent do you feel that each component of the program is aligned with evidence and best practice, as well as the Liberian context? <ul style="list-style-type: none"> <li>Work on policy coordination, mechanisms, legislative change and GRB?</li> <li>Capacity-building work with government ministries and CSOs (national and grassroots levels)</li> <li>Vocational and business skills training – market-orientation etc</li> <li>Literacy skills training</li> <li>Microfinance e.g. MFIs vs VSLA approach</li> </ul> </li> <li>To what extent of the program aligned with the needs of beneficiaries, their households and communities?</li> </ul>	UN Women MOGD JPSC UNDP UNESCO UNOPS MCI MoE Central Bank  Implementing partners
<b>Program planning, management and monitoring</b>	
<ul style="list-style-type: none"> <li>The original program document specified that a results-based M&amp;E framework would be developed and a baseline study undertaken. This did not occur. Why not?</li> <li>A large number of monitoring and reporting mechanisms were set up (joint monitoring visits and reports, joint program annual reviews (June), UNDP annual program progress reports (Dec))?</li> <li>What is your view of these and their adequacy to measure progress and impact? Was there any duplication? How could this be streamlined in future?</li> <li>What delays were there in disbursements of funds by UN agencies to implementing partners? What impact did these have on program activities?</li> <li>Has there been any reallocation of funds with programs as proposed by DANIDA? Where and why? With what results?</li> <li>What studies, evidence and lessons have emerged during the program period on gender equality and economic empowerment in Liberia and elsewhere? How have these been used to inform the development of the program?</li> </ul>	UN Women RCO MOGD JPSC UNDP UNESCO UNOPS MCI MoE Central Bank  Implementing partners

<b>Program results</b>	
<ul style="list-style-type: none"> <li>▪ What are the final results against each of the indicators and targets set out in the 2011 logframe?</li> <li>▪ What data do you have on higher-level results (output and outcome level) in terms of how interventions have resulted in concrete changes in women's lives?</li> <li>▪ What higher-level results do you feel can be included in a phase 2 logframe? What outcomes and impacts are feasible to achieve over the next 3 years?</li> <li>▪ Have you identified any unintended consequences – positive or negative - of the program? How have you tracked these? What actions have been taken?  (e.g. backlash against women, increased SGBV, increased participation of women in community meetings of politics)</li> </ul>	UN Women MOGD JPSC UNDP UNESCO UNOPS MCI MoE Central Bank  Implementing partners
<b>Coordination of MDG3 Joint Programs and with other programs</b>	
<ul style="list-style-type: none"> <li>• What was the original rationale behind some close coordination of the programs and what were the precise objectives of this?</li> <li>• Through what specific mechanisms and processes have the 22 outputs of the three programs (JP-GEWEE, JP-FSN and JP-YEE) been coordinated at management level? How effective has this been and how could this be improved?</li> <li>• How has coordination operated at community-level? In how many and which communities have programs been implemented alongside each others and why? <ul style="list-style-type: none"> <li>○ What have been the coordination mechanisms at ground-level?</li> <li>○ What have the challenges been in practice?</li> <li>○ How have results and interactions been jointly monitored?</li> <li>○ What is your view on the results of co-implementation of these programs at community level?</li> <li>○ To what extent and how have lessons learned and good practice been shared?</li> </ul> </li> <li>• How has coordination worked with other programs such as the World Bank EPAG? What have been the results of this?</li> <li>• What other programs and which actors are working in the areas of gender equality and women's empowerment? What are they doing? How do you ensure coordination and collaboration, sharing of lessons and results?</li> </ul>	UN Women RCO MOGD JPSC
<b>Future priorities and recommendations</b>	
<ul style="list-style-type: none"> <li>• How has the context of opportunities and constraints to work on gender equality and women's economic empowerment changed since 2009? <ul style="list-style-type: none"> <li>○ Has / will an updated context and situation analysis been undertaken?</li> </ul> </li> <li>• What new evidence has emerged since the design of phase 1</li> <li>• Given this and the results of phase 1, what should be the priorities of the GEWEE program for phase 2? Which activities should be scaled up? Why?</li> </ul>	UN Women MOGD JPSC UNDP UNESCO UNOPS MCI MoE Central Bank Implementing partners

## Annex G: Key informant interviews (KIIs) in communities

County	Community	Name of KI	Role	Date of interview
Montserrado	Kolliemenie Town	J. Arthur Coker	City Major	130513
Montserrado	Kolliemenie Town	Benedict Nyea	Gender Coordinator	130513
Montserrado	Waterside		LMA Secretary	110513
Cape Mount	Sinje	Alhaji Musa	Trainer	120513
Cape Mount	Sinje		District Coordinator	120513
Cape Mount	Sinje		Town Chief	120513
Cape Mount	Robertsport	Eric V. Pinney	Inspector General	150513
Cape Mount	Robertsport	James M. Ville	Gender Coordinator	150513
Cape Mount	Robertsport	Massa Kiazolu	CSO representative	150513
Cape Mount	Tienii	Foday Massaquoi	Assistant Town Chief	160513
Cape Mount	Tienii	Lucia M. Sonni	CSO District Chairlady	160513
Cape Mount	Tienii	Asatu Kemmokai	Market Leader	160513
Cape Mount	Tienii	Augustine Jaleiba	Trainer	160513
Cape Mount	Tienii	Varney Kromah	District Education Officer	160513
Bong	Totota	Josephine Kotee	Market Superintendent	180513
Bong	Totota	Robert B. Sulu	General Town Chief	180513
Bong	Sanoyea	Andrew Giddings	Headquarter Town Chief	190513
Bong	Sanoyea	Fatumata Kwateh	Market Superintendent	190513
Bong	Sanoyea	Mary Stevenson	General Tow Chief	190513
Bong	Gbarnga	Thomas B. Ketor	SA to Superintendent	200513
Bong	Gbarnga	Anita Rennie	Gender Coordinator	200513
Bong	Gbarnga	Rebecca Smith	Trainer	200513
Nimba	Ganta	Marie Paegar	Asst. Market Superintendent	210513
Nimba	Ganta	Frederick Mator	Community Leader	210513
Nimba	Ganta	Saye Boe	Trainer	210513
Nimba	Saniquellie	James F. Barkar	Assistant City Major	220513
Nimba	Saniquellie	Mohan Kromah	Political & Liaison Officer	220513
Nimba	Saniquellie	Rebecca Messahn	Trainer	220513
Grad Bassa	Buchanan	Nettie Doepoe	Gender Coordinator	150513
Grand Bassa	Buchanan	Chapman Adams	County Education Officer	150513
Grad Bassa	Buchanan	Sam L. Dennis Jr.	Trainer	160513
Grad Bassa	Buchanan	Julie Flanjay	Adm. Assistant, BAWODA	160513
Grad Bassa	Buchanan	Ben Gray	Market Superintendent	160513
Grad Bassa	Buchanan	Moses Garsaynee	Zone Leader	160513
Grad Bassa	Siaan	David Guah	Town Chief	170513
Grad Bassa	Gorblee	Prince Mitchell	CSO Representative	180513
Grad Bassa	Gorblee	Emmanuel Davis	Trainer	180513
Sinoe	Greenville	Christian Tababo	Acting Gender Coordinator	200513
Sinoe	Seebah Community	Annie W. Chea	Literacy Member	200513
Sinoe	Farmerville	Isaac Subue	Development Chairman	200513
Sinoe	Government Camp	Fatumata Bah	VSLA Member	210513
Sinoe	Po River	Abramah Toby	Community Leader	210513
Sinoe	Government Camp	John F. Doe	General Town Chief	220513



# JP-GEWEE EVALUATION: KEY INFORMANT INTERVIEW GUIDE

## IMPLEMENTING PARTNERS (NGOs / CSOs)

**Introduce yourself. Explain the background to the JP-GEWEE evaluation and the purpose of the interview. Discuss issues of confidentiality and anonymity. Ask for consent to the interview and to record the interview (If needed), ask the interviewee to sign/mark the form.**

### **Introductory Questions**

1. What are the main problems faced by different groups of women in this county in daily life?
  - *By age? Rural / urban? Married / unmarried? More educated / less educated? Other?*
2. From your experience, what are the best ways to support 'gender equality' and 'women's empowerment' in these communities?

### **Involvement in GEWEE**

3. Which activities has your organisation undertaken for the GEWEE program?
  - *How many women have you worked with? Where? When?*
4. Which women have benefited from these activities in these communities?
  - *Are there women who find it difficult to join the program? Who? Why?*
  - *Are there women who have started and dropped out? Who? Why?*

### **Impact of GEWEE**

5. What has been the impact of the GEWEE activities on women's lives?
  - *How has it affected their economic activities and income levels?*
  - *How has it affected their roles in the households? Their decision-making power?*
  - *How has it affected how they feel about themselves?*
6. What challenges are women facing after the training?
7. What has been the impact of the GEWEE activities on the wider community?
  - *How have men in the community reacted to the activities? Local leaders? Others?*
8. Are you aware of any problems or tensions due to the GEWEE program?
  - *For individual women? Please give examples*
  - *For the community? Please give examples*
9. Is your organization still working in these communities? What are you doing?
  - *What is your funding situation? Are you able to raise your own funds? Do you receive funds from other donors or organisations?*

### **Future GEWEE program**

10. What are your suggestions for improving the GEWEE program in the future?
  - *Are there any other areas where you think women need support in your community?*
  - *In which other communities / villages do you suggest the program could work? Why?*

## JP-GEWEE EVALUATION: KEY INFORMANT INTERVIEW GUIDE

### COMMUNITY STAKEHOLDERS (e.g. local / traditional / civil society leaders)

**Introduce yourself. Explain the background to the JP-GEWEE evaluation and the purpose of the interview. Discuss issues of confidentiality and anonymity. Ask for consent to the interview and to record the interview (If needed), ask the interviewee to sign/mark the form.**

#### **Introductory Questions**

1. What are the main problems faced by different groups of women in this county in daily life?
  - *By age? Rural / urban? Married / unmarried? More educated / less educated? Other?*
2. What do the terms 'gender equality' and 'women's empowerment' mean to you?
  - *How can these be achieved in your view?*

#### **Understanding of and engagement with GEWEE**

3. What do you know about national gender policies and laws in Liberia?
  - *Are you familiar with the National Gender Policy? Can you tell me something about it?*
4. What programs have taken place in this community over the last 5 years to address gender issues?
  - *Who implemented these programs? Who were the main beneficiaries?*
5. Are you familiar with the GEWEE program activities that have taken place your community?
  - *Please describe the activities? Who implements them? Who are the target groups?*
  - *Have you ever participated in any GEWEE program activities in your community? Explain.*

#### **Impact of GEWEE**

6. What positive changes has the GEWEE program brought about in your community?
  - *For individual women? Please give examples*
  - *For the community? Please give examples*
7. Are you aware of any problems or tensions due to the GEWEE program in your community?
  - *For individual women? Please give examples*
  - *For the community? Please give examples*
8. What do other members of the community think about the GEWEE program?
  - *What has been the reaction of men in your community? Other community leaders?*

#### **Future GEWEE program**

9. Would you like other women in your community to join the GEWEE program activities?
  - *Why or why not?*
10. What are your suggestions for improving the GEWEE program in the future?
  - *Is GEWEE addressing the main challenges faced by women in this community?*
  - *Are there any other areas where you think women need support in your community?*

## JP-GEWEE EVALUATION: KEY INFORMANT INTERVIEW GUIDE

### COUNTY GENDER COORDINATORS(and other County or District officials)

**Introduce yourself. Explain the background to the JP-GEWEE evaluation and the purpose of the interview. Discuss issues of confidentiality and anonymity. Ask for consent to the interview and to record the interview (If needed), ask the interviewee to sign/mark the form.**

#### **Introductory Questions**

1. What are the main problems faced by different groups of women in this county in daily life?
  - *By age? Rural / urban? Married / unmarried? More educated / less educated? Other?*
2. What do the terms 'gender equality' and 'women's empowerment' mean to you?
  - *How can these be achieved in your view?*

#### **Role as County Gender Coordinator (or county or district official)**

3. What are your key responsibilities as county gender coordinator (or county or district official)?
  - *What training and support have you received to carry out this role?*
  - *What challenges have you encountered in carrying out your responsibilities?*
4. What do you know about national gender policies and laws in Liberia?
  - *Are you familiar with the National Gender Policy? Can you tell me something about it?*
5. What programs have taken place in this county over the last 5 years to address gender issues?
  - *Who implemented these programs? Who were the main beneficiaries?*

#### **Understanding of and engagement with GEWEE**

6. What has the GEWEE program focused on in communities in this county?
  - *Please describe the activities? Who implements them? Who are the target groups?*
  - *Are there any women that it has been hard for the program to reach?*
7. How have you been involved in GEWEE activities?
  - *Please describe your role and key activities.*

#### **Impact of GEWEE training / activities**

8. What positive changes has the GEWEE program brought about in your community?
  - *For individual women? For the community? Please give examples*
9. Are you aware of any problems or tensions due to the GEWEE program in your community?
  - *For individual women? For the community? Please give examples*

#### **Future GEWEE program**

10. What are your suggestions for improving the GEWEE program in the future?
  - *Are there any other areas where you think women need support in your community?*
  - *In which other communities / villages do you suggest the program could work? Why?*

# JP-GEWEE EVALUATION: KEY INFORMANT INTERVIEW GUIDE

## TRAINERS / FACILITATORS

**Introduce yourself. Explain the background to the JP-GEWEE evaluation and the purpose of the interview. Discuss issues of confidentiality and anonymity. Ask for consent to the interview and to record the interview (If needed), ask the interviewee to sign/mark the form.**

### ***Introductory Questions***

1. What training/other activities have you undertaken for the GEWEE program?
  - *How many women have you worked with? When?*

### ***Beneficiaries of the Training***

2. . Which women have benefited from these activities in these communities?
  - *Are there women who find it difficult to join the program? Who? Why?*
3. At the time of the training, what common problems were affecting the women participants?
  - *Did these affect attendance? Are there women who started and dropped out? How? Why?*

### ***Content of training / activities***

4. Which parts of the GEWEE training / activities do you think are most important? Why?
5. Are there other topics / activities you would like to be included in the future? Why?

### ***Resources, materials and support***

6. What training and support did you receive as a GEWEE trainer?
  - *What further support do you feel you need in future?*
7. Were the training materials on time and adequate for you to do your work?

### ***Impact of GEWEE***

8. What has been the impact of the training and other activities on women's lives?
  - *For individual women? Please give examples*
  - *For the community? Please give examples*
9. What challenges are women facing after the training?
11. Are you aware of any problems or tensions due to the GEWEE program?
  - *For individual women? Please give examples*
  - *For the community? Please give examples*

### ***Future GEWEE program***

11. What are your suggestions of improving the GEWEE program in the future?
  - *Are there any other areas where you think women need support in your community?*
  - *In which other communities / villages do you suggest the program could work? Why?*

## Annex H: Focus Group Discussions (FGDs) in communities

County	Community	Type of participants	Number of participants	Date of FGD
Montserrado	Waterside	BDS-SLA	19	110513
Montserrado	Kolliemenie Town	Literacy	12	130513
Montserrado	Kolliemenie Town	Male partners	6	130513
Cape Mount	Sinje	CBT-BDS-SLA	13	120513
Cape Mount	Sinje	Literacy-SLA	12	120513
Cape Mount	Robertsport	CBT-SLA	10	150513
Cape Mount	Robertsport	BDS-SLA	14	150513
Cape Mount	Robertsport	CBT-Literacy-SLA	14	150513
Cape Mount	Tienii	Literacy-SLA	10	160513
Cape Mount	Tienii	Male partners	10	160513
Cape Mount	Soso Town	New community women	10	170513
Bong	Totota	CBT-SLA	12	180513
Bong	Totota	Literacy-SLA	10	180513
Bong	Sanoyea	BDS-Literacy-SLA	10	190513
Bong	Sanoyea	Male partners	8	190513
Bong	Gbarnga	BDS-SLA	13	200513
Bong	Jenekplee Town	New community women	10	200513
Nimba	Ganta	CBT-Literacy-SLA	10	210513
Nimba	Ganta	Literacy-SLA	10	210513
Nimba	Saniquellie	BDS-CBT-SLA	10	220513
Nimba	Saniquellie	Male partners	8	220513
Nimba	Zuluyee	New community women	7	230513
Grand Bassa	Buchanan	BDS-CBT-Literacy-SLA	12	150513
Grand Bassa	Buchanan	Male partners	5	160513
Grand Bassa	Siaan	New community women	9	170513
Grand Bassa	Gorblee	Literacy-SLA	6	180513
Sinoe	Greenville	BES-CBT-Literacy-SLA	12	210513
Sinoe	Government Camp	Male partners	5	220513
Sinoe	Government Camp	CBT-SLA	14	220513
Sinoe	Gbanah	New community women	9	230513

# JP-GEWEE EVALUATION: FOCUS GROUP GUIDE

## WOMEN GEWEE BENEFICIARIES

**As participants arrive, the notetaker fills in Focus Group Record Form with names**

**When everyone is settled, the facilitator:**

- Provides brief introduction to the research team
- Explains the purpose of the study and the focus group discussion today
- Explains that the focus group will last a maximum of 2.5 hours. A drink and snack will be provided.
- Explain that participation is voluntary.
- Asks for informed consent for the discussion and recording (either tick or sign the record form)
- Asks participants to discuss and agree some ground rules for the session.
- Asks everyone to keep the contents of the discussion confidential and explains that what they say will be anonymous (i.e. their name will not appear in any reports).

### Opening Questions

1. Please each introduce yourself to the group and tell us why you were willing to take part today?
2. What are the main problems faced by different groups of women in this community?
  - *By age? Rural / urban? Married / unmarried? More educated / less educated? Other?*
  - *Education? Access to reproductive health services? Domestic violence? (prompt if needed)*
  - *How have these changed over the last 5 years?*
3. What are the main income generating activities you are engaged in?
  - *What are the main problems you encounter in your business activities?*

### GEWEE Program

4. Which GEWEE and other programs have you participated in during the last 5 years?
  - *How did you learn about this program in your community?*
5. How does a woman become a part of the GEWEE program?
  - *Are there particular women who find it difficult to participate in the program? Who? Why?*
  - *Are there women who have started and dropped out? Who? Why?*

### ONLY For beneficiaries of Literacy Training

6. How many literacy classes did you attend and when?
  - *How frequent were classes? What time of day?*
7. Are you satisfied with the literacy classes provided? Why / why not?
  - *Were there any problems with the classes?*
8. How does being better at reading and writing affect your life? Can you give examples?
  - *What difference does it make to your role in your family and community?*
  - *Does it help you earn more income? How? Why?*

**For beneficiaries of Business Development Skills or Next Level Training**

9. Are you satisfied with the business development skills classes provided? Why / why not?
- *Were there any problems with the classes?*
10. Has your income increased as a result of the program?
- *How much was due to the training you received and/or other factors?*

**For beneficiaries of Saving and Loans Association (SLA) (or Microfinance Institutions Loans)**

11. What are the main problems faced by women in this community in trying to access credit?
- *Do these affect particular groups of women?*
12. How satisfied were you with the SLA training and support to set up your group?
- *Were there any problems with the classes?*
  - *Did your group apply for a loan following the training? Did you receive it?*
13. How well is your group working?
- *How are leaders selected and how do you change them if you are not satisfied?*
  - *Have there been any problems with repayments?*
  - *Does your group discuss anything else apart from SLA business?*
  - *Will your group be able to continue with no further support?*
14. Has your income increased as a result of the program?
- *How much do you think this was due to the training you received and/or other factors?*

**CHANGE STORIES ACTIVITY - Please use separate guide to collect change stories.  
You could distribute drinks and snacks at this point.**

**Closing questions**

15. Before the GEWEE program who in your household decided how to spend the income you earned? After the program, who decides what happens to the income you earn?
- *What expenditures do you decide on now? What expenditures does your husband decide on? Which do you decide jointly?*
17. Have there been any problems in your lives because of your participation in the GEWEE program?
- *How has your spouse been treating you since you got involved with the GEWEE Program?*
  - *Has there been any backlash against women involved? Any increase in violence?*
18. How do you think the GEWEE program can be improved in the future?
- Is there anything else anyone would like to say about the situation of women in your community or the GEWEE program?*

- **Thank everyone for their time and openness. Reiterate that the information they have give is very important to help the UN and Government of Liberia to design a new program.**
- **Give each woman the \$2 recompense for transport and in recognition of her time.**
- **Ensure each woman signs the information form to show receipt of the \$2**



## JP-GEWEE EVALUATION: FOCUS GROUP GUIDE

### MALE PARTNERS / SPOUSES

**As participants arrive, the notetaker fills in Focus Group Record Form with names**

**When everyone is settled, the facilitator:**

- Provides brief introduction to the research team
- Explains the purpose of the study and the focus group discussion today
- Explains that the focus group will last a maximum of 2.5 hours. A drink and snack will be provided.
- Explain that participation is voluntary.
- Asks for informed consent for the discussion and recording (either tick or sign the record form)
- Asks participants to discuss and agree some ground rules for the session.
- Asks everyone to keep the contents of the discussion confidential and explains that what they say will be anonymous (i.e. their name will not appear in any reports).

#### Opening Questions

1. Please each introduce yourself to the group and tell us why you were willing to take part today?
2. What are the main problems faced by different members of this community in daily life?
  - *What are the specific challenges faced by women and girls?*

#### Income generation and decision-making

3. What are the main income generating activities that women and men undertake in this community?
  - *What are the main problems women and men encounter when trying to earn an income?*
  - *How easy is it to start a business in this community?*
4. Who decides what happens to the income you earn?
  - *Who decides what happens to the income your wife / spouse earns?*
5. Who makes decisions about different things in your household? You or your spouse?
  - *Daily food and basic necessities?*
  - *Bigger items like tables, stools, animals, tools?*
  - *Visiting the health clinic when you or a child is sick?*
  - *Whether the children go to school. Which children go to school?*
6. Do women participate in discussions and decisions in your community?
  - *Can you give examples of women leaders who speak out in your community?*
  - *Do you feel that you can say something at a community meeting?*

**PROBLEM ANALYSIS (Envisioning change) - Please use separate guide to do this exercise**  
**You could distribute drinks and snacks at this point.**

## **GEWEE Program**

7. What do you know about the GEWEE program activities in your community?

- *What are they trying to achieve?*

8. How did your spouse become a part of the GEWEE program?

9. Have you attended or participated in any of the GEWEE program activities?

- *Describe specifically how you have been involved*

## **Impacts of GEWEE**

10. What difference do you think the GEWEE program has made in your community?

- *For individual women? Please give examples*
- *For the community? Please give examples*

11. Have you observed any changes GEWEE has brought about in your wife's life? Explain

- *Has your relationship faced any improvements or problems because of your wife's involvement in the GEWEE program? Explain.*

12. Do you know of any problems in the community because of women's participation in the GEWEE program?

- *For individual women? Please give examples*
- *For the community? Please give examples*

## **Future of GEWEE (closing questions)**

13. How could men get more involved in the GEWEE program in the future?

- *Do you think there are things men can do to help women become more successful with the GEWEE program?*

14. How do you think the GEWEE program can be improved in the future?

- *Is there anything else anyone would like to say about the situation of women in your community or the GEWEE program?*

- **Thank everyone for their time and openness. Reiterate that the information they have give is very important to help the UN and Government of Liberia to design a new program.**
- **Give each man the \$2 recompense for transport and in recognition of her time.**
- **Ensure each man signs the information form to show receipt of the \$2**

# JP-GEWEE EVALUATION: FOCUS GROUP GUIDE

## WOMEN IN NEW COMMUNITIES

**As participants arrive, the notetaker fills in Focus Group Record Form with names**

**When everyone is settled, the facilitator:**

- Provides brief introduction to the research team
- Explains the purpose of the study and the focus group discussion today
- Explains that the focus group will last a maximum of 2.5 hours. A drink and snack will be provided.
- Explain that participation is voluntary.
- Asks for informed consent for the discussion and recording (either tick or sign the record form)
- Asks participants to discuss and agree some ground rules for the session.
- Asks everyone to keep the contents of the discussion confidential and explains that what they say will be anonymous (i.e. their name will not appear in any reports).

### Opening Questions

1. Please each introduce yourself to the group and tell us why you were willing to take part today?
16. What are the main problems faced by different groups of women in this community?
  - *By age? Rural / urban? Married / unmarried? More educated / less educated? Other?*
  - *Education? Access to reproductive health services? Domestic violence? (prompt if needed)*
  - *How have these changed over the last 5 years?*

### Livelihood and income generation

2. What are the main sources of income for households in this community?
3. What are the main income generating activities that you as woman are engaged in?
  - *What are the main problems you encounter when trying to earn an income?*
  - *How easy is it for women to start a business in this community?*
4. What are the main income generating activities that you as woman are engaged in?
  - *What are the main problems you encounter when trying to earn an income?*
5. Who decides what happens to the income you earn?
  - *What role does the women play? Her spouse/partner?*
  - *Has this changed due to the program?*

### Decision-making

6. Who makes decisions about different things in your household?
  - *Daily food and basic necessities?*
  - *Bigger items like tables, stools, animals, tools?*
  - *Visiting the health clinic when you or a child is sick?*
  - *Whether the children go to school. Which children go to school?*

7. Do women participate in discussions and decisions in your community?
- *Can you give examples of women leaders who speak out in your community?*
  - *Do you feel that you can say something at a community meeting?*

**PROBLEM ANALYSIS (Envisioning change) - Please use separate guide to do this exercise**  
**You could distribute drinks and snacks at this point.**

#### **Programs targeted at women and girls**

8. Do you know of any programs that have supported women in your community in the last 5 years? What kind of programs?
- *Which women have benefited from these programs?*
  - *How do women join the program(s)?*
  - *How could they be improved?*
9. What kinds of programs do you think will improve the lives of women and girls in this community?
- *What would be your top three priorities for programs to support women and girls*
  - *(PROBE ON PRIORITIES IF NEEDED e.g. Literacy, vocational skills, business skills, access to finance, sexual and reproductive health, violence prevention)*

#### **Closing Questions**

11. Is there anything else anyone would like to say about the situation of women in your community or the GEWEE program?

- **Thank everyone for their time and openness. Reiterate that the information they have give is very important to help the UN and Government of Liberia to design a new program.**
- **Give each woman the \$2 recompense for transport and in recognition of her time.**
- **Ensure each woman signs the information form to show receipt of the \$2**

## Annex I: Participatory tools

### CHANGE STORIES TOOL

1. **Explain the exercise and process:** We would like to collect some stories from you in your own words to describe what has change in your life because of the GEWEE program. We would like you to select three stories from this group that we can record. We can then share them with other Liberian women and also the UN and Government of Liberia.
2. **Ask the following question to the whole group**  
**WHAT HAS BEEN THE MOST IMPORTANT CHANGE THAT HAS HAPPENED IN YOUR LIFE BECAUSE OF YOUR PARTICIPATION IN THE GEWEE PROGRAM?**  
Explain that changes might be:
  - In the types of activities / business that the woman does
  - In her livelihood, wellbeing, quality of life
  - In how she feels about herself
  - In her relationship in the household
3. **Ask each woman in turn to briefly state in one sentence the nature of the change.** On the flipchart, the notetaker writes a few words against each name to describe the change.
4. **Ask each participant to come up to the front to select the three stories which they think (either the woman puts a mark by three or the notetaker helps her):**
  - Show the biggest change individually as a result of the program
  - Together illustrate the different types of change that have happened for women
5. **Assemble participants into three equal-sized groups with one of the three selected story-tellers in each. Find a place for each group to sit so they can talk without interruption.**
6. **Ask each group to spend 10 minutes helping the woman to formulate / narrate her story by asking questions such as:**
  - What was your situation before the (GEWEE activity)? What problems did you face?
  - When did you get involved with the (GEWEE activity)? What did the activity involve?
  - Since you participated in the (GEWEE activity) in what ways has your life changed? Can you describe the events?
7. **Whilst the women are discussing in groups, the facilitator and notetaker circulate around, supporting if needed, but letting the women run the discussions.**
8. **The facilitator and notetaker then goes to each group and asks the woman to tell her story in her own words, prompting only if and when necessary.**
  - Ask the woman to introduce herself by her first name only (or an invented name if she prefers) and to explain who she is (e.g. market trader, cross-border trader), her age and where she lives
  - Record her story on the voice recorder. Prompt her if needed to help her with her story.
  - Check that the recorder is switched on and recording the information

**Resources needed:** Flipcharts, marker pens, voice recorders

**Time taken:** 40 - 50 minutes

## PROBLEM ANALYSIS (VISIONING CHANGE) TOOL

1. **Explain the exercise and process:** We would like to do a short task in the group to analyse some of the challenges faced by women in this community and get your views.
2. **Referring back to what the answers of participants to the first question, suggest a problem faced by women in the community that the group could focus on.**  
*e.g. "Women are economically dependent on men",*  
*e.g. "Women do not take decisions in the household"*
3. **Write the problem down in a box in the middle of the flipchart** (clear, simple statements)
4. **Ask the participants to identify causes of the problem** – direct and indirect.  
 Encourage participants to brainstorm openly. Invite contributions one at a time. Encourage participants to think about the linkages between causes. The notetaker can then write these down on the flipchart, drawing arrows to link causes to each other and the problem.  
 Facilitators can encourage participants to discuss deeper causes by asking prompt questions  
*e.g. "why do men keep control of the money?"*  
*e.g. "Why can women not sell that item?"*
5. **Ask the participants to identify effects of the problem** – direct and indirect.  
 Again, the participants should be encouraged to brainstorm openly and propose ideas. The notetaker can then write these down on the flipchart, drawing arrows to link effects.  
 Facilitators should encourage women to discuss knock-on effects by asking prompt questions  
*e.g. "if women have no access to money, what happens when they are sick?"*
6. **Use the resulting problem tree to prompt a discussion about how to change this situation, what actions might help and why?**  
 Facilitators should use prompts to help.  
*e.g. "what can be done to improve the confidence of women?"*  
*e.g. "what skills do women need to be able to become a trader?"*  
*e.g. "Can you give examples of where women in your community have changed their situation and how?"*

**Resources needed:** Flipcharts, marker pens, post-it notes

**Time required:** 30 – 60 mins

### **Roles:**

- **Facilitator**
  - Support and facilitate the process
  - Make sure the problem tree is a collective product – check back, include everyone
  - Keep the process moving – make sure the group finishes on time
- **Note-taker**
  - Take detailed notes of the discussion when participants are discussing the problem tree
  - Note how the process goes – what works well and what is difficult?
  - Note who talks and who doesn't – whose preferences does the matrix show?
  - Note which issues cause most discussion or disagreement – why is this?

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## ANNEX K: Other donor programmes on gender in Liberia (preliminary information provided by UN Women)

Donor / Organisation	Programme / Priority Areas	Partners	Target groups	Counties	Collaboration with GEWEE
USAID / Food Enterprise Development (FED)	Agriculture and rural enterprise development	Educare (GEWEE recommended) (Report to MoGD)	Rural smallholder farming groups	Bong, Nimba, Lofa, Margibi	Have held multiple meetings with GEWEE to discuss SLA and business development training; reached out to GEWEE partners for implementation; looking to work with women's farming groups under FSN (GEWEE's literacy)
USAID / Women Campaign International (WCI)	Rural Women's Leadership & Women's Political Participation	MoGD; National Rural Women's Structure	NRWS leaders; female political candidates	All 15	Work in coordination with WCI for the annual rural women's conference (organized by MoGD)
World Bank / Nike / Sweden (EPAG)	Economic Empowerment of Adolescent Girls	MoGD NGOs: Educare, NAEAL, IRC	Young women aged 16-26	Montserrado, Margibi, Grand Bassa	Much of Next Level was based on the first lessons implementing EPAG; Next Level curriculum developed using many of the EPAG curriculum tools
Sweden: Joint Programme on SGBV	SGBV and security sector reform	MoGD, other line ministries; local INGOs	Vulnerable women; SGBV survivors; men; security sector	All 15	UN Women incorporated lessons learned from GEWEE in economic empowerment for vulnerable women and SGBV survivors under the programme; SGBV prevention and response incorporated into GEWEE training curriculums
Sirleaf Market Women's Fund (Donor: UN Women's Fund for Gender Equality)	Market construction and economic empowerment of market women	Local contractors; NAEAL; Educare	Market women in 8 markets; construction in 6 markets	Lofa, Nimba, Bong, Margibi, Bomi, Maryland	UN Women is working closely with SMWF to coordinate the economic empowerment component (includes literacy, business skills, and SLA); When GEWEE was designed, it was assumed that SMWF's grant from UN Women would offer literacy classes in markets, with Next Level complementing these classes. Unfortunately, implementation has been slow and the reach of SMWF's classes has been limited.
Action Aid (UN Women Violence Against Women Trust Fund)	SGBV prevention and response; Young women; Economic Empowerment	Report to MoGD SGBV Task Force	SGBV survivors and vulnerable women	Grand Gedeh, River Gee, others	Action Aid implements and SGBV programme in Grand Gedeh and River Gee with support from UN Women, as well as work with young women under UN Women's peace/security programme; No particular collaboration with GEWEE
NDI	Legislative capacity building and reform; Conduct training on gender-responsive budgeting	Legislature and Women's Legislative Caucus	Legislators	All	Meetings held with NDI to discuss the GRB work, although this was only after GEWEE concluded its trainings. Collaboration possible in the future.

## Annex M: UNDAF 2008-2012: Results and indicators on gender equality and women's empowerment

UNDAF outcome	UNDAF stated objectives on GEWE	Country Programme Outcomes on GEWE?	Country Programme Outputs on GEWE?	Indicators on GEWE? Or gender-disaggregated?
1. Peace and Security	<ul style="list-style-type: none"> <li>Ensure national security policy and architecture is functioning in conformity with Liberia's human rights obligations, with particular attention to violence against women.</li> <li>Develop mechanisms to prevent violence against women</li> </ul>	1.1. Accountable security sector established and functioning	1.1.4 National security policy and architecture in place and functioning in conformity with Liberia's human rights obligations, with particular attention to <b>violence against women</b>	NONE
		1.2 National reconciliation and reintegration processes consolidated, with focus on youth empowerment	1.2.2 Reintegration policies and programmes implemented in a conflict-sensitive manner, respecting human rights <b>with special attention to women</b> and youth, and including social dialogue  1.2.3 Process of developing and promoting a shared national identity is advanced; based on inclusion, respect for diversity and promoting a culture of peace, especially relating to <b>violence against women</b> .	NONE
2. Socio-economic development	<ul style="list-style-type: none"> <li>Ensure monitoring systems provide gender-disaggregated data</li> <li>Increase agricultural production, with focus on smallholder agriculture and women</li> </ul>	2.1 National mechanisms and capacities for MDG-based, conflict-sensitive planning, analysis and monitoring strengthened.	2.1.3 <b>MDGs and human rights standards</b> mainstreamed into local and national development planning processes and human development approach adopted as the overarching and long-term planning framework	•
		2.2 Increased access to productive employment and equal opportunities for sustainable livelihoods, especially <b>for vulnerable groups</b> and in consideration for conflict factors	2.2.1 <b>Women</b> and youth have access to vocational training, business skills development and micro-credit schemes	<ul style="list-style-type: none"> <li>% increase in number of trained Liberians, <b>women &amp; youth</b>, in business</li> <li>Type and range of income generation activities and number of beneficiaries, disaggregated by age and <b>gender</b></li> <li>Share of <b>women</b> in wage employment in the non-agricultural sector</li> <li>Employment rate in the formal and informal sectors <b>by gender</b> and age</li> </ul>
		2.3: Household food security improved, accounting for sustainable natural resources management, environmental protection and <b>gender</b> concerns	2.3.2 Agricultural production increased and diversified with the benefit of extension services that focus on small-hold agriculture and <b>women</b>	

3. Governance and Rule of Law	<ul style="list-style-type: none"> <li>• Advance gender equality, and the rights of women and girls, through mechanisms such as National Gender Policy</li> <li>• Respond robustly to gender-based violence (GBV) and human trafficking (GBV Plan of Action)</li> </ul>	3.1 Governance systems reformed to promote and sustain democratic principles with strengthened decentralized capacity and participation of disadvantaged groups.	3.1.3 CSOs and media better able to contribute to gender-sensitive MDG-based development and the upholding of human rights	
		3.2 The rule of law strengthened – upholding international human rights standards		Number of judicial officers (men and <b>women</b> ) trained and deployed at circuit courts
		3.3 National and local mechanisms enhanced to uphold human rights, promote political, religious and ethnic tolerance and providesocial protection	3.3.4 <b>Gender equality</b> advanced, and the rights of <b>women and girls</b> promoted and protected, including a robust response to <b>gender-based violence</b> and human trafficking, through development and implementation of mechanisms such as the <b>National Gender Policy and GBV Plan of Action</b>	
4. Education and Health	<ul style="list-style-type: none"> <li>• Enhance girls’ school enrolment and improve literacy rates for girls and women</li> <li>• Reduce maternal and child mortality</li> <li>• Advocate for sexual and reproductive rights of women</li> </ul>	4.1 Improved access to quality education for all, with focus on learning achievements	4.1.3 Enrolment and completion rate increased by 5 per cent annually, and <b>gender parity</b> improved by 2 per cent annually 4.1.4 Literacy rate, especially for <b>girls &amp; women</b> , increased through Accelerated Learning Program & adult literacy programme	<ul style="list-style-type: none"> <li>• Increased enrolment rate broken down by age, <b>gender</b> and county</li> <li>• Increased percentage of students passing the West African</li> <li>• Examination Council exams–broken down by grade, <b>gender</b> and county</li> <li>• Increased adult literacy rate by <b>gender</b></li> </ul>
		4.2 Maternal and under-five mortality reduced by 30 per cent		<ul style="list-style-type: none"> <li>• Proportion of pregnant <b>women</b> attending antenatal services and births attended by skilled personnel</li> </ul>
5: HIV/AIDS response	<ul style="list-style-type: none"> <li>• Increase access to gender-sensitive HIV/AIDS services, including prevention of mother to child transmission, with emphasis on women-controlled services</li> </ul>	5.1 Incidence of new infections among general population, <b>vulnerable and high risk</b> groups significantly reduced	5.1.1 Young people, especially <b>child-bearing women</b> and professionals at risk (e.g. health care providers), have access to information and services (emphasizing <b>women-controlled prevention</b> measures) related to VCT, PMCTC, SRH, HIV, STIs and PEP.	<ul style="list-style-type: none"> <li>• Percentage decline in prevalence rates by <b>gender</b> and age</li> <li>• Number of condoms distributed and % of <b>young women</b> and men/<b>girls</b> and boys reporting the use of condom during their last sexual encounter</li> </ul>
		5.2 Increased access to high-quality, confidential, gender and culturally sensitive, youth-friendly HIV/AIDS services and information		<ul style="list-style-type: none"> <li>• % of <b>women</b> and men living with AIDS, including refugees, on antiretroviral therapy (ART) in the country</li> <li>• % <b>pregnant women</b> accessing PMTCT</li> <li>• % of f health centres providing VCT and treatment of STIs/OIs</li> </ul>

## Annex M: JP GEWEE Implementation Sites

No.	County	Communities	JP GEWEE Intervention	Other JPs Intervention(s)	Any Coordination?	Site Visited During Evaluation
1.	Montserrado	Parker's Corner	Adult Literacy Training			
		Bensonville				Yes
		Coon's Town				
		New Kru Town				
		Old Road	Next Level Training			
		Jacob Town				
		Redlight				
		Barnesville				
		Clara Town				
		Logan Town				
		Waterside				Yes
		Rally Time Market				
		Jorkpen Town				
		Duport Road Market				
		Paynesville City Market				
		ELWA Market				
		Fiamah Market				
		Pipeline Market				
		New Kemah Town Market				
		Gulf Market				
		New Georgia Market				
		Chicken Soup Factory Market				
		Gorbachop Market				
		New Matadi Market				
		Freeport Market				
		Kpe-kor Market				
		Thinkers Village Market				
		Peace Island Market				
		Caldwell Market				
		Waterside Market	SLA			Yes

		Greater Monrovia Area	SLA	Yes, EPAG (Under JP YEE)	Yes, SLA training for EPAG graduates	
		West Point	Literacy + Business			
		72 <sup>nd</sup> Community				
		Caldwell Community				
		Paynesville				
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
2.	Margibi	Gbaye Town	Adult Literacy Training			
		David Copper's Town				
		Cotton Tree Community				
		Gblorquelleh				
		Harbel	Next Level & SLA			
		Dwazohn	Next Level			
		Kakata		Yes, JP YEE – Business, Vocational & Job Skills	None	
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
3.	Grand Cape Mount	Bambala, Porkpa District	Adult Literacy Training & Next Level			
		Madina, Garwular District	Adult Literacy			
		Tienii, Tewor District				Yes
		Tahn, Golakornneh				
		Sinje	Literacy + Business & SLA	Yes, JP YEE – Business, Vocational & Job Skills	None	
		Bo Water Side	Literacy + Business			
		Madina				
		Robertsport	Next Level + SLA			Yes
		Mano River	Next Level			
		Camp 4				
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
4.	Bong	Foquelleh Town	Adult Literacy Training			
		Melekie		Yes, FSN - Power Tiller Project	Yes, literacy	
		Yeniwon Town		Yes, FSN – Support to RWS	Yes, literacy	

		Gbarnga	Next Level + SLA	Yes, FSN – Support to RWS		Yes
		Suakoko	Next Level			
		Totota				
		Sannoyea	Next Level + SLA	Yes, FSN – Support to RWS	Yes, literacy	Yes
		Salala	SLA			Yes
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
5.	Lofa	Salayea Town	Adult Literacy Training			
		Luyema Town				
		Voinjama		Yes, FSN – P4P Project	Yes, literacy	
		Zorzor Town				
		<i>CBT members - Entire County</i>				
6.	Maryland	Blosaken	Adult Literacy Training			
		Karlokan Town				
		Cavalla Community				
		Pleebo City	Adult Literacy Training, Literacy + Business & SLA			
		Harper	Literacy + Business & SLA			
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
7.	Nimba	Karnplay	Adult Literacy Training	Yes, FSN - Swamp Rehabilitation Project	Yes, literacy	
		Graie, Tappita				
		Gbahn				
		Ganta, Sanniquellie Mah				
		Sanniquellie	Adult Literacy Training, SLA & Next Level			Yes
		Ganta	Next Level & SLA			Yes
		Saclepea	Next Level & SLA			
		<i>Entire County</i>	Support to local AWICBT structure			
8.	Grand Bassa	On your own Community	Adult Literacy Training			
		Gorblee	Adult Literacy Training & SLA			Yes
		Fortville	Adult Literacy Training			
		Marblee				



		Buchanan General Market	Next Level & SLA			Yes
		Buchanan	Literacy + Business & SLA	Yes, JP YEE – Business, Vocational & Job Skills	None	Yes
		Gorblee	SLA			Yes
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
9.	Sinoe	Morrisville, Butaw	Adult Literacy Training			
		Seebbeh Town	Adult Literacy Training & SLA			
		PO River Community	Adult Literacy Training & SLA			
		Government Camp	Adult Literacy Training & SLA			
		Greenville	Adult Literacy Training & SLA			
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
10.	Gbarpolu	Bopolu City	Adult Literacy Training	Yes, FSN - P4P Project	Yes, Adult literacy	
		Bokomu	Literacy + Business			
		Bopolu				
		Gbarma				
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
11.	Grand Gedeh	Zwedru	Literacy + Business & SLA			
		Glio, Konobo District	Literacy + Business			
		Zleh				
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
12.	River Cess	Cestos	Business skills + SLA			
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
13.	Bomi	Tubmanburg	Business skills + SLA			
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
14.	River Gee	Fish Town	Business skills + SLA			
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			
15.	Grand Kru	Barclayville	Business skills + SLA			
		<i>CBT members - Entire County</i>	Support to local AWICBT structure			

## **Annex N: Summary and analysis of data collected at community level (Dala Korkoyah)**

### **1.0 Problems Women Face in Local Communities**

#### **1.1 Violence against women and girls**

Violence against women is a widespread problem and was reported in 14 of the 21 focus groups held with GEWEE beneficiaries. In all cases, the focus was on husbands / partners beating their wives:

*“My husband beats on me from time to time. Every time we go to the police, they don’t really do anything about it. I am tired and want to leave. I am currently trying to build a one-room place behind my shop. Many times I cry and regret why I am in the situation I find myself in. It is hard for me; I have a child for him”* (Woman recipient, BDS-CBT-SLA, age 29, Greenville, Sinoe County).

*“On domestic affairs, sometimes men beat on their wives. Not frequent, but we go there to make peace. Sometimes when we want to take the case up (to the police), the same women come to appeal. Sometimes the women are beaten and bruised; some can be pregnant (some of the women who are beaten are pregnant women) and when beaten it result into miscarriages”* (Woman recipient, CBT-SLA, age 38, Robertsport, Grand Cape Mount County).

Problems of violence were also reported by some county officials and community stakeholders.

*“Most of our women are married; the only thing they face is gender based violence from their spouses”* (Gender County Coordinator, Montserrado County).

Rape was reported as a problem in many communities, especially rape of young children by older men. This problem is recorded in six focus groups; six key informants have also reported the problem.

*“The challenge we face sometimes is with the rape issues, sometimes they are compromised by community members and it becomes difficult for us and this is because people do not want to go to court”* (County Gender Coordinator, Bensonville, Montserrado County).

As the women narrated their ordeals, there was an air of frustration and helplessness – as if to say all hope is lost because nothing can be done about the problem of rape. Many women said that it was rare for any action to be taken, even in the case of rape of young girls.

*“With rape case, the police ask for transportation for them to take the culprit to jail. They carry the case to the station where you have to go every day. But if no money for you to go there, then they set the perpetrator free”*(Woman recipient, Rural Women-Literacy-SLA, age 48, Tienii, Grand Cape Mount County).

One woman asserted that the current law enforcement system is not effective in curbing the crime.

*“since the rape law, it [rape] has been worse”*(Woman recipient, Rural Woman-Literacy-SLA, age 57, Totota, Bong County).

Whilst rape was openly discussed by women’s groups in beneficiary communities, there was no discussion of this matter among women groups in the five new communities; neither was the problem brought up among the groups of men who are male partners of the beneficiaries. This could simply be an indication that women in the beneficiary communities are empowered enough to freely speak about problems affecting them, unlike their friends in the new communities.

#### **1.2 Single parenting and abandonment**

Many women also spoke about the challenges faced by single mothers. In some cases, this is due to the loss of men during the civil war - many elderly women, particularly in the rural areas were reported to be the ‘men’ in their homes. Some of their husbands died in the civil war; so the petty trades they undertake are the sole sources of support for their families. In addition, some married

women's husbands do not have jobs and therefore they face the same problems as single women who are both earning income for the family and taking care of domestic duties.

*"My husband is not working so the little business I am doing, I use it to support my children. And the business we are doing is not very big for us to be dividing it like that, sending one to school, feeling the other, is not easy, it is hard for us"* (Woman recipient, BDS-CBT-SLA, age 45, Saniquellie, Nimba County).

In addition, there appears to be a significant problem of abandonment. Women spoke of many cases of men abandoning their wives and children. The women said that it is very hard for the mothers of these children to meet the needs of the children alone. Although some of these men are earning income, they do not take care of the children. The problem was reported in six focus groups with beneficiaries and in one new community.

*"My husband and I have three children he just left me for no reason, only my parent and I are supporting those children. When I wanted to take him to the court, my parent said it is not good, so I should not carry him"* (Woman recipient, BDS-Literacy-SLA, age 33, Sanoyea, Bong County).

*"On the line of abandonment it is worst in the rural areas" because there is no police station; no women center or child protection unit"*(Women Beneficiary, Rural Women-Literacy, age 23, Ganta, Nimba County).

*"The men will have so many children by the women and they do not even care for the children"* (Women Beneficiary, BDS-CBT-SLA, age 45, Saniquellie, Nimba County).

A number of key informants said that the social and cultural systems of protection and support in these communities tend to reinforce violence against women by promoting impunity through compromise and prevention of pursuit of legal or judicial recourse. This has given rise to a trans-generational consequence, as many young men frequently deny responsibility when their girlfriends become pregnant, or they abandon them for other girls, too.

*"My own son pregnant one girl; he brought her to me while the girl was with me he left and went to another girl. Sometimes the boys can pregnant the girls and deny it"* (Women recipient, Rural Women-Literacy, age 49, Ganta, Nimba County).

### **1.3 Early pregnancy / poor SRH services**

Teenage pregnancy and maternal mortality are also growing concerns. Young people are sexually active, and access to sexual and reproductive health services is limited. Even older women who are pregnant encounter many difficulties because of the lack of adequate health services. These problems are reported in 12 focus groups with both the beneficiaries and women in new communities.

*"Teenage pregnancy is plenty here"* (Woman in new community, Jenekplee Town, Bong County).

*"Some pregnant women can die on the way to the clinic; they sometimes die during child birth. My son wife had an abortion and was bleeding, upon arrival at the hospital, I was told that I had to pay L\$1,000.00 for the ambulance before she could be admitted in the [Ganta] Hospital; we spent twelve thousand Liberian dollar"*(Woman in new community, age 48, Zuluyee, Nimba County).

*"The pregnant women can die here, because we do not have blood bank; when you go to the hospital only water (drip) they can give you"*(Woman recipient, BDS-Literacy, age 46, Sanoyea Bong County).

### **1.4 Unemployment / lack of income-generating opportunities**

Beneficiaries and key informants interviewed reported that levels of unemployment (i.e. lack of formal sector jobs) are staggering. In many cases, even those who are educated do not have jobs; and for most people who have jobs, they report that their income cannot take care of their responsibilities.

*“Those that are educated, presently there is no job; some people are here educated and cannot find their way out. Those that are employed with government find it difficult to get their salary; they spend hours in the sun at the central point in order to get their salary, which is insufficient. A branch of a bank at every district headquarter will help us to receive our money freely”*(Community Leader, Sanoyea, Bong County).

Other respondents, however, disagreed and said that educated people had a better chance to grasp employment opportunities; hence, they believe the problem is not the same for all groups.

*“No, those who go to school are working they can get money. But we who did not go to school we cannot get job”* (Woman recipient, BDS-Literacy-SLA, age 50, Sanoyea, Bong County).

Many rural women felt that they suffered more than urban women from the lack of access to income earning opportunities and/or hard labour. They reported that they are the ones who are doing the brushing, felling of trees and the cleaning of the farms. They have to join “koo,” (cooperatives of 30-25 women) to do all of this. When they come from the farm – they then have to look for food for the home.

*“Our husbands are the city majors; they are the ones that stay in the town all day while the women are on the farms”* (Woman in New Community, age 37, Zuluyee, Nimba County).

The problem of unemployment and lack of income generating opportunities was reported in all the focus groups with male partners. Some men attribute the increasing vulnerability of the girls to sexual exploitation and abuse to the inability of the fathers to provide for their homes.

*“Some fathers are not working; and mothers have to get out to help support home leaving girls vulnerable; this is a contributing factor to sexual exploitation and abuse”*(Male Partner, age 20, Saniquellie, Nimba County).

*“Many young women and girls who are in the streets at night are prostituting just to pay their school fees or fend for food”* (Woman recipient, BDS-CBT-Literacy-SLA, age 37, Greenville, Sinoe County).

Other men believe that the current levels of hardship women are going through to provide for the home is because the men are not working,

*“Yes, women have turned out to be bread winners, as a result of unemployment”*(Male Partner, age 72, Tienii, Grand Cape Mount County).

Because many men are jobless, the majority of them engaged in temporary contracts or petty trading. Many men feel that have lost control over their families, lacking the ability to exercise parental control and guidance for their children. They spoke about how young people are often disrespectful to both their parents and the elders, generally and felt that some young people did not see education as a priority.

### **1.5 Uneven delivery of services**

For some women in new communities where GEWEE interventions have not taken place, they expressed deep frustration at the lack of specific programming for women in their communities. The women complained that the NGOs always go to the big towns or cities such as Tienii, Gorblee, Gbarnga, where many different programs have been provided by different partners, including UN agencies. While these locations are seemingly saturated with interventions, there are many other communities where no interventions have been provided. The women in Siaan, Grand Bassa, disclosed that our team was the first to stop in the village, and consult with the women about the problems and challenges they faced:

*“I cannot complete my education because I do not have a husband to help. I want money to make business to enable me send my children to school; because this time if you are not educated, you will be in the street doing nothing. Some of us are in the bush looking for money to send our children to school because there is no backing”*(Woman in new community, age 48, Zuluyee, Nimba County).

Although, in some cases, there are other programmes available, some women complained that they were either for the whole community or targeted at particular groups like adolescent girls:

*“The family planning program is for the whole town, not women alone”* (Woman in new community, age 37, Zuluyee, Nimba County).

*“The beneficiaries are especially, younger women”* (Woman in new community, age 43, Zuluyee, Nimba County).

## **2.0 Barriers to Women’s Income Generation**

In most communities visited, residents, especially women, earn income by engaging in selling all kinds of goods: fish, charcoal, bread, table market, dry goods, vegetables, etc. Others are doing cross border trade, selling in shops, weaving country cloth, etc. Some are engaged in cultivation, harvesting and selling cassava, eddoes, potato greens, bitter boil, pepper, etc. Very few women are engaged in formal sector work such as teaching in schools, working on rubber farms. Women reported a range of different challenges they faced in efforts to earn income.

### **2.1 Harassment and intimidation**

In their business pursuits, women report encountering many problems of harassment and intimidation, especially those engaged in cross border trade.

*“Most of the time we are mistreated; we put our goods on trucks and we do everything with the drivers, but when we come to the border, custom officers will tell you to clear [bribe] the goods”* (Woman recipient, CBT-SLA, age 37, Robertsport, Grand Cape Mount County).

*“Check points are many-- we spent a lot of money at the gates. The harassment is too much; whether you have papers or not, you will pay money”* (Woman recipient, BDS-CBT-SLA, age 31, Sinje, Grand Cape Mount County).

*“If the custom officer tells you to pay any amount and you do not pay it you will spend the whole day at the border, and end up missing the market day”* (Woman recipient, BDS-CBT-SLA, age 38, Saniquellie, Nimba, County).

Issues of harassment and extortion include hacking of prices and exchange rates by vendors, dismissal of traveling documents, verbal violence, sexual exploitation, solicitation of sexual favours by truckers and security or custom personnel, or other businessmen etc. These problems are reported among all groups of cross border traders. The women report of mistreatment from security and border personnel in neighboring countries as well.

*“In Guinea they shout at us, they do not respect the laissez-passé. So, when the passport is checked they charge sometimes 15,000 or 20,000 franc. Another problem is the lodging area, they have hotels; but we spread our lappas to sleep. People [women] noticed the car boys wanted to play around them [solicit sexual favour or attempt to rape]. Sometimes the rate is okay, but when they [vendors] notice the group [cross border women] is large, they increase the rate. This is done in Guinea, most of the time we are mistreated”*(Woman Beneficiary, CBT-SLA, age 38, Robertsport, Grand Cape County).

### **2.2 Cost of transportation**

Transportation is another major problem reported by women. One factor that influences the cost of transportation is the poor road conditions around the country. Farm-to-market roads and other feeder roads connecting provincial capitals to remote districts and villages are often in a deplorable condition, usually due to poor maintenance. As a result, drivers tend not to travel to certain parts of the countries, especially the Southeastern part of the country. The situation is exacerbated during the rainy season when torrential rains wash away the surfaces of the unpaved roads, leaving behind pot holes and mud, making passage impossible in some parts.

*“We face problem with bad roads; as a result we do not get goods to sell sometimes. Transportation is a major problem; the cost of transport from Monrovia with goods is high and it is not always available”* (Woman recipient, CBT-Literacy-SLA, age 52, Robertsport, Grand Cape Mount County).

*“Transportation is very high; as a result those who bring the market add more money on the goods, because businessmen have to get their money”*(Woman recipient, BDS-Literacy-SLA, age 34, Sanoyea, Bong County).

The problem with transportation was reported in all counties through six focus groups with women, and local county officials also mentioned it. They too, are aware that this problem is hindering the prospects of business growth, especially for women.

*“Another problem is transportation because they [women] go out and buy their market but the transportation fare is almost caring all the market money, so those are some of the things they can tell me and I can see it for myself”* (Inspector General, Grand Cape Mount).

### **2.3 Unstable exchange rates**

The women are also facing the problem of unstable foreign exchange rates. Though most commodities are sold wholesale in US dollars, everyday retail business transactions are conducted in Liberian dollars. Because of this, retail business people sustain financial losses as they buy US dollars for higher rates on the black market. It is even more difficult for cross border traders who have to pay custom duties in US dollars.

*“Payment of custom in United States Dollars and unstable US rate are some of the problems. At times we lose as a result of the exchange rate. We do not sell in US dollars in Liberia but we pay customs in US dollars”* (Woman recipient, CBT-SLA, age 45, Totota, Bong County).

*“Prices are high; the US rate is giving us hard time to understand the business”*(Woman recipient, CBT-SLA, age 50+, Ganta, Nimba County).

The problem of unstable exchange rate does not only affect cross-border traders – even ordinary women making small businesses are affected by this.

*“Mainly the US rate is can give us problem. If you don’t have money to buy [your goods] by cartoon, there is no profit”*(Woman Beneficiary, BDS-SLA, age 28, Gbarnga, Bong County).

### **2.4 Credit constraints**

Despite savings accumulated in the SLAs, and limited loans from Central Bank of Liberia (from which a few SLA groups have benefited), many women voiced the problem of lack of access to credit as a stumbling block to starting up or expanding businesses.

*“Some of us want to do businesses but have no money to start; we need money to empower us to expand our business. Women want to do businesses but have no money to start”* (Woman recipient, BDS-CBT-Literacy-SLA, age 35, Greenville, Sinoe County).

Since most women are bread winners, their petty businesses are not strong enough to sustain them and their families. Located at the base of the employment pyramid, women are usually the ones who ‘*feel the weight*’ in trying to provide for the homes, as many men are unemployed and some abandon their families abandonment.

It is therefore important that women have access to credit to invest in their businesses. However, loans are out of reach for many women.

*“It is difficult to access loan from micro finance institutions; you have to provide collateral value”*(Woman recipient, CBT-SLA, age 45, Totota, Bong County).

*“The majority of these women do not have property value to provide the collateral. Even those who have collateral still find it difficult to access loan”*(Woman recipient, CBT-SLA, age 44, Totota, Bong County).



At the community level, the SLA is proving a viable alternative for its members. Ordinarily, women will avoid taking loans from the banks and micro finance institutions because of the high interest rate. For the micro-finance institutions, in addition to high interest rates, the proximity of the payment schedules does not allow women to make any profit from the loans. Instead, they spend long hours daily toiling in the scorching sun and dusty street corners, exerting all efforts to repay instalments along with interest. For many of these women, they just do not want to sit home doing nothing – but actually, they feel as if they are doing nothing as their business ventures yield no profit!

The subject of access to loans was reported in seventeen key informant interviews and in all focus groups with women beneficiaries, with those who are receiving loans calling for more support for their businesses. However, in communities where the GEWEE program and other interventions have taken place, women groups who have formed the SLA are able to generate small loans for business investment. This opportunity is virtually absent in other communities where no economic empowerment programs for women have been implemented. In these communities women have no access to such services to do business.

*“Some women can call us in different towns and they tell us let’s get together and do something but at the end of the day, we do not benefit. So we can get no good here. We do not receive loan for business women in our community. We are eighty women from four nearby towns that are working together. We meet on every Sunday and each woman pay twenty five dollars as meeting due. We need help because our little markets cannot help us”*(Woman in new community, age 41, Soso Town, Grand Cape Mount).

*“Right now I know how to sell but I do not have anyone to help me with money to put it in my business. My ma is not here; my pa is not here. It is from the business I can support myself and do everything* (Woman recipient, Literacy-SLA, age 28, Ganta, Nimba County).

This challenge is also recognized and experienced by male partners, and young people who want to engage in micro-enterprises

*“To start business is not easy. It’s very hard to get loan; you will walk until your shoe heels finishes”*(Male Partner, age 27, Saniquellie, Nimba County).

### **3.0 Impact of the GEWEE Programme**

Testimonies collected by the evaluation team from women beneficiaries, trainers and relevant stakeholders provide evidence that GEWEE programme activities were implemented in the various counties and give an idea of the impact of these interventions. Women beneficiaries and trainers recounted their experiences of participation in different programme components: Next Level business development skills, literacy training, savings and loans association, etc. Different combinations were delivered in various communities, targeting different groups of women: cross border traders, rural women, market women, etc. Three rounds of training were implemented in 2010, 2011 and 2012, although all components were not delivered in each community. Trainers reported that training materials were adequate and provided on time, except in one situation when the bad road conditions [during the rainy season] delayed delivery of some training materials to Sanoyea. The following are the key changes that women recounted as a result of participation in the GEWEE programme:

#### ***3.1 Increased income / stability of income***

Reports of increased incomes came from all focus groups of women beneficiaries in all six counties. For example, in one focus group in Tienii, Grand Cape Mount County, all the women (age range 28–48 years) reported that their incomes have increased as a result of the GEWEE program.

The increasing income and stability of women's businesses is attributed to the application of important business skills and practices such as record keeping, savings, separating personal money from business money.

*"Record keeping can help me to make more money. It helps me not to forget who I have credited; they taught us how to calculate. I can carry my money to the bank. I carried LD20,000 to the club and my business money still standing. Because of the training my business is increasing"* (Woman recipient, BDS-SLA, age 24, Gbarnga, Bong County).

*"This school we attended it really helped us. Before, we just use to buy everything we see; but now we learned how to pay ourselves, how to separate our business money from our personal money. But before whether you get our own money or not you will just put all in it, whether profit there or not you will just eat it"* (Woman recipient, BDS-CBT-SLA, age 45, Saniquellie, Nimba County).

*"Yes, learning how to read and write has made me to earn more income - I can count money correctly. Before I use to just put my doughnut down from the pot without checking it, but now I can check it, so I making more money now. They taught me how to keep record, because if someone come to you and take something if you don't put it in your record you may forget or that person will refuse to pay you"* (Woman recipient, BDS-CBT-SLA, age 43, Saniquellie, Nimba County).

However, despite increased income, many women reported limited prospects for business growth because they use their business money to support their families, filling the income gaps arising due to high unemployment in the general population. This has the potential to prevent business growth, and eventually cause the business to fail.

*"The business can't grow because we are doing everything inside -- for sickness and children school, etc. Because of this we can start owing people money. Like that, they can add money on the fish, if you can pay LD 4,000 they will say LD 4,500 this can be difficult for me"* (Woman recipient, Rural Women-Literacy-SLA, age 36, Ganta, Nimba County).

### **3.2 Greater economic independence / increased control over income**

Across the counties, the majority of women beneficiaries reported that prior to the GEWEE programme, they were not making any meaningful financial contribution towards supporting their homes and had little or no saying in decision-making over use of resources. However, many women now see themselves having more decision-making power over household income.

*"My husband used to have the final saying because he was the one bringing almost eighty percent [of the income]. But now, we all join to run the decision"* (Woman recipient, BDS-SLA, age 38, Gbarnga, Bong County).

*"First when I didn't have, my husband and I could not talk, but now, he and I can talk because when he brings, I can bring, too"* (Woman recipient, Literacy-SLA, age 48, Tienii, Grand Cape Mount County).

However, the level of independence and voice being experienced by women beneficiaries was not necessarily that different from the experiences of women in the new communities, where no programme is taking place. In all five new communities, women reported similar independence and control over resources, when it comes to expenditures on different items in the homes.

*"Both of us can do it. The man can make the decision but when I see that it is not right, I can tell him it is not good, let's do it this way and he will always agree"* (Woman in new community, age 41, Soso Town, Grand Cape Mount).

*"I buy my own, he can buy his own. The man can say gender equality"* (Woman in new community, age 46, Jenekplee Town, Bong County).



### **3.3 Increasing savings and investments**

In all focus groups with SLA beneficiaries, women reported that the formation of SLA groups had stimulated them to save and invest. In the absence of local banks, SLAs are helping to build a culture of savings for Liberian women. Women's savings become very useful in times of emergencies, or when it is necessary to provide some support for the family. “

*Yes, my money is saving I can pay my children school fees. I can keep my business money and use the profit”*(Woman recipient, Literacy-SLA, age 50, Gorblee, Grand Bassa County).

As women become more aware of the importance of their small businesses, there is an increasing sense of ambition to sustain their business and take it to the next level. So, women are taking their businesses very seriously.

*“Through managing my money, and my VSLA savings, I no longer play with my market money”*(Woman recipient, BDS-CBT-Literacy-SLA, age 37, Buchanan, Grand Bassa County).

More women have learned how to follow up with their debtors in order to collect any money owed them. This is one area that women reported as cause of losses they incurred in the past. “

*My husband use to take my money and I never use to keep the record. But now when he takes my money, as soon as he comes back, I can say boss man you take my LD 5,000. I want it; when he gives it I can add it to my business”* (Women recipient, BDS+CBT+SLA, age 22, Saniquellie, Nimba County).

As a result of their increased income, women are also making more business investments, as well as contributing to the welfare of their families.

*“After the first SLA cycle, I realized I got LD16,000 so I decided to buy more shares. I bought 16 shares this time around. I was able to buy 1 lot of land in Monrovia from the last SLA cycle in 2012”*(Women recipient, CBT-SLA, age 52, Seebeh, Greenville, Sinoe County).

*“Besides, our group is saving our money. We never use to save, but now when you get jam you can go there and take something and later put it back”*(Woman recipient BDS-SLA, Waterside Market, Monrovia, Montserrado County).

### **3.4 Increased contribution to household income and wellbeing**

Besides making more income, many women reported that they are using their improved skills in other aspects of their lives, improving the general wellbeing of their families. Several women reported that they now feel able to provide other essential supports to members of their family, especially the young children.

*“I can help my family and my children to do their assignments, especially the little ones. In the past, I used to ask the boys in the community to help my son that is in the first grade with his assignment. But now, when he brings some of his assignments home I can help him”* (Women recipient, Literacy-SLA, age 49, Ganta, Nimba County).

This is one area in which women in the groups who benefited from the GEWEE program are remarkably different from those in the new communities. In all focus groups in beneficiary communities, women gave examples of how they are using their literacy and numeracy skills in everyday living such as doing their business or helping their children. This was demonstrated on the signing of the attendance rosters during the focus group discussions. All women from the GEWEE communities were able to write/sign their names, whereas in the new communities, majority of the women used thumb-prints as signatures.

### **3.5 Improved relationship with partners and families**

Across all communities, there were many examples where women disclosed that their husbands were pleased that their wives had benefited from the GEWEE programme. Some women reported

that their husbands are encouraging them in their business; while others are reporting their husbands are now treating them better.

*"My husband can respect me now than before"*(Woman recipient, Literacy-SLA, age 50, Ganta, Nimba County).

*"We are in good time now. Before when my husband is talking, I never use to talk but now I can talk"*(Woman recipient, Literacy-SLA, age 49, Ganta, Nimba County).

*"When confusion breaks out in my home now, he will say peace maker in my home. Then I will put all the children down then we will discuss it and everything will be all right"* (Women recipient, BDS-CBT-SLA, age 50, Saniquellie, Nimba County)

One of the male respondents also remembered a specific example that has made him to have better regard for a family member.

*"My sister-in-law always had problem with her business, as she did not know profit from principle. After the training, every time she comes from Kakata with her goods, she asks me to list the items, and she calculates how much was spent and calculates profit"*(Male Partner, age 39, Sanoyea, Bong County).

### **3.6 Increased role in decision-making**

In all focus groups, the majority of women reported an increase in decision-making in the household, as well as in the community. Even in households where the woman is the head, there is increased sense of confidence in handling the affairs of home.

*"I decide for myself, because I am the head. I am married but my husband isn't around"*(Woman recipient, CBT-Literacy-SLA, age 52, Robertsport, Grand Cape Mount County).

In a few cases, male partners of women beneficiaries also recognized the growing voice of the women in both the homes and the larger society.

*"Example, Saniquellie city Major is a female; she is the rightful person to speak on things affecting this city. We also have a superintendent who is a lady; women are making decision at high level"*(Male Partner, age 24, Saniquellie, Nimba County).

A few men also expressed their appreciation for the fact that women are becoming more productive and making substantial contributions to the welfare of the family.

*"I was encouraged by my wife to buy a plot of land in Saniquellie for five hundred United States Dollars; that's where we are living today. If you have a determined wife, even if you do not have money, the both of you can do something"*(Male partner, age 24, Saniquellie, Nimba County).

Some women also reported their increase participation in community meetings and talked of cases where women occupy higher positions such as development chairladies, superintendents, etc.

Overall, the responses provided by the women and their spouses do not depict a clear pattern regarding which specific expenditure items men or women make decisions about. However, in the case of women who are single parents, they are shouldering their own responsibilities and have full control of their own decisions. Even among the men interviewed, there was disagreement about gender parity on decision-making about different items. Throughout the male focus groups, opinions remained divided among men irrespective of the age of respondents.

### **3.7 Improved social capital and participation in community life**

In all focus groups, the women described the SLA groups as working very well because of the good loan repayment rates:

*"We are saving our money and members are taking and repaying loans"* (Woman recipient, Rural Women-Literacy-SLA, age 48, Po-River Community, Greenville, Sinoe County).

The groups elected their leadership for different terms, depending on the guidelines they have adopted. Some groups elect the leaders for two years, others for three years, etc. If the leadership performs well, they can be re-elected. In addition, however, several SLA groups reported that they are cooperating in a range of other areas beyond the savings and loans. For example, many SLA groups assist members when they have problems such as sickness, and provide relief assistance. Assistance provided does not come from the savings; they tax each other and establish a social fund. In the group meetings, many SLAs have also started to discuss other issues of concern such as HIV and AIDs; awareness on leadership; awareness on rape; family life, etc. The women agreed that the training has helped them to be united.

### **3.8 Improved ability to access information and other services**

In the discussions, some women gave examples of how they are better able to access information and services because of their improved literacy skills.

*“Before when I went to the hospital and they gave me ticket, I didn’t understand what it for and missed my turn. Now I can read the number and I don’t miss my turn”* (Woman recipient, Literacy, Kolliemai Town, Montserrado).

*“Now when they bring information to our town, for example about malaria and how to protect your children, I can read some of it”*(Woman recipient, Literacy, Kolliemai Town, Montserrado).

### **3.9 Increased self-confidence, self-respect, and self-esteem**

Many women beneficiaries also reported an improvement in their self-image and sense of personal worth is improving. Women feel more aware of their capabilities, and their confidence levels are higher.

*“I have gotten more respect in the community and I have increased self-confidence. I can help my family and my children to do their assignments, especially the little ones”*(Woman recipient, BDS-CBT-Literacy-SLA, age 49, Greenville, Sinoe County).

*“In the past, I use to ask the boys in the community to help my son that is in the first grade with his assignment. But now, when he brings some of his assignments home I can help him”* (Women recipient, Literacy-SLA, age 49, Ganta, Nimba County).

All women groups visited included women who gave testimonies about the new skills and confidence they had acquired. For example, many women feel much empowered because they are now able to spell their names, a skill which they find very useful in other spheres of their family and social lives.

*“The teaching that was here I am satisfied with it because I did not know how to spell my name but now I can write my name. When we go to workshop I can sign my name. When they give me book, I can be writing what I learn here; I can tell them I did adult literacy, and they tell me, yes old ma come”*(Woman recipient, Literacy-SLA, age 49, Ganta, Nimba County).

Self-confidence is also an important attribute for succeeding in business development. Some women reported that they are able to bargain for better prices for their goods. Other reported that they were now more confident to engage with their debtors and ensure complete repayment. This is especially important for promoting the sustainable of the SLAs, as the women have the boldness to follow through with their colleagues to collect the loans.

*“Customers are always arguing with the price that I can call. And some of us in the second level they taught us how to talk to customers. The customers always want us to reduce the price. But my price that my price”*(Woman recipient, BDS-SLA, age 38, Gbarnga Next Level).

#### **4.0 Unintended Negative Consequences and risks**

During the focus group discussions and stakeholder interviews, the evaluation research team also asked whether women had faced any challenges or problems as a result of their engagement in the GEWEE programme. A number of issues were raised.

##### **4.1 Men's attitudes and social norms**

Many men expressed support for the GEWEE programme because they find it helpful to not only the women, but for themselves as well. Nonetheless, there are indications that men's satisfaction is largely due to the benefits for them and that they are not changing their attitudes towards the role and status of women.

*"Before the woman used to eat from a man's pocket; now she is putting into his pocket....However, men and women are not equal, of course not!"* (Male market official, Waterside Market, Monrovia)

In the focus groups with men, we identified some strongly held cultural and social norms that are counterproductive to gender equality, as captured in these statements.

*"I am the man, so I make the decision. For me, when it comes to the real decision, the men are the ones making the decision"*(Male Partner, age 27, Greenville, Sinoe County).

Such notions have the propensity to undermine efforts at achieving longer-term gender equality, which some male leaders recognised as important.

*"Gender equality means... women and men having the same opportunities to do anything; anything men can do, women can do it"* (Inspector General, Grand Cape Mount).

##### **4.2 Increased time burdens for women**

As women are spending more time earning income and increasing their investments, there is a risk that the programme may be resulting in increased time burdens if there is no change to the division of domestic labour. For example, some women who completed one level of training reported that they could not continue to the next level as a result of time conflict with other responsibilities.

*"I learned how to read and write my ABCs. Because my children needed care after school, I dropped from the program"*(Woman recipient, BDS-CBT-Literacy-SLA, Buchanan, Grand Bassa County).

There were also reports of a few women who had dropped out from the training because were unable to balance their already full schedules with additional time for training.

*"Yes, plenty women dropped because they say they do not want to leave their market for that one hour"*(Woman recipient, Literacy-SLA, age 50, Ganta, Nimba County).

##### **4.3 Backlash from men**

A number of women and implementing partners reported some incidences of backlash from men in communities where GEWEE interventions we implemented. For example, it was reported that during the training there were incidents of some husbands protesting their wives' participation.

*"My husband use to complain about my coming late, but I ask a friend to help talk to him, and he listened"*(Woman recipient, BDS-Literacy-SLA, age 50, Sinje, Grand Cape Mount).

In one focus group a woman reported that her husband had stopped giving her money since she started the program because he feels she is now able to take care of herself. In other cases, men are upset that their wives are exercising rigid control over how to spend money.

*"My husband have problem with me because I do not spend my money like before"* (Woman recipient, BDS-Literacy-SLA, age 46, Sanoyea, Bong County).

There were also other interesting narratives that women shared about changes in relationships with their husbands: For example:

*"I am the problem for my husband this time. Before, he used to dash his papers around--his girlfriend use to write him letter but now when I see the paper I can look at it keenly. So he can hide his paper from me now"*(Woman recipient, Rural Women-Literacy-SLA, age 36, Ganta, Nimba County).

It is important to note that although the issue of domestic violence was reported in many focus groups, no individual women themselves reported that they suffered violence or that their participation in the programme had contributed to tensions and increased the violence they suffered. Indeed, it is very uncommon for women to raise these issues in a group context. However, implementing partners pointed to some incidences of increased tensions and violence as a result of women's engagement in the programme and said that this needed to be better monitored in a future programme.

#### **4.4 Risk of reinforcement of power inequalities / exclusion of Some Women**

It is important that community-level programming make deliberate efforts to target illiterate and vulnerable women; otherwise, it is likely to increase the social and economic divide between the well-off and the needy. However, there is a risk that the GEWEE programme may have reinforced power inequalities at community level due to the participation of some women and exclusion of others. It was found that the recruitment and selection process was not standardized across all implementing partners, leaving doubts and suspicions in the minds of some women. For example, in many cases the women to be included in the programme were selected by the trainer / facilitator of the county gender coordinator – with the risk therefore that the women chosen are those known to these individuals, those who are strong enough to put themselves forwards or those who are geographically close to the training location. Indeed, a number of women and implementing partners reported that it is mainly the stronger, more empowered women who join GEWEE as beneficiaries and more vulnerable women often do not participate.

*"When the program started first they only wanted people who could read and write and they gave test. Those who passed were accepted. This was hard for the women who could not read and write"*(Woman recipient, BDS-CBT-Literacy-SLA, Buchanan, Grand Bassa County).

*"Many women in my community are too shy to get around people or discuss issues that are affecting them. This alone is a problem. These women are illiterate women so it becomes difficult for them to express themselves"* (Woman recipient, BDS-CBT-Literacy-SLA, age 50, Greenville, Sinoe County).

This has brought confusion in some women's groups because some of those who were not selected accuse others of excluding them based on favouritism. Our interviews suggested that some women feel left out, and they are not happy about this. Those who did not attend feel bad and as a result whenever they are called, they will not attend the meeting.

*"We are not aware of gender equality, most of the time they do not call us there. More women that want to attend are not called. Women are invited based on self interest"* (CSO Representative, Tienii, Grand Cape Mount County).

Also, for obvious reasons of scope control, the GEWEE reached out to only a limited number of women, and communities. Community stakeholders want the program to reach more women, especially illiterate women in the rural areas.

*"Plenty women here are not educated. But when any project comes here they say it is for only those who can read and write. So if we can read and write, it will be alright"*(Woman recipient, BDS-CBT-Literacy-SLA, age 28, Buchanan, Grand Bassa County).



#### **4.5 Frustration and disappointment due to lack of continuation of programme activities**

The abrupt closure of some programme components such as the literacy training (Sinoe and Montserrado) has left women and other stakeholders feeling very frustrated. The training was intended to continue for six months, but it was stopped due to findings delays. In some cases, the implementing partners did not issue certificates to the women who completed the training – they told the women to follow up with the MOGD and this has left women frustrated. In other cases, women (for example in Sinoe & Grand Bassa) have completed the Next level training (I & II) and are awaiting the return of the program so they can move to the next levels.

### **5.0 GEWEE Implementation Issues**

#### **5.1 Trainees' selection and participation**

Women learned of the programme through a number of means: the trainers; an announcement made by market leaders; during meetings, through friends; very rarely on the local radio stations. Of the six counties visited, only in Nimba and Sinoe it was reported that women learned of the GEWEE programme from the County Gender Coordinator.

In the first phases of the Next Level training, implementing partners often selected semi-literate women who were able to pass a written test; so women and trainers reported that illiterate women were excluded. Nonetheless, in some cases, tests were not given and some women were asked oral questions and admitted on this basis. This situation was partially rectified in the final phase of Next Level training when an additional optional basic literacy training course was offered to illiterate or weakly literate women, which they could undertake prior to the Next Level business development skills training.

A variety of class schedules were arranged in implementation communities: 2 or 3 times a week at different hours in the afternoon from 4:30pm to 5:30 pm; 6 pm to 8pm. Some schedules arranged for Mondays, Wednesdays and Fridays; sometimes, Tuesday and Wednesday, etc. As much as possible, the classes were arranged around the availability and convenience of the women. On the whole, the scheduling worked well, but some women reported problems from their husbands due to the evening classes and the fact that they arrived home after dark.

In almost all cases, the targeted number of trainees was twenty five (25), but the classes often catered for the maximum of thirty (30) women, especially for the last two rounds of implementation. This was due to the often high demand created at community level as a result of the first round of training and other women in the community seeing the evidence of the improvements in the lives and businesses of the beneficiaries. The graduation also encouraged more women to come to join the programme because they saw that their friends were moving to the next level. In many cases, women attended classes without being formally registered or receiving materials or certificates:

*"Some of us were left out, because they did not have enough space. They said they wanted only 35 persons. But as for me, I did not care. I came every day until the program ended. The certificate is only thing our friends got that I do not have, but I can read and write now, so I am happy"* (Woman recipient, BDS-Literacy, age 37, Sanoyea, Bong County).

There are reports of high levels of completion rates across all counties. In cases where dropouts were reported, some common reasons included: some women did not have someone to supervise their market for that one hour; long distance to the training venue; lack of help with young children; the often long absences of cross-border traders when travelling to purchase goods; sickness, relocation, etc. The only exception was recorded in Nimba where only seven women completed the first round of literacy training in Ganta. The reasons for this is not clear.

## **5.2 Engagement of trainers**

There were some reports of some trainers not attending classes regularly. In some cases, two classes were using the same room; so, the time was usually cut short to accommodate both sessions daily. Nonetheless, interviews conducted by the evaluation team on the whole identified some very committed trainers and facilitators, who would personally go to collect the women from the market to attend class.

## **5.3 Inconsistent engagement of stakeholders in GEWEE activities**

However, the evaluation team observed a lack of consistency in the level of knowledge and involvement of county officials and community stakeholders in GEWEE activities. For many of these stakeholders, they have participated only in the graduation programs. Some Gender Coordinators were less actively involved in all aspects of the programme - planning, recruitment, and monitoring.

At the top administrative levels of some counties, officials are not quite aware of the GEWEE program.

*"I do not know; I am not aware of GEWEE program in this community. I will like to recommend to the implementers that whenever they are administering a project they should make the local authority aware of these programs so they can be a part of it. That will help them to guide the process"*(City Mayor, Bentol, Montserrado County).

## **5.4 Cross-border warehouses**

An important issue that needs further investigation is the situation of the warehouses built by UNWomen for cross border women at the border in Cape Mount and Nimba. This is what the association reported in Cape Mount,

*"We have invested in a warehouse to be able to get money from it but the security stopped the business people from using our warehouse; instead, they compel everyone to use the security warehouse. They (UNWomen) came in and built the warehouse thinking the warehouse will generate income. When the business people reach the border, the officers there will offload the goods in the security warehouse without putting them in the women's warehouse"*(Woman recipient, CBT-SLA, age 48, Robertsport, Grand Cape Mount County).

## **5.5 Alleged corruption scandal in CBL loan scheme**

There are reports of alleged malpractices in the way some of the implementing partners managed the CBL loans. In Cape Mount, one SLA group reported that they were promised a loan of L\$157,000.00, but they only received L\$100,000.00. A similar report emanating from Grand Bassa is also disturbing and requires further investigation:

*"We got to later understand that it was not the Central Bank but UEM. UEM was the one that put in for loan for us by collecting money from each member of the VSLA groups. It was almost US\$8,000.00 that they took from us. UEM said it was the flexibility fee to help us get the loan. When we never got the amount we expected from the Central Bank, we demanded our money from UEM. They told us to accept what the Central Bank was giving (LD\$250,000.00) per group, but we refused and instead asked them to give us our money back"*(Woman recipient, CBT-SLA, age 49, Buchanan, Grand Bassa County).

Up to the time of the data collection, the women have not succeeded in recovering their money from UEM.

## **5.6 Limited public knowledge of the National Gender Policy**

The evaluation team asked questions of key informants at community and county level to ascertain their level of awareness about the National Gender Policy. We found that most community stakeholders and county officials had very little or no understanding about this important policy.

*“Yes, I hear about the gender policy before. For example, it gives strong advice—don’t beat your wife. Men should not use their women as their beating drum”*(Community Leader, Farmerville, Sinoe County).

For others, they seem not to even be aware of the policy document.

*“To be frank with you, I have not gone through this policy about this gender thing,” “No, I have not heard about it, I do not know whether they [the government] have a policy like that”*(County Official, Gbarnga, Bong County).

### **5.7 Limited visibility of GEWEE**

The evaluation team also noted that many of the women who participated in the evaluation do not actually know about “GEWEE” or the source of funding; they know only of the implementing partners providing the training. It is important that GEWEE ensures its visibility is appropriately promoted by its implementing partners.

It was also noted that many male partners of the women beneficiaries were not informed about the GEWEE programme, why their wives were participating and what they would be learning. This is how one husband put it when asked how did his spouse become part of the GEWEE program,

*“I only saw my woman filling out form to go to school. I was happy, but I don’t know if it was GEWEE”* (Male partner, Greenville, Sinoe County).

*“For me, I don’t have problem. She must just respect me that all”*(Male Partner, Greenville, Sinoe County).

This is not to say that all the men were not informed. Here is how a husband in Grand Cape Mount responded,

*“GEWEE helps by empowering women write their names; learn how to run their own businesses; how to manage; it wants to reduce suffering among women”*(Male Partner, Tienii, Grand Cape Mount County).

This goes beyond the issue of visibility, it also borders on the strategic concern for sustainability. The available evidence seems to suggest the need for improved collaboration between the implementing partners and local stakeholders such as community leaders and community-based organizations.

### **5.8 Limited monitoring and follow up**

Currently, there is no system for follow up on women beneficiaries or the assets procured for the programme. One trainer reported that his home was burgled and that the project generator was stolen – no police report was filed on the incident, however. Another trainer has taken the programme chairs into safe custody at her home because according to her no one has ever gone back there to make follow up. Other items such as teddy bears for the childcare facilities remain unaccounted for at some sites.

If GEWEE improves its collaboration with local community actors, possibilities can be explored to delegate some monitoring and follow up responsibilities to these players, working along with the Gender county offices. Some stakeholders are calling for more systematic approach.

*“If the program can come back after the training let them monitor these women. That is if I took the training, like I making business you who trained me you come to see me maybe one month or two month that will encourage me”*(Inspector General, Robertsport, Grand Cape Mount County).

*“There should be a standardized monitoring and supervision of all the training in the future”* (County Gender Coordinator, Greenville, Sinoe County).

*“Gender Ministry should have CSO’s involvement in the planning and implementation stages”*(CSO Representative, Buchanan, Grand Bassa County).



## **6.0 Future Priorities**

In addition to asking women beneficiaries and key informants about areas they think the GEWEE program should focus in the future, women in new communities and the male partners of women beneficiaries were asked to analyse the problems in their communities and to identify priority areas for interventions.

### **6.1 Agriculture**

A number of respondents reported an increasing opportunity for income generation in agriculture. As one woman asserted in Sinoe,

*“Farming is easy because we are not going to rent our own land”*(Woman in new community, age 39, Gbanah, Sinoe County).

A representative of a CSO in Grand Bassa mentioned that:

*“there is a need for supporting women in agriculture, peanut farm is one good investment for women it’s inexpensive to do. Other options could be cassava planting and processing. The community is open to providing the land for scale farming for women agriculture groups.”*

Whether this is true or not for all communities needs further exploration. In Sanoyea, for example, the group of male partners expressed concerns about the lack of access to land for young people to carry out agriculture projects.

### **6.2 Access to credit**

It seemed those who are members of various groups such as cross border association or SLAs stand a better chance of accessing credits via these associations. Some of these groups accessed loans from Central Bank of Liberia, and there are success stories of women transforming these loans into ‘fortune.’

*“Women’s Savings Loan Association received LD275,000 from CBL in 2012. Our savings is now at 1 million six hundred and sixty four thousand three hundred dollars, and our social fund is LD28,000”*(Woman recipient, CBT-SLA, age 39, Seebah Community, Sinoe County).

Ensuring a steady flow of credit to women’s group lingers at the heart of promoting real economic transformation for women. This message has been clearly accentuated by all stakeholders, including women themselves – they need credits to expand their businesses in order for them to increase their incomes and create wealth.

### **6.3 Engagement of Men**

The next phase of GEWEE should prioritize the deliberate, targeted engagement of men, as a strategy to break some of the social and cultural barriers to women’s empowerment. The need to engage men – whether in sensitisation around GEWEE programme activities or in the activities themselves – was raised by a number of women beneficiaries, male partners and key informants:

*“Include us men; we need to go to school too to learn do something; we are suffering as men. It is not easy for us too. If a man gets training, he could sell for his wife; men should invest in their wives”*(Male Partner, age 27, Greenville, Sinoe County.)

*“Put us in the training too so we can learn skills too; you people only care about women them. I don’t understand. Anyways, we are happy for our women”* (Male Partner, age 32, Greenville, Sinoe County).

### **6.4 Integration of SRH & SGBV prevention**

Many women are overwhelmed with the daunting task of single parenting. Teenage pregnancy is also pervasive, and there is high tendency for the men to abandon their wives and children, as well as for boys to deny responsibility when they impregnate young girls. In majority of these cases, the girl and

her child end with the grandparents, where the mother-in-law bears the burden of support. These women and girls need access to sexual and reproductive health choices so that they make informed decision regarding their fertility. As more women become informed about the availability of legal and health services in their community they may be inspired to combat compromises, and pursue different referral pathways to prevent sexual and gender based violence.

## 7.0 Change Stories

Using an abbreviated version of the “Most Significant Change Methodology,” women beneficiaries were asked to identify the most important change that has happened in their lives because of participation in the GEWEE Program. It was explained that changes might be:

- In the types of activities / business that the woman does
- In her livelihood, wellbeing, quality of life
- In how she feels about herself
- In her relationship in the household

### 7.1 Areas of change in women’s lives

Three change stories were fully documented in each focus group with women beneficiaries. The table below shows that in nearly four of every ten stories (38%), the women’s change stories focused on their business, while a third (32%) of all the stories reflected change in livelihood situation of the women.

Location		Areas of change				Implementing partner
County	Training site	Business	Livelihood	Self image	Relationship /family	
Cape Mount	Robertsport CBT-BDS	1		1	1	Educare
	Robertsport BDS	2	1			Educare
	Sinje CBT	1	1		1	Educare
	Sinje literacy	1	2			Educare
	Tienii	1	2			NAEAL
Bong	Totota-CBT	2	1			Educare
	Totota-Lit	2	1			Educare
	Sanoyea	2	1			THINK
	Gbarnga	1	1	1		THINK
Nimba	Ganta CBT-BDS		1	2		THINK
	Ganta-literacy		2	1		NAEAL
	Saniquellie				3	Educare
Bassa	Buchanan CBT	1	1	1		Educare
	Buchanan BDS	1	1	1		Educare
	Gorblee	1		2		UEM
Sinoe	Greenville	3				NAEAL
	Gov’t Camp	1	1	1		Educare
	Po River	1	2			Educare
Montserrado	Waterside	2			1	Educare
	Kolliemai Town		1	1	1	NAEAL
Total		<b>23 (38%)</b>	<b>19 (32%)</b>	<b>11 (18%)</b>	<b>7 (17%)</b>	

## 7.2 Samples of change stories

*I heard about the program from my friend who told me there was training on the Fair Ground. So, in 2011, they called us and I said I was joining the people – women cross border traders association. I saw that it was a good thing. I don't miss any meeting, so I became a part of the training. I now have my cross border trader ID card and can now be considered a registered member under the AWICBT. I never could do anything for myself. I can now do something for myself and don't have to depend on any other person to help me. The women cross border trader association taught me to be responsible and I get encouragement from other women under the association. This has helped me very much because my business is doing well. (Women recipient, CBT, Buchanan, Grand Bassa County)*

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*I am a market woman here in Waterside. I sell second hand clothes. Before the programme, I didn't know anything at all to make my business well. When the customer came along, I did not speak to them properly. I would get angry if they didn't buy anything. But now I know how to talk to customers. I have confidence to speak properly about my goods and to treat them properly. (Woman recipient, BDS, Waterside-Monrovia, Montserrado County)*

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*I have a story, my husband and I grew up together. We were suffering he was going to school after he finish with college. God opened his way he was working. And God gave us property, God give us money. We brought three cars and we bought land we started to building our house. But after he went and saw my little sister from one father and he took that girl, and impregnated the girl. For that reason he abandoned me; the property we had he took everything me, the cars, the land self he say he can't put my name on it because I did not bear a child for him.*

*So today I came here, I was with my friends, when the program came Momu encouraged me to join the program. I did not want to join it. Anyway, we started after Momu talked to me and said join this program you will achieve something, so I decided to join it. When we started I join the people club, I had small money from there I was able to buy my own car and my own land. Today through the program I am standing on my own by myself. My children going to school, I got one child my son he out of school. Today the man is calling me, telling me how things are hard on him, food money he is able to get. This I tell God thank you for where he put me, I can travel I go Guinea, Togo, Ghana so I praise God for that thank you. (Woman recipient, Literacy, Tienii, Grand Cape Mount)*

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*I live in Seebeh, Greenville and I sell in the market. Before the VSLA training, I was doing sell and pay; but this time I have my own business and support 8 children in a private boarding school. I built a three room house also for my family. The VSLA has helped me a lot and I cannot mention all. (Woman recipient, CBT, Greenville, Sinoe County)*

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*My story is before I never use to read and write English but I use to read and write in Kpelle but this time I can read and write in English. And I can also help to teach my children how to read and write ABC those who do not know how to read and write ABC. Moreover, I never knew how to count money, I always use to give the buyers more money for change but at this time I can check money properly and manage it. (Woman Beneficiary, Literacy, Totota, Bong County)*

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*I was born here. Through this adult literacy school make me to be known among my friends. Before I use to be ashamed even when I meet people somewhere in group I will not like to go around there, so that I should not be called to talk. But today we all are able to be among people when they are having program they call on me to give speech. So I tell God thank you for the people who bringing*

*this program and I want them to continue it, because when you learned small if you sit down you can forget so they should continue it so we can learn more.* (Woman recipient, Literacy, Ganta, Nimba County)