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Countries that promote women’s rights and increase their access to resources and schooling have lower poverty rates, faster economic growth and less corruption than countries that do not. Countries with smaller gaps between women and men in areas like education, employment, and property rights, not only have lower child malnutrition and mortality, they also have more transparent business and government and faster economic growth—which in turn helps to further narrow the gender gap. In short, education, health, productivity, credit, and governance all work better when women are involved. That’s what the World Bank has written.

According to the United Nations, economies in the developing world grow by three percent for every 10 percent increase in the number of women who receive secondary schooling—since women are major economic contributors. So empowering women and achieving gender equality and integrating equality into development planning reduces poverty and hunger and improves poor people’s lives. In another promising fact, over the last decade the number of women represented in government increased from 16 countries to 97.

For its part, the International Center for Research on Women has pioneered the recognition that the well-being and survival of poor households depends disproportionately on women’s productive labor. Regardless of whether the question is asked from an economic, health or human rights perspective, according to the Center, investments in women’s lives yield high returns not only for women, but their families and communities as well. Since women typically are responsible for collecting water and firewood for the everyday needs of the household—they grow and process food to feed their families; they safeguard their children’s health, and care for the sick and elderly. Evidence also demonstrates, they say, that income in the hands of women results in better outcomes for children than income in the hands of men, because women tend to invest more in their children’s education, health and well-being.

Despite all these facts and figures, gender inequality remains deeply rooted in entrenched attitudes, social institutions, and market forces. However, with the right approach, these attitudes and institutions can change—evidenced in Near East Foundation’s “remarkable breakthroughs” in Mali over the past year. NEF well understands women’s critical role in building strong communities and strong nations, and consequently reports with special satisfaction the progress made in Mali. Despite considerable obstacles, women gained power and inequalities and discrimination diminished.

Over the past year, two very important facts about Mali generally, and the area of Near East Foundation concentration in particular, hit hard at our multi-faceted rural development program. First, according to NEF Country Director Yacouba Dème, the grain harvest was “calamitous” because of locust infestation—the worst in 15 years (see photo above)—and drought conditions, creating a massive exodus from NEF partner villages. Food prices soared, precious cattle died, and the government urgently called for food

aid. Second, municipal elections installed a new group of public officials in local and regional government of the country. However, noteworthy too were remarkable breakthroughs in the enormous challenge of involving Mali's women in the development of their country.

It all goes back to 1964 when Near East Foundation began working with the newly-independent African countries on agricultural development, recruiting hundreds of technicians trained in livestock improvement, water management and scientific crop improvement. As its program evolved, NEF established a separate African Endowment Fund that by 1980 financed development of experimental projects in new areas.

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In the 1980s NEF responded to the threat of famine in Mali with a program that embraced livestock rehabilitation, village seed and cereal banks, agricultural credit, literacy, and soil and water conservation. Just one case in point, NEF designed an efficient, low-cost system for better harvesting rainwater for agricultural and forestry purposes that reduced stress to crops and improved food security. It represented in important ways an adoption and extension of traditional and locally-familiar water conservation techniques, however, not limited to individual farms. To successfully extend the design to a larger water catching area, NEF helped community members work through a number of complex questions around land tenure, water rights, and labor management, yielding sustainable benefits that could be managed by the local community permanently.

In the competition between population growth and food shortages in Africa and the Middle East throughout the 1980s, NEF continued to work on agricultural improvement tailored to local conditions and the strengthening of local institutions and communities. Increasingly, NEF cooperated with other donor agencies to implement projects ranging from beekeeping in Sudan and Swaziland, to community development in Egypt and Jordan, and seed and cereal banks in Mali.

Building upon work going back to 1984, NEF is intensely engaged in a band of 127 villages in Mali's northern Sahel, an area plagued by poverty, degraded land, sparse rainfall and the encroaching desert. NEF's multifaceted, simultaneous strategy employs environmental and natural resource conservation and management; micro-credit; community organization; information; food security; and decentralization in consonance with government policy.

CAPACITY BUILDING

In keeping with a major objective of creating and sustaining local community organizations and their capacities, 18 new, viable, democratic associations formed over the past year and became engaged in the social and economic development of their villages. Activities largely centered on potable water with important assistance provided by the Drilling Association of Mali; natural resource management with the help of the Regional Director of Nature Conservation, and health issues. Significantly, all but one association included women, in stark contrast to the cultural tendency toward their systematic exclusion and marginalization.



In the area of Bore, for example, women joined 11 committees concerned with woodland preservation, six water committees as well as multipurpose associations. Further, they were appointed to important posts—treasurer, inspector, secretary for information, for conflict resolution, for development, even deputy secretary general in one case. Fifty women accepted these new responsibilities from among a total of 387 new female members in the 1,467 combined membership of Bore's various groups.

This trend continued in NEF's 45-day, capacity-building training in subjects such as literacy, leadership, plant nurseries, gabion construction as well as management of sensitive areas like water power and agricultural

boundary projects. In particular, female participation pops off the charts reporting work in literacy: in the 41 sessions conducted, 15 were for women with participation a remarkable 89 percent, a significant increase over last year's 73 percent participation. Overall a total of 638 people attended training sessions with only four drop-outs.

On the public education front, 140 radio programs out of the 550 broadcast—about 25 percent—concerned the role of women in development. Next in order of frequency came education, health, environment, democracy, animal breeding, and agriculture. Like the radio programs, booklets explaining the government's decentralization policy and the rights and duties of citizenship, rules about credit and collective farming in democratic Mali, were translated into the languages of the people—Bambara, Dogon and Peulh—and widely distributed throughout the area. Helen Keller International Foundation made possible not only radio programming, but Internet connection for people living in the countryside. Countries in Development-Canada and CTA (technical audio visual center) provided valuable radio programming services.

Also, over 2,000 newspaper editions were published, reporting international stories like the situation in neighboring Ivory Coast and in Iraq; more local concerns like locusts, microfinance and the actions of community councils; and health issues including vaccination and fevers. All this kept information current, raising the level of rural culture generally, and assisting information exchange between readers and the NEF program.

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Further helping that dialogue, NEF organized eight inter-village gatherings with representatives from 59 villages—over 35 percent of them women, coming together to discuss with NEF staff the progress and problems of their village associations, activities and plans, and provide increasingly accurate statistics on births, marriages and deaths—important information for civil society building. A truly extraordinary phenomenon, the number one concern expressed at these large village meetings was the lack of women

participating in some of the villages. Here are their recommendations to correct the situation quickly:

- NEF should make women's participation in development the primary condition for assistance to villages;
- NEF should sensitize villagers, changing their attitudes toward women and promoting the importance of community service at the same time;
- village associations should appoint women to committees and responsible positions—and women should accept those jobs when offered;
- there should be more literacy training for women;
- structures should be created and organized for men and women to work together as well as exclusively women's associations created or support renewed;
- NEF should integrate women into program management and provide more information to women about activities.

MICRO-CREDIT FOR WOMEN

This past year's NEF credit activities centered on assisting the financial needs of women in the areas of Douentza and Mopti. For individual loans, amounts ranged from a low of nearly \$10 to a high of \$375; and out of 60 applicants, 51 were favorably received. Also, three village groups were capitalized to make their own commercial loans. NEF itself financed 19 women's groups. In total there were 1,520 beneficiaries—11 per cent of the women in the area, receiving over \$250,000. That was lower than in 2003 and even 2001 because of the locust infestation, which made the women even more hesitant than usual about taking on a debt they might not be able to repay. Yet, of the nearly \$525,000 loaned the previous year, about \$440,000 has been reimbursed with another \$73,000 late-but-expected. Only a single loan is considered a default—an enviable record.

In addition, NEF credit activities generated an important operations manual that published in December, outlining all procedures in proper credit processing; and created a fund of about \$3,400, given interest payments. The program's 26 village credit agents added yet more experience to their growing competence and careful risk assessment evident in this year's reimbursement record. Agents also received language lessons in Peuhl and Dogon in preparation for future expansion of the program in the country as well as training from the Professional Association of Micro Finance Institutions of Mali and the Mali Finance Ministry.

And inspired by NEF's credit activities, the women's group from Barmandougou visited the women's association in Boni to learn how it all works—conditions for credit access, rules and regulations, their organization and functions—with some plans clearly in mind.

NATURAL RESOURCE MANAGEMENT

Supporting Mali's national policy and recognizing the harmful impact of timber exploitation and commercialization as an energy source, NEF continued its efforts to train local people in the economic and ecological wisdom of managing their natural resources in 11 rural centers. Solid results were quantifiable: 4,667 cubic meters were authorized for cutting and sale in the market and less were sold—3,904. Some 274 producers and 10 managers were involved. Further, four among the 11 villages regulated their woodlands for the first time.

To restore and protect biodiversity and prevent erosion, local associations put nearly 4,500 new and varied plants into the ground, adding to the nearly 4,000 successful plantings from the previous year's activities. Rice farming was enhanced by NEF's addition of a permanent technician on-site and provision of all necessary materials as well as by 80 volunteers "seeding" this experimental program in 12 villages. However, nature was most uncooperative and rice yields in some villages were severely affected by the prevailing drought. The year saw only 30 days of rainfall with less than 13 inches of rain. The village of Hombori was particularly deprived, getting less than eight inches of desperately needed water. In comparison, New York City's recreational-use Central Park received 47 inches of rainfall in the same period.



Despite such obstacles, NEF persisted on all fronts. Irrigation activity continued with new water pumps and canal building. The previous year's 10 participating villages were joined by six new ones and availability of water increased as much as 153 percent. That meant a lot to the kitchen-gardeners of the villages of Mendie and M'Bessena, just one case in point and a huge blessing for 156 women living there. Kitchen-garden production in 12 villages—mostly onions with some tomatoes, apples, garlic, beets, peppers and tobacco—brought in nearly \$10,000, hardly small change in a country where nine out of 10 people live on less than \$2 a day. And this clearly impressed women gardeners, attracting their increasingly active participation in NEF's program.

Also, a total of 86 hectares of denuded and degraded pastures were resurrected to the benefit of six villages. Over 23,000 forest and fruit plants emerged from 33 nurseries equipped by NEF; and NEF agro-forestry techniques helped farmers regenerate Baobab, Acacia and other valued trees. A total of 3,738 meters of riverbanks were protected against erosion. While pond regulation was set back by financial constraints and equipment problems, work on sand dunes continued. Twelve volunteers agreed to invest 18 months protecting farm land against dunes and wind erosion by planting protective shields of trees, provided by NEF along with all necessary equipment to accomplish the task; while six villages worked collectively on their erosion problems. These are but a few highlights from the natural resource management section of a detailed 51-page report on NEF-Mali 2004-05.

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