



Gender, Access and Use of Credit, Capital and Insurance Services in Mali

VAM Gender and Market Study #10

2017

The *Zero Hunger Challenge* emphasizes the importance of strengthening economic empowerment in support of the Sustainable Development Goal 2 to *double small-scale producer incomes and productivity*. The increasing focus on resilient markets can bring important contributions to sustainable food systems and build resilience. Participation in market systems is not only a means for people to secure their livelihood, but it also enables them to exercise agency, maintain dignity, build social capital and increase self-worth. Food security analysis must take into account questions of gender-based violence and discrimination in order to deliver well-tailored assistance to those most in need.

WFP's Nutrition Policy (2017-2021) reconfirms that gender equality and women's empowerment are essential to achieve good nutrition and sustainable and resilient livelihoods, which are based on human rights and justice. This is why gender-sensitive analysis in nutrition programmes is a crucial contribution to achieving the SDGs. The VAM *Gender & Markets Initiative* of the WFP Regional Bureau for West and Central Africa seeks to strengthen WFP and partners' commitment, accountability and capacities for gender-sensitive food security and nutrition analysis in order to design market-based interventions that empower women and vulnerable populations. The series of regional *VAM Gender and Markets Studies* is an effort to build the evidence base and establish a link to SDG 5 which seeks to *achieve gender equality and empower all women and girls*.

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Regional Bureau Dakar

Authors: Oumar Sy, Abdoulaye Niaré
Translation from French: William Ndiaye

For more information contact:

World Food Programme

Simon Renk (Regional Markets Advisor): simon.renk@wfp.org

Desiree Zwanck (VAM Gender Specialist): desiree.zwanck@wfp.org

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List of Acronyms

ADB	: African Development Bank
APCAM	: Mali's permanent assembly of agricultural chambers <i>(Assemblée Permanente des Chambres d'Agriculture)</i>
ATP	: Agro-business and Trade Promotion project
BNDA	: National bank for agricultural development <i>(Banque Nationale de Développement Agricole)</i>
CCS-SFD	: Mali's unit for the control and surveillance of decentralised financial systems <i>(Cellule de Contrôle et de Surveillance des Systèmes Financiers Décentralisés)</i>
CFA F	: Franc of the Financial Cooperation of Africa <i>(Franc de la Coopération Financière d'Afrique)</i>
CIRAD	: Agricultural research centre for international development <i>(Centre de Coopération Internationale en Recherche Agronomique pour le Développement)</i>
CNRA	: National agricultural research centre <i>(Centre National de Recherche Agricole)</i>
CPS	: Planning and statistics unit <i>(Cellule de la Planification et de la Statistique)</i>
CSA	: Food Security Commissioner <i>(Commissariat à la Sécurité Alimentaire)</i>
DFS	: Decentralised Financial System
EAC	: Situational agricultural survey <i>(Enquête Agricole de Conjoncture)</i>
ECOWAS	: Economic Community of West African states
EMOP	: Modular and permanent household survey <i>(Enquête Modulaire et Permanente auprès des Ménages)</i>
FAO	: Food and Agriculture Organization
FARM	: Mali's agricultural and rural financing project <i>(Financement Agricole et Rural au Mali)</i>
FAFE	: Support fund for women and children development <i>(Fonds d'Appui à la Femme et l'Épanouissement de l'Enfant)</i>
FGSP	: Private sector guarantee funds <i>(Fonds de Garantie du Secteur Privé)</i>
FO	: Farmer Organization
GDP	: Gross Domestic Product

ICRISAT	: International Crops Research Institute for the Semi-Arid Tropics
IGA	: Income-generating Activity
INSTAT	: National institute of statistics <i>(Institut National de la Statistique)</i>
NGO	: Non-Government Organization
OPAM	: Office of Mali's agricultural products <i>(Office des Produits Agricoles du Mali)</i>
P4P	: Purchase for Progress
PRECAD	Project of capacity-building for development <i>(Projet de renforcement des capacités pour le développement)</i>
RBD	: Regional Bureau Dakar
SDR	: Rural development sector <i>(Secteur Développement Rural)</i>
TFP	Technical and Financial Partner
UNDP	: United Nations Development Programme
USAID	: United States Agency for International Development
VAM	: Vulnerability Analysis and Mapping <i>(Unité d'Analyse et Cartographie de la Vulnérabilité)</i>
WEAI	: Women's Empowerment in Agriculture Index
WFP	: World Food Programme

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- WFP's NGO partners and field staff;
- Decentralised Financial System (DFS) Managers
- Regional staff from the Ministry of Agriculture's technical services.

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Executive Summary

The World Food Programme's (WFP) Regional Bureau for West Africa launched a "Gender and Market" regional initiative under the technical guidance of its regional VAM unit. This unit brought UN Women Mali into the research effort due to its familiarity and knowledge of the subject-matter. The main objective of this "Gender and Market" study is to further the understanding of relationships of access to financial services by women, boys, girls and vulnerable populations and their role and capacity to play a role in agricultural markets. It will also attempt to identify challenges women, boys, girls and vulnerable people face in their effort to access and operate in markets.

The current study is exploratory as this topic is insufficiently documented and affected by a **virtual** absence of statistical data on the role and place of women, boys and girls in food product value chains and markets. It is thus difficult at this point in time to develop a clear-cut notion of this issue. However, national experiences help the research better grasp the following questions:

- Why engage in such a reflection and what change does the gender perspective bring?
- What transformative role does it bring in the development of market and value chains?
- What are the constraints that limit the presence of women and vulnerable people in markets?
- How do the access and utilisation of credit services, capital and insurance support market activities and help overcome gender constraints?

In Mali, many studies have revealed that women and men are in general active in agricultural value chains and markets, but they tend to assume different roles and responsibilities at each level depending on the types of markets and on their economic and social conditions. Constraints women generally face when accessing markets are related to access to capital, including land ownership, access to credit and financial services (partly due to little or lack of funding), access to extension services, access to storage, challenges in collection, transportation and sometimes security during trade-related travels. Access to information at all levels of the production and trading chain may also be added to that list.

With specific regard to credit and insurance products, study results have enabled us to isolate several major constraints which limit the empowerment of women:

- **Providing a guarantee:** the main hurdle to access to agricultural credit is the provision of a guarantee (solidarity deposit, harvest collateral, personal guarantee: land ownership title, equipment, etc.). To overcome these difficulties, it was recommended to create solidarity groups, especially among the younger economic actors, set up relationships between FOs and guarantee structures such as the private sector guarantee fund (FGSP, *Fonds de Garantie du Secteur Privé*) and the support fund for women and children development (FAFE, *Fonds d'Appui à la Femme et à l'épanouissement de l'Enfant*). It is also necessary to promote the development of bank and DFS lines of credit to use as guarantee and build FOs' capacities in credit management and control so that contracted credits are not diverted from their intended purpose.

- **Limited distribution models.** This is specifically about the physical distance from service points and their insufficient availability. Developing adapted products means taking into account this need when conceiving the product. Recent developments from new information and communication technology (mobile banking) have not yet managed to bring these services to the reach of women and younger economic actors. However, given their rapid expansion, there is hope.
- **Insufficient communication around financial and insurance products and services for women and younger economic actors.** Communication on DFSs and insurance providers is directed at credit and insurance products for wage earners. This narrow-focus communication does not foster the targeting of financial products designed for women and younger economic actors. Facilitating women and younger economic actors's access to financial service products will demand from DFSs and insurance providers a shift in paradigm and a strengthening of their marketing organizational capacities.
- **Agricultural insurance in Mali is in its infancy at this time.** The need for agricultural insurance has been expressed by all surveyed FOs; as of now, it only covers a few zones in the Mopti and Sikasso regions. It is necessary to extend its coverage, especially in the Malian context which is characterised by an agriculture largely dependent on rainfalls. Connecting FOs with Planet Guarantee or other insurance providers would be very beneficial to the agricultural world.
- **Customers' low capacity.** Customers' capacity to understand product characteristics, withdrawal conditions, fees and other related elements depends both on the transparency degree of the financial service provider and on the customer's financial education and knowledge. Mass communication on financial services is not sufficient enough without the wilful adhesion of DFSs and other insurance services to the principles of financial transparency. But, even under those conditions, there still remains a need to combine financial services with financial education. The challenge is not only about strengthening conditions for informed choices but also about reinforcing customer trust in institutions, especially given the fact that many DFSs went bankrupt in the past few years.
- **Financial providers' insufficient capacity to provide service in rural areas.** The capacity of banks and DFSs to mobilise and manage financial products for rural women and youth, and to identify and mitigate risks while conforming to prudential standards remain weak. Beyond this capacity challenge, it is noteworthy to mention the insufficiency of exchange spaces between DFSs and insurance providers and providers of non-financial services. Poverty is multidimensional and, for solutions proposed for rural women and youth to be effective they must take into account some of these groups' other needs linked to development and the fight against poverty. Hence, to further the empowerment of women and younger economic actors in the rural world, it is necessary to opt for an integrated and coordinated approach with all actors.
- **Social constraints.** The two main social constraints women face are illiteracy (a consequence of early or forced marriage) and their difficulty in accessing land ownership (consequence of the belief that land cannot be owned by a woman). To remedy this and foster access to land ownership by women and younger economic actors, it is necessary to pursue women literacy

programmes, strengthen women's managerial capacities and undertake advocacy actions with political leaders, opinion leaders, religious leaders and notables.



1. Introduction

1.1 Overview of the terms of reference

The World Food Programme's Regional Bureau for West Africa, based in Dakar, Senegal, has commissioned the "Gender and Markets" regional study under the technical guidance of its regional VAM unit, and the Country Office brought UN Women into the collaboration due to its expertise in the gender subject-matter. The main objective of this "Gender and Market" study is to better understand the relationships between the access to financial services by women, younger economic actors and vulnerable population and their role and capacity in playing a significant role in agricultural markets. This will enable WFP, UN Women and their various partners to better design, execute and monitor market interventions with explicit inclusion objectives and improve the targeting of vulnerable populations.

In Mali, this study concentrates on the access to and use of credit, capital and insurance services to support market activities. It will also attempt to identify challenges women, younger economic actors and vulnerable people face in their effort to access and operate in markets.

To better understand the "Gender and Market" problem, one must circumscribe and understand the scope of the current analysis as well as the definition of "market". Based on the PAM-CIRAD study (2012), the market may be perceived as an "object" (space, location, outlet) or as a "process" consisting of a coordination mechanism between various actors to determine product prices. There are at least four types of markets (door-to-door markets, also known as roadside markets, cereal stock exchanges, institutional markets like OPAM, government emergency stocks, regional reserves, etc., and physical markets) where women and men can meet in many ways, along various modalities for the purpose of exchanging agricultural products. In these various types of market, the participation of women

and younger economic actors is more or less noticeable through the ongoing challenges they face. It is necessary to identify these constraints in order to propose solutions designed to improve the existing support mechanisms.

As for the "gender" concept, it is not synonymous with "women". Whereas "woman" echoes biological sex, gender refers to socially constructed differences between men and women and, by extension, younger economic actors, the elderly, and people with disabilities. It is not so much a question of biological difference, but rather it is about the way a society defines those differences through preconceived ideas and through power relations. Some people have access to certain advantages in society which results in power dynamics and creates inequalities in the ability to make choices. Since women are often disadvantaged in the domain of decision-making, many tools are conceived for their empowerment. However, in order to mitigate gender-based inequalities, the contribution of all society actors, whether men, women or younger economic actors, is necessary. In addition to women, this study will also focus on younger economic actors, as this group is, along with women, the most vulnerable when it comes to accessing markets and controlling resources in the defined framework.

1.2 Methodology

In conformity with our service delivery methodology, our mission team's approach was based on the following fundamental steps:

❖ Scoping meetings

These various alignment meetings were held with WFP and UN Women lead researchers. In these meetings, representatives from these two sponsors made a brief presentation of the project, defined the scope of the study within the given context and made strong recommendations about

taking into account access by women and younger economic actors to parameters of credit, insurance and other production factors. After these scoping meetings and given the major concern about contractual deadlines, the team prepared and validated a conceptual note on the understanding of the study to be conducted, focusing on the research questions, stages to conform to, key actors to meet, documentation needs, data collection strategy and the programme of field visits.

❖ **Documentary review**

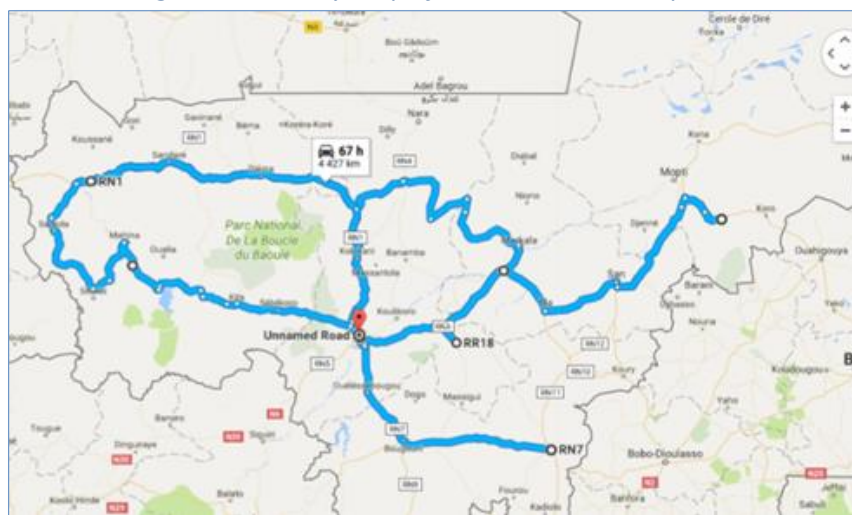
It consists in the research and exploitation of documents available on the subject of the study. Concretely, the team realized an analysis of existing WFP and UN Women documentation, a review of the general literature on gender and the situation of women and younger economic actors, documents on agriculture, agricultural markets and formal and informal credit and insurance services. During data collection, more documents describing DFS, and insurance products provided by DFS met during this study, were added to the documentation.

❖ **Sampling**

The choice of sites to survey and the sample of FOs, DFS/insurance service providers, government services and programmes, NGOs and technical and financial partners (TFPs) to use for the survey was based on the terms of references and discussions during scoping meetings. Field respondents were randomly selected from the list provided by FOs or by management structures, with the sole base criteria being the participation to or realisation of market activities or activities facilitating the empowerment of women and younger economic actors in the agricultural sector. The sponsors played an important role in finalising the sampling, identifying and setting up contacts with various targets in Bamako and in the regions.

The sampling interviewed contained 24 FOs including 15,321 people, 12 project/programme leads and governmental structures, 9 managers of financing entities, 11 focus groups of 110 people and 41 men and women merchants and producers/merchants. Thus, the total sampling represented 15,504 people.

Figure 1. Itinerary map of the data collection phase



Data collection was done taking into account WFP and UN Women rules, protection and confidentiality standards in effect.

❖ **Field data collection**

For this phase, the team collaborated with WFP’s Regional Bureau for West Africa (RBD, *Regional*

Bureau Dakar), the Mali Country Office and UN Women on the following aspects:

- *Methodological fine-tuning and design of data collection tools*¹ to answer the 4 research questions and share with Mali CO and UN Women managers the following elements: an interview guide for institutional partners; a guide for conducting women and men focus groups; an interview guide for FOs; and a market questionnaire and a DFS questionnaire developed for quantitative and qualitative data collection to capture feedbacks from and realities of women and younger economic actors engaged in the agricultural product trade.
- Integration of WEAI² themes and modes of access and participation to markets and WFP and UN Women activities. These two aspects were integrated into interview questionnaires.

As mentioned before, information and field data collection enabled the study to reach out to various categories of actors:

- 24 farmer organizations (FOs)³ including 9 women FOs, 4 men FOs and 11 mixed FOs;
- 9 financing entities (Bank and DFS)⁴;
- 12 projects/programmes, NGOs and governmental entities⁵;
- 8 women focus groups⁶;
- 3 men focus groups;
- 14 men merchants⁷;
- 16 women merchants;
- 11 men and women producers–merchants

The study covered **six regions in Mali (Kayes, Koulikoro, Sikasso, Ségou, Mopti and Tombouctou)**.

In each region, except for Tombouctou, collection from various operational actors (FOs, peasants, financial organizations, insurance organizations, men and women merchants, merchant lenders and other actors such as government technical services or companies renting and selling equipment, materials and agricultural intrants) lasted **5 days**.

Because of insecurity along the Niger River in the Mopti region, the team conducted telephone interviews with various actors identified in the Djenné area (the only zone covered by agricultural insurance).

During the field phase, two types of interviews, lasting 2 hours per actor type in each region, were realized:

- **Semi-structured interviews:** targeted FOs, financial organizations, insurance organizations and merchants and other actors.
- **Gender- and age-disaggregated interviews:** for discussion groups divided by 3 or 4 sex and age groups with the help of partners in the field.

Field surveys were conducted in the span of 5 weeks (or 25 workdays) in the 5 regions. Five types of questionnaires were developed for the surveys: the first for NGOs, government or UN agencies; the second for focus groups; the third for FOs, the fourth for the market and the fifth for DFSs and agricultural insurance entities.

❖ Training on data collection tools

This activity provided us with the opportunity to share tools with the survey team in the Tombouctou region, ensure they master their use, the definition of terms and concepts, and the translation in local language. The training enabled us also to ensure that themes were fully covered

¹ Cf. Annexes: List of data collection tools

² WEAI: Women's Empowerment in Agriculture Index

³ Cf. Annexes : List of farmers organizations met

⁴ Cf. Annexes : List of financial institutions met

⁵ Cf. Annexes : List of state projects/programmes and structures

⁶ Cf. Annexes : List of focus groups

⁷ Cf. Annexes : List of cereal merchants

and terms of reference questions related to the study of investment products and their adaptability to the needs of women and younger economic actors were properly addressed. Finally, it helped highlight key capacities in data collection. This training was conducted through various telephone exchanges.

❖ Analysis of collected data

Data collected in the field and those gathered from reviewed documentation were triangulated for analytical purposes. An interim report will be produced and forwarded to the sponsors for feedback and commentaries. Modifications will be used as input to improve the final report.

1.3 Limits of the study

The Mali study case has been affected by two major constraints. The first one was related to the data collection deadline which was short, considering the important number of actors to meet and the travel distances. Data collection with operational actors such as FOs, merchants and producers-merchants requires an enormous amount of time because of the difficulty, for some of them, in answering questions. The consultant team adjusted to the situation by using didactic techniques (provide examples, explications or repetitions) to be able to collect coherent data and information. The second constraint was insecurity in **certain parts of the country** (Tombouctou and Mopti) which prevented the consultant from meeting some important actors. This is the case for Djenné (Mopti) where consultants had to cancel the visit to producers who subscribed to an agricultural insurance. For these zones, data collection was performed through telephone interviews.

Finally, the sampling size does not allow for a generalisation of difficulties encountered in all

targeted zones. But the current qualitative case study offers propositions which may be solutions applicable to all actors of the agricultural world (producers, transformers, merchants) in the zones targeted by the study.

1.4 Organization of the report

In addition to the introduction section which provides a summary of terms of reference, the methodology and its limits, this report contains five major sections:

1. An analysis women and men's role in access to the market which provides an understanding of the various types of markets, the division of labour impact on women, younger economic actors and men in the rural setting, and WFP and UN Women interventions in the domain of market access.
2. Specific constraints and challenges of women and younger economic actors which limit their access to the market.
3. A situational analysis on formal and informal mechanisms of access to credit and agricultural insurance services.
4. A proposition of programmatic solutions for WFP and UN Women.
5. A conclusion with practical recommendations to improving the inclusion of women and younger economic actors to the market in order to stimulate their empowerment.

Annex 1 provides a contextual overview of the general situation and the gender concept integration in Mali, taking into account the situation of women and younger economic actors with regard to their access to market.



2. Roles of women and men in markets & WFP and UN

Women main activities in agricultural markets

Women's place in the agricultural sector, and more specifically in agriculture, is widely recognized today: they represent most of the agricultural workforce and they intervene in most of the production value chain. They equally and efficiently contribute to building production stocks, to transformation and conservation activities, as well as to local trade, especially at the retail level. Women are present on various markets but at different levels of the hierarchical pyramid depending on their "women condition" and their resources. UN Women and WFP support women on markets through various actions.

2.1 Definition and market types

As defined above, the market may be perceived as an "object" (space, place, outlet) or as a "process" consisting of a coordination mechanism between various actors to determine product prices. There are at least four types of markets (door-to-door markets, also known as roadside markets, cereal stock exchanges, institutional markets like OPAM's, the Food Security Commissioner, etc., and physical markets) where women and men can meet in many ways, along various modalities for the purpose of exchanging agricultural products.

The market structure in the 6 agricultural regions visited in the framework of this research is complex because of its market hierarchies and cereal operators. The market types observed are divided and organized as follows:

❖ The village market

The village market contains men and women individual producers who sell cereals, farmers-collectors, buyers who come to the market during weekly village fairs, village organizations (FOs, Tontines, Groups, and Cooperatives) that are beneficiaries of storage credit. There are many women on this market segment but they only sell

small quantities to meet the family's immediate needs.

❖ The assembly market

The assembly market is generally located in secondary centres or in large villages and cereals that are traded come from neighbouring villages. It is composed of individual farmers who are sellers and resellers, commissioners (usually called middlemen or wholesalers), and semi-wholesale merchants who are buyers. There are only few women on this type of market and, when present, they are engaged in secondary activities such as grain winnowing or sifting.

❖ The urban market

These are located in regional capitals, departmental capitals or circles such as Kita and San. Bamako may be included in this category as it constitutes the largest selling and reselling centre. These types of markets are the perfect consumer markets, where wholesalers supplied by regional semi-wholesale merchants in assembly markets provide goods to urban semi-wholesalers and retailers who sell back to consumers. The presence of women is virtually inexistent on these markets. In parallel to these markets, are institutional markets like OPAM, national emergency stocks and ECOWAS reserves.

❖ « Communal Cereal Banks »

The "communal cereal banks" (*Banques de Céréales Communales*) initiative of the Food Security Commissioner (CSA, *Commissariat à la Sécurité Alimentaire*): since 2005, the CSA has provided cereals to Mali's 703 communes to enable them to create cereal banks. In the beginning, each commune received free allocations (between 20 and 50 tons of millet, sorghum or rice) depending on the commune size. These food security stocks are tools to facilitate populations' access to cereals at

reasonable prices. Each commune tends to renew its stock with producers. They thus constitute a new institutional purchase opportunity for farmer organizations.

❖ Cereal stock exchanges

They gather all cereal actors (FOs, merchants, transformers, technical partners, transporters). For all these actors, they represent an opportunity to make new contacts by, for example, promoting the growth of trade relations between certain production zones and transformation units. They are also an opportunity for merchants to get information on stock levels, supply and demand. AMASSA Mali and the permanent assembly of agricultural chambers (APCAM, *Assemblée Permanente des Chambres d'Agriculture*) are part of organizations with the greatest experience and expertise in this segment. This type of agricultural market organization is generating a growing interest among all value chain operators. The success experienced by cereal stock exchanges has been such that, today in Mali, the national cereal exchange is co-organised by several structures: Afrique Verte and AMASSA⁸, the Food Security Commissioner, the national directorate of agriculture (*Direction Nationale de l'Agriculture*), APCAM, the union of cooperatives "Faso jigi", the project of capacity-building for development (PRECAD, *Projet de renforcement des capacités pour le développement*), the Millennium Villages project, SassaKawa global 2000. However, this market type has not implemented any particular measure for the promotion of women even though, as an important venue, positive discrimination measures would have enabled women to position themselves as economic operators just like men.

❖ WFP's P4P

This WFP pilot programme called Purchase for Progress (P4P) aims to enable small farmers' access to WFP institutional markets. Initiated during the 2008-2009 campaign, this programme valued among farmer organizations has enabled WFP to buy

several thousands of tons of cereals from structured farmer organizations; it could be further pursued under other forms, were substantial efforts be made by FOs to ensure they bring to the market larger quantities that meet mandatory quality.

It must also be noted that the seasonal variation of cereal prices benefits more merchants and FOs who have storage capacities. It enables them to realize interesting selling or reselling profits. In surplus production zones like the Sikasso and Ségou regions, there is a lack of financing and storage capacities among production entities and farmer organizations. A trade credit system by itself would not be sufficient since producers would not have the capacity to physically store their production. To mitigate this unfavourable situation, in the P4P context, WFP is currently equipping FOs in need of such type of support with warehouses for storing cereals to improve their trading capacity.

❖ The "Agro-business and Trade Promotion" (ATP) project

The "Agro-business and Trade Promotion" (ATP) project is an information pilot project financed by USAID based in Accra (Ghana) which covers several countries of the sub-region including Mali, Ivory Coast, Ghana, Togo and Benin. This structure provides online market information (maize, shallots, livestock/meat) through an internet platform, and it has market agents in various countries who collect information on prices, operator profiles and supplies, and disseminate them to participants via the mobile telephony messaging system (SMS). Some operators have concluded transactions through this innovative system. This system requires further testing to be useful to FOs in the region.

These various types of market have certainly helped resolve the issue of food availability as main markets in all visited regions are constantly supplied but do not specifically take into account the gender dimension. Food access in all seasons remains a problem for a large majority of populations, and

⁸ This national NGO is a WFP partner who has a strong experience in the rural world and particularly in the Malian agricultural market.

mostly rural ones which, paradoxically, are the main producers. Consumer prices are affordable during harvest time and steadily rise up to the next harvest. Prices vary considerably from one season to the next and from one region to the next, as they depend on quantities available in markets and on distances from production zones. Cereals sold during lean seasons are either imported (i.e., rice) or drawn from stocks that were built during harvests. However, storage costs are pretty high and consist in: interest on working capital, guarding costs, storage infrastructure amortization, and merchant's profit.

In all cases, millet and sorghum cereals are expensive for consumers, causing great difficulties for the poorest in rural environment. Very costly credit systems are set up on-the-fly: for example, a merchant who provides a deferred payment of 100 kg of millet is refunded with an interest rate of at least 50 percent (i.e., 50 kg of millet) on the next harvest.

Whereas cereal availability in all regions is guaranteed by merchants, it is not the case for its access by all strata of the population. Systems developed by merchants rapidly raise cereal prices.

It was observed and stressed during interviews that the current situation of cereal value chains allows merchants to make substantial profits but penalizes producers and consumers which represent the large majority of the population. Producers' room to manoeuvre with merchants is small, as in general they do not have enough cash to meet their needs after the harvests. They thus have to rapidly sell their products. This is the case for women producers who must sell immediately after harvest to meet their family needs. It must be pointed that, in visited regions, it is women who are responsible for family spending (purchase of condiments, children's health and schooling, clothing, etc.).

2.2 Types of sellers in visited markets

During the research, the team observed three types of major cereal product traders which are:

- **Wholesalers (men and women):** they are the most important and the most influential actors in the cereal market. They dispose of important financial capacities and sufficient storage capacities and they often own their transportation means. They even sometimes go in person to cultivation villages or hamlets. Wholesalers' main partners are: rural middlemen, regional semi-wholesalers and, increasingly, organised producers such as cooperative unions or producer groupings.

Producers shoulder the most important market functions: financing other actors (middlemen, semi-wholesalers, etc.) and transportation (mostly rural wholesalers) at a prohibitive price (more than 50 percent) on the next production. Wholesalers close to Malian borders prefer exporting their products to the sub-region as it is more profitable than selling them at the local or national level. In fact, they often have selling outposts in border countries which are continuously supplied from Mali. It must be noted that such export is prohibited but still practiced under the table.

Few women are in this merchant category. During the research, the team only met two of them in the Sikasso region (Koutiala and Sikasso town). Both shared the fact that they had been supported and strengthened by government projects. They also received important bank credits since they had the required guaranties.

- **Semi-wholesalers:** Semi-wholesalers have limited financial capacities. They are the most dynamic market actors for millet, sorghum and maize: they buy and resell all year round; they enjoy a wide span of activities at the regional, and even inter-regional, level. In rural zones, they supply wholesalers; in urban zones, they are supplied by wholesalers and, in turn, supply retailers. They happen to supply

women producer-sellers on deferred payment when they experience production stock outs. These women do their daily sales from their own houses since, in small villages, there are no weekly food fairs.

Rural semi-wholesalers are also partners of farmer organizations. Often, **they lend money to producers who pay them back in kind** to relieve them during the lean season or to meet urgent needs such as illnesses.

Semi-wholesalers are found in general in urban centres or in large villages. They seldom go to assembly markets and they have several middlemen collectors working for them.

- **Retailers:** They constitute the largest category with the greatest number of people among which are **many women**. Their main suppliers are wholesalers and also producers in rural markets. There are many women merchants and producers among retailers. In general, they trade small quantities coming from their exploitation, their village and/or the one which hosts the closest weekly market. They do not dispose of means to attend the largest cities' distant markets which are often more profitable. They have no control over weekly market prices as it is most often fixed by wholesalers' collectors or negotiated with individual buyers. Sale revenue is generally used for the family's immediate food needs, for children's schooling or medical expenses and, to a lesser extent, to buy personal goods. In general, when they are out to sell, they do not want to come back home empty-handed, which causes them to sell out their products.

Women who chose to sell in distant markets are most of the time confronted to insecurity and transportation issues (highway robbers). They are often robbed of their goods on their way to or from the market and sometimes are victims of rape. They often have to walk long distances and can thus only carry smaller

cereal quantities. Once on the weekly market, they don't have a reserved stall and they sell under the sun or packed in a small makeshift hangar provided to their village by the city for a fee payment of 100 to 200 F per person.

2.3 Agricultural speculations relevant to WFP local purchases

In Mali, the agricultural sector holds an important place in the economy and constitutes a significant leverage for development and the fight against poverty and unemployment. This is in fact illustrated by the Government's decision to allocate 15 percent of the national budget to the rural development sector, which is above the 10 percent recommended by the Conference of Heads of State and Governments held in Maputo in 2003, as well as by the many projects and programmes financed by the State or technical and financial partners.

According to preliminary results of the situational agricultural survey (EAC, *Enquête Agricole de Conjoncture*), the cereal production – all types included – of the 2015-2016 agricultural campaign is estimated at 8,045,669 tons. Compared to results of the 2014-2015 campaign which were estimated at 6,980,733 tons, it is an increase of 15.25 percent. This represents 100.5 percent of the targeted goal of reaching 8,005,819 tons in the 2015-2016 campaign.

This production is distributed as follows: 2,451,321 tons of rice (30.5 percent), 2,092,033 tons of maize (26 percent), 1,997,534 tons of millet (24.8 percent), 1,444,770 tons of sorghum (18 percent), 24,256 tons of fonio (0.3 percent), and 35,756 tons of wheat/barley (0.4 percent). Sesame, cowpea, peanut, sweet potato, shallot and vegetable production may also be added as they contribute to food and increase women's revenues.

It should be noted that production could be slightly decreased for the current campaign due to the inconsistency and late arrival of rainfalls in certain production zones, but also because of the flood deficiency in the Office du Niger area.

Table 1. Total cereal production per region in 2015, in tons

Region	Millet	Sorghum	Rice	Maize	Wheat/Barley	Fonio	Total	per person
Kayes	70,735	304,600	44,226	196,595	3,016		619,173	7,69
Koulikoro	260,436	541,921	124,956	465,234	2,388		1,394,934	17,32
Sikasso	210,022	345,312	279,046	1,532,964	1,614		2,368,959	29,41
Ségou	606,019	261,914	941,748	72,295	6,546	10,596	1,899,118	23,58
Mopti	618,108	54,646	537,656	6,569	2,680		1,219,659	15,14
Tombouctou	82,419	18,923	265,039	2,379	28,395		397,155	4,93
Gao	16,562	139	138,382		815		155,899	1,94
Kidal	-	-	-	-	-	-	-	-
Bamako	-	-	-	-	-	-	-	-
Total	1,864,301	1,527,456	2,331,053	2,276,036	35,756	20,294	8,054,896	100,00

Source : EAC 2016/17 MA

In general, agricultural speculations relevant to WFP markets are millet, sorghum and cowpeas and, for the 2016-2017 agricultural campaign, their total production (millet and sorghum) reached 1,864,301 tons and 1,527,456 tons, respectively. Most of these cereals' production is realized by men, as they hold the largest lands and they have access to production intrants and equipment when needed. Trading is done through the FO which federates groups of producers. Some women also place their production surplus with the FO for grouped sale.

Selling to WFP is certainly beneficial to the FO but it presents a few challenges such as work overload (cereal sorting and cleaning to meet quality requirements, and bagging using sewing machine) and payment delays (3 to 4 months) after delivery (however, WFP purchase modalities allow FOs to access credits with financing entities). These various activities generate additional expenses which FOs do not shoulder but, instead, require producers to assume. Millet or sorghum sorting, which is a painful activity, is usually performed by women and young girls (some FOs have managed to purchase sorting equipment thanks to sales to WFP, as did the "WONKON" cooperative in the Sikasso region). Also, payment arrival coincides with the time when products are more expensive on the local market, with less quality and packaging requirements than WFP's. WFP and its partners have been able to negotiate with and obtain from several heads of

households that their wives be involved in commercial agriculture. WFP and its partners also negotiated with heads of households, using the agricultural orientation law, to help women access land for commercial exploitation.

Individual women producers and groupings of women transformers and producers have also expressed their wish that WFP also purchase transformed agricultural products, which would bring them added-value and the assurance to sell at acceptable prices.

2.4 Rural women's economic strengthening activities supported by UN Women

For UN Women, given their demographic weight, women must be supported in order to better position themselves in the agricultural sector. This is why, in conformity with its mandate, UN Women has set "women's economic strengthening" as the second strategic pillar of its interventions. In carrying out this objective, UN Women aims to promote economic empowerment in agriculture by enabling women in agriculture to improve their socio-economic condition by accessing the necessary means and support. It is in such context that its Mali office implemented its "AgriFed" flagship programme, with the support of its partners (Luxembourg, Sweden, Denmark, WFP, FAO and Kledu and SAER groups).

With a cost of 10 million Dollars, this AgriFed programme covers the Kayes, Koulikoro, Ségou, Sikasso, Mopti and Gao regions. The programme's targeted sectors are vegetable gardening, cereals with a focus on rice, maize, fonio, sesame and other lead chains. With a 5-year duration, it targets the economic capacity-building of the 40,000 women farmers in the specified regions. This vast programme aims to facilitate land access and land ownership for women farmers, as well as strengthen women's agricultural productivity. For this, it will promote women's access to modern production means and to adapted financing mechanisms. It will also strengthen their access to information and to growing markets.

More concretely, and given the huge constraints women face in the rural world, the programme will implement among other things strategic advocacy activities, by building capacities of local communities and women in particular, for a better understanding and implementation of the existing judicial arsenal on rural women's access to land, such as the agricultural orientation law (*Loi d'Orientation Agricole*) and the law and policy on agricultural land ownership (*la Loi et la Politique Foncière Agricoles*). The programme is also planning to support the executive entity for the agricultural orientation law, the Agriculture High Council (*Conseil Supérieur de l'Agriculture*), to ensure a greater integration of women into land commissions being currently set up throughout all regions of Mali. The goal will be to develop strategic partnerships with NGOs and programmes that support the agricultural sector to better integrate land security for women, and pool actions of various actors in this domain of intervention to optimize results.

In the context of strengthening women farmers' productivity through greater access to innovative technologies and information, UN Women has developed a digital platform for enterprise management called "Buy from Women"⁹ which

connects women farmers to their market. The system will also include information on markets and finance, and provide them with a 360° view of their enterprise. Women farmers' knowledge of modern techniques on intelligent agriculture, that takes into account challenges linked to the preservation of the environment and to climatic change, will also be strengthened. In this regard, strategic partnerships will be established with certain entities and programmes such as IER, the CNRA, ICRISAT and AEDD as well as other state technical services. All technological innovations developed and experimented in the 13 West African countries that are beneficiaries of the WAPP programme will be drawn upon.

Moreover, the programme will also seek to facilitate access to the national fund for support to agriculture (*Fonds National d'Appui à l'Agriculture*). For this component, it plans on strengthening access to funds by at least 15 percent of allocated amounts. To reinforce this achievement, the programme will also put in place a mechanism of financial intermediation to increase access by women farmers to financing from microfinance institutions and other banks in the agricultural sector. Furthermore, professional trainings will be conducted on the development of business plans and credit management. To this effect, adapted training modules will be conceived and validated, taking into account beneficiaries' instruction level and realities. Beneficiaries will also be supported through a personalised coaching mechanism on credit management and loan refund monitoring by a professional team.

Finally, the programme will also strengthen access to agricultural markets by supporting training and certification in good health practices which will enable women to improve their product quality. An information collection and dissemination system on potential markets, large customers and price trends will be put in place per region. In addition to the "Buy from Women" platform, the programme will utilise

⁹ See <http://www.unwomen.org/en/digital-library/publications/2017/3/buy-from-women-platform-brochure>

the “Sènèkèla¹⁰” initiative. It will facilitate the establishment of formal and sustainable partner relationships with large wholesale merchants and export companies and will promote participation to food fairs and other major events on the sector. Partnerships already established between UN Women and private packaging enterprises will also be drawn upon.

2.5 Labour division along sex and age in the agricultural world and its consequences

Representing more than half the Malian population, and half the world population too for that matter, women play an important role in agriculture. In Mali, employment survey data show that agriculture is the main activity for more than 70 percent¹¹ of the active population, with 70.4 percent of women against 69.5 percent of men. In rural setting, there are 78.2 percent of women in primary sector activities. Commercial agriculture was, apparently, a domain traditionally reserved for men. Women participation in this sector was concentrated on family exploitations and its sole purpose was to meet the household’s food consumption needs. Thus, women participation was visible, from the economic perspective, only under the form of self-consumption.

Hence, women and particularly rural ones, play a major role in food security consolidation. Besides daily domestic chores and community activities, they intervene in all levels of the agricultural sector: soil preparation and ploughing, preparation of organic manure to minimize the use of chemical fertilizers, the hard labour of soil restoration such as the building of stone barriers, seedlings, surveillance, harvest, threshing, storage, transportation, short distance commercialisation and transformation. They are involved at all levels of the value chain.

This work overload combined to the fact that they do not have priority in access to and use of factors of production constrain them to exploit only small land surfaces provided by the head of household that are often located far away and not very fertile.

It should be noted that while men generally produce to sell and meet other types of expenses such as government taxes, prestigious weddings, purchase of transportation means, women produce primarily for family consumption. During field meetings, it was observed that rural women, in addition to ensuring food needs and the well-being of their families, are also in the forefront of daily agricultural activities, non-agricultural income-generating activities and the management of natural resources: they are in two places at the same time. During the lean season, they use revenues from the exploitation of natural resources (Shea butter, cashew nuts) or small trade to ensure that family needs, including those of the head of household, are met. Young married or single women also happen to go to the city to work as housemaids and bring back their revenues to the village to cover food needs of their households.

As for younger economic actors, they are exclusively free agricultural labour for the head of household. They are often paid when doing collective work in the village or for a private individual. But revenue from such work is often spent to meet community needs or for village festivities. Sometimes, the head of the family may give them a land plot which they may cultivate and use production proceeds for personal needs. However, they may only work on this plot after having completed their work on the family’s field. In fact, many youth have had their plot taken back by the head of family on account that they spent too much time on it and neglect the family field. This punishment contributes largely to young people deserting their villages for the city or

¹⁰ "Sènèkèla" services advise farmers, peasants, etc. in French, Bamanakan, Bozo, Peuhl and Senufo on all daily questions they may have in the domain of agriculture, farming, fishing, fish-farming, and forestry...

¹¹ <https://www.cintl.org/page.aspx?pid=305> and ICI/BAD socio-economic conditions of Women in Mali, 2015

to engage in clandestine small-scale gold mining activities or even emigrate. Some young married men prefer to go to other zones in the land to clear other forest spaces and create cultivation hamlets.

As for young women or girls, as long as they are not married, they continue to be free labour for the head of the family. Once married, they join the marital home and integrate a new family unit for which they will participate to agricultural work. In some cases, they may also be attributed a land plot for their personal needs.

It must be pointed out also that cultures that were in the past reserved for women, such as sesame,

lowlands rice farming, cowpeas, peanuts and market gardening are today more and more handled by men because of their economic profitability, causing a progressive shrinkage of the women space in such traditional speculation. This results in women, with no control over land and production means, having no other alternative than become voluntary agricultural workers in family exploitations for these same speculations in addition to subsistence crops. This is why it is important to strongly advocate for women's integral inclusion in commercial agriculture so they do not lose all their capacities to meet their economic needs.





Photo: WFP/Karolina Greda

3. Specific market constraints for women and younger economic actors

Women and younger economic actors in particular are confronted to huge constraints in access to and development in agricultural markets. These constraints are multifaceted. In the following, the focus will be more on women because younger economic actors are generally in production and only trade very small quantities, just enough to satisfy their personal needs. For now, they are but free labour for the head of the family.

3.1 Upstream and downstream constraints in women access to the markets

The main obstacles faced by men sellers and producers–sellers are in the collection (for 63 percent of them), in transportation (29 percent) and in storage (9 percent¹²). As for women sellers and producers-sellers, it is transportation (for 51 percent of them), storage (25 percent) and collection (24 percent¹³). The difficulty encountered by collection actors depends on how weak their financial capacity to buy cereal from producers is. Collection at the individual level may regard quantities from a few kilos to a half-sack of 100 kilos and the resale of collected quantities is almost immediate. In general, the price is fixed by buyers, and the seller has no control over the price proposed by buyers who often are wholesale or semi-wholesale middlemen. There is also a lack of price information and monitoring to ensure that they are respected at the decentralised level.

Sometimes, collection is done directly by the FO in charge of commercialisation. At this level, collection means the removal by a FO office of a tradable surplus from producers. This implies financing, thus quantities at anticipated prices. The FO office, after

having released quantities based on expressed needs, proceeds to removing the cereals. This cereal removal may occur through various techniques, three of which will be discussed here: direct purchase by the FO at market price; purchase by the FO at a higher price than market price (price support to producers); advance payment on the upcoming harvest, regardless of market price.

The direct purchase at market price system, which consists in paying in cash the quantities that are provided, is the oldest and most used system, and it has benefits and drawbacks. The main benefit of this purchase technique is that the producer possesses a relatively important quantity of cash to meet his needs. The system also has a setback, due to the difficulty of selling at a profitable price considering intra-annual fluctuations of cereal product prices. The practice of supporting producers' prices is also quite used. It consists in the purchase of production surplus from farmers at prices higher than market.

As for the transportation problem, it is more exacerbated for women than for men. It is due either to the absence of transportation means from the field to the village and from the village to the market (carts, tractors, minibus or other mean), or to the road condition in the rainy season period. There is also the storage problem which is linked to the absence of storage warehouses in the village or the market. This causes cereals to be stored out in the open or in makeshift shelters and be exposed to weathering or pest. Finally, the security problem significantly limits movements to weekly fairs, especially in northern, centre, southern and western regions. This problem affects much more women than men. Women are forced to sell on the spot or directly to the FO. Often times, when they travel

¹² See. Annex 2: Table 6.1.14: Barriers that impede commercialisation

¹³ id.

alone, they fall prey to road bandits likely to commit robberies and sexual assaults.

To all these constraints must be added those which appear to be the most important: access to means of production (land and equipment) and extension services to be able to have quality products in large quantities. This is an important link in the commercial chain of quality products. Often, extension services do not take into account women specificities and their lack of time due to the overload of household work. Thus, it is men who get the trainings most of the time.

3.2 Women's major challenges in agricultural production

With regard to the commercialisation of agricultural products, women and younger economic actors are confronted to various sizeable challenges which limit their full development in this sector, among which:

❖ Sociocultural constraints

Rural women are in general victims of heavy sociocultural constraints coming from customs, traditions and religious beliefs and practices which result in their most fundamental rights being overstepped, when they are not altogether denied. As such, they have no decision-making power in the family, and even less so within the community. This socially precarious situation is such that they cannot enjoy and equitably access land and means of production, neither freely engage in profitable economic activities in order to generate substantial revenues to promote their economic empowerment.

❖ The lack of financial means

During harvest, women producers often have a considerable need for cash to solve numerous family problems. They thus prefer to sell out at cheaper price, and quickly, to a small trader who will buy their product and pay cash at their location, rather than transporting their production to the FO store where

they will also have to wait for their colleagues to bring their harvest, until they reach a sufficient enough volume to be able to do a grouped sale, and then wait again for the product to be removed by a wholesale or semi-wholesale merchant or an institutional buyer. The great challenge of women who intervene in the sector of agricultural product commercialisation lies in the lack of financial means. It is the most important factor to be able to produce and access quality products in quantities, stock them, transport them and place them on markets for sale. Whether individually or at the FO level, they experience this problem which prevents them from mobilising enough product to aim for more important markets.

❖ Precariousness of storage conditions

Because of the lack of means, storage conditions in women merchants or producer-sellers' stores are not always adequate, which often leads to spoilage. This spoilage cost increases storage costs and reduces their profit margins. If it is with FOs, it is often detrimental to the price or to the rebate usually provided to women producer. Thus, the necessity of strengthening storage conditions within their own spaces.

Women FOs often perceive their product grouping as the first solution to a shortage of buyers and/or to a profitable price. Large quantities can indeed attract merchants and entice them to pay a better price, given the low secondary costs. Gathering such large quantities is nevertheless difficult as they do not have transportation means and, when they do, it is never timely, which causes them to lose part of their production on the fields as harvest time has passed.

The government and development organizations, in particular international financial institutions, must encourage banks and DFSs to improve credit access for Malian rural women, and provide technical assistance and training to institutions that do not yet extend loans to women. They should also provide guarantees to promote trust in credit institutions so

they may invest more capital in individual or collective enterprises managed by women.

It is equally important that NGOs and other partners in the agricultural realm bridge the gap between formal and informal sectors by driving awareness of registering procedures for agricultural enterprises, and inciting agricultural enterprises managed by women in the informal sector to register with public and tax authorities, which will facilitate their access to financial markets and make them also benefit from other privileges.

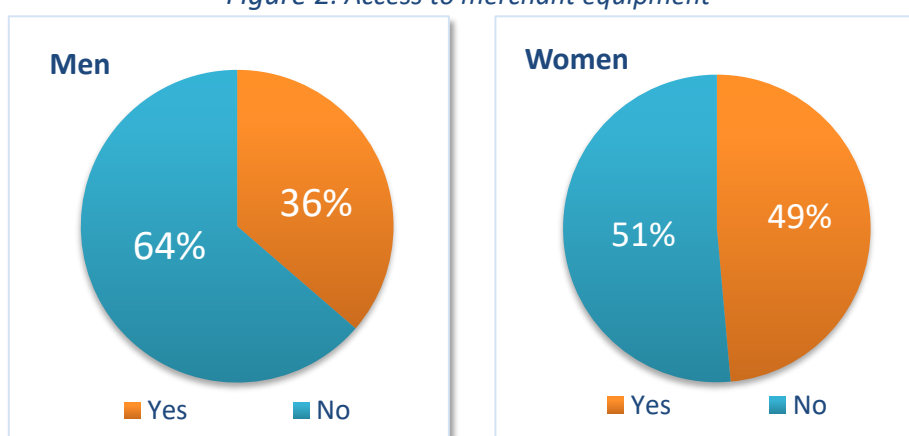
Today with DFSs, women have greater access to credits but allocated amounts are modest and do not afford them to sustain a profitable trade activity.

3.3 Market entry barriers for non-traders

The various identified barriers to market access for

producers may be summarized by access to a space, a stall, a store or a hangar. The access rate to merchant equipment, that is, have a space, a stall, a store, and a hangar, either to buy or to rent is **36 percent for men**. The access rate to merchant equipment for potential sellers or producers-sellers is null on Kayes and Koulikoro markets and average in Sikasso and Mopti. For potential sellers and producers-sellers, this rate is 49 percent. The market on which it is most difficult to access merchant equipment for women is that of Kayes¹⁴, and it is average in other regions. The difficulty to obtain a space or a stall in most markets is linked to the narrowness of the market (most markets are surrounded with habitations which prevent their extension). In order to obtain a space in most markets, an authorisation must be sought either in the city hall or with the village chief.

Figure 2. Access to merchant equipment



Source: Gender & Market Study (Field survey)

In addition to these constraints, there are those inherent to rural women which are mostly linked to access to financing, social constraints (spouse or tutor authorisation for women to sell or move around to buy or sell), illiteracy and lack of information on market access conditions and on

cereal products. There are also challenges in the domain of collection and storage required for substantial cereal quantities, for which important financial means are required when most rural women are poor and deprived of any logistical means.

¹⁴ Cf. Annex 2: Table 6.1.7: Access to merchant equipment



4. Overview of credit and insurance access services in the agricultural sector

Mali has a developed banking system network and an important DFS network. It is a non-negligible advantage for the agricultural sector as a whole which should be capitalised on. However, only one of the country's main banks is oriented towards agricultural development: the national bank for agricultural development (BNDA, *Banque Nationale de Développement Agricole*) which has branches in the country's main agricultural zones and beyond.

In 2012, there were 13 main banks in Mali, which is significant, but the evolution of minimal capital requirements, from 5 billion CFA F in 2010 to 10 billion CFA F in 2012, led to a restructuring of the sector which resulted in a reduction of their number. Today, as the country's progressive return to peace has made it attractive again, their number rose to 15.

These banks' capital comes increasingly from private entities, thus reducing the political system's ability to influence the banking system. This is notably the case for BNDA which majority capital is no longer held by the Malian State. Their credit lending conditions exclude women outright, since they do not possess sufficient guarantees or the ability to complete loan applications or create business plans that conform to minimum eligibility requirements.

It must be mentioned here that banking activity is more turned towards the urban world than the rural one. Besides participation to banking syndication, the only banks with a direct activity targeting the rural world are BNDA and BMS. **The banking sector has a limited knowledge of the agricultural sector** (except for BNDA). Banks get their refinancing at high rates (6 percent) and experience difficulties in finding long resources to respond to agriculture's investment needs.

There are about one hundred DFSs, some of which are pretty sizeable and they develop interesting approaches in the domain of agricultural credit

(notably Kafo Jiginew, Soro Yiriwaso). Others, of smaller size, have very basic methods and, as a whole, very limited resources which prevent them from responding to financing agricultural equipment needs.

The absence of collective procedures (judicial regulation, liquidation of property, etc.) justifies the fact that banks are extremely prudent in financing enterprises in general, and agricultural ones in particular, especially for funding new projects. Land property titles are rare in the rural world and, whenever they exist, they do not represent attractive guarantees for banks, given the lack of liquidity of the land title market and the difficulty in enforcing them.

According to the 2015 annual report of Mali's unit for the control and surveillance of decentralised financial systems (CCS-SFD, *Cellule de Contrôle et de Surveillance des Systèmes Financiers Décentralisés du Mali*), the number of clients who are beneficiaries of savings and credit services was 954,154, of which 67 percent were men, 26 percent women and 7 percent professional groupings. Placed into the total agricultural population, this number of clients gives a **global access rate to DFS services of about 7 percent**. The low access rate of DFS services by the agricultural population may be explained, among other things, by the poor financing capacity of DFSs, the distrust caused by the financial crisis experienced by DFSs these past ten years (the microfinance sector has only 50 operational DFSs out of the 126 registered by the CCS-SFD in 2014) and clients' difficulty to provide guarantees.

The DFS sector experienced a drop in performance between 2011 and 2013 before recovering in 2014:

- The number of DFS member clients slightly increased during the past three years;

- Deposits also experienced the same increase trends during the past three years;
- The outstanding credit went from 67,025 billion CFA F in 2011 down to 59,55 billion CFA F in 2013, and then back up to 70,444 billion CFA F in December 2014;
- The microfinance sector has only 35 operational DFSs out of 126 registered with CCS;
- In terms of concentration, 4 networks distribute 77 percent¹⁵ of credits: Kafo Jiginew (23 percent), Soro Yoriwasso (24 percent), RMCR (18 percent) and Nyesigiso (12 percent), whereas the sector's outstanding credit is concentrated with Kafo Jiginew (49 percent), Nyesigiso (24 percent) and CAECE-Jigiseme (6 percent).

This data explains the difficulty to cover the populations' demands for financial services (credit, savings and transfers) and the sharp decrease in global penetration. These weak sector performances may be due to the many inactive points of service, the bankruptcy of certain DFSs (Kondo Jigima and Jemeni...) and many accredited DFSs which stopped their activities. All of this contributed to a climate of mistrust between populations and DFSs.

In general, financing limits of the agricultural sector, all providers included, are observed as follows:

- Up to recently, agricultural credit was essentially a riskless credit in the cotton sector which allowed full control over receipts. This activity still represents an important part of agricultural credit, even though part of this financing is allocated to other speculations. Considering the inevitable decrease in cotton production, which is non-profitable given the current international market prices and its competition from other speculation such as sesame, financial institutions are forced to

take a different look at agricultural credit and develop their activities in other zones such as that of the Office du Niger. They are credits generally given to profitable speculations with minimal risk (irrigated agriculture with water control).

- Investment financing is particularly low among banks and almost inexistent with DFSs, which slows down the implementation of agricultural techniques and prevents improvement in production and quality. This is mostly due to the scarcity of resources in mid and long term, to the inherent risk of such loans to operators who cannot provide adequate guarantees, and to the lack of visibility over several years given the uncertainties: climate, opportunities, health risks, various pests and great price fluctuations of agricultural product intrants, as well as the weak demand from farmers or FOs.
- Effective interest rates are higher than the average return rate of most agricultural activities.
- The main agricultural credit risk lies in the high price volatility of agricultural products and in the absence of any control by producers over the go-to-market timing of products. Grouping cooperatives into unions dedicated to a joint marketing of the production, financing storage structures and existing stocks through the *warrantage* system to control the go-to-market production calendar, would be possible solutions to reduce this dependency.
- Agricultural disasters can have dramatic effects (crickets, floods, droughts, etc.) but are most of the time localised.
- Agricultural production is subject to very little transformation: the consequences of this deficiency in transformation industries for agricultural product are grave, notably for

¹⁵ Source: National policy for microfinance development.

perishable products such as mangoes and vegetables. Reasons for such weak agro-industry are to be found in the lack of financing. In the domain of transformation, there are many women but their units are artisanal. Nowadays, men who have resources invest in this domain and informally employ women and younger economic actors under poor conditions (exposition to dust, no safety standard, etc.). In general, their transformed products are bound to Mali's large cities and to export to neighbouring countries.

- The low number of industrial entrepreneurs with investment capabilities and banks' extreme caution in financing this sector, which can be explained by the fact that it is very hard for them to collect bad debts because of an ineffective judicial system. It must be stressed that financing often requires land property titles as collaterals when most of agricultural exploitation owners in the rural world do not have any.

Agricultural insurance is, at this time in Mali, in its infancy and few actors dare to venture in this field. To protect from climatic hazards caused by the global warming and also to protect farmers, the question of developing harvest insurances in the agricultural sector is important for Africa in general, and for Mali in particular.

Today, few actors have invested in this domain. Mercy Corps, in partnership with Planet Guarantee, is currently testing it. There is also "Gueleya Nyesigi" which covers Maize producers in more than 2,000 villages in the south against drought risks. The total production cycle of 100 days is covered and the premium is 11.5 percent of the campaign credit. For now, few DFSs are involved, despite a real interest

from producers and cooperatives and the coverage of drops in yield for Cotton producers¹⁶

In addition to this NGO, there is a new project starting called the Agricultural and Rural Financing in Mali (FARM, *Financement Agricole et Rural au Mali*). Financed by Canadian cooperation through the DesJardins structure. This innovative project aims to build capacities of participating agricultural producers and financial institutions and set up loan insurance and harvest insurance programmes. It thus targets development of the agricultural sector and improvement of food security in Mali through greater access to financial services better adapted to the sector.

This national-scale project which will extend throughout 2020, involves a large number of Malian actors, including various ministries (Economy and Finances, Promotion of Investments and the Private Sector, Rural Development), various financial institutions (including the cooperative financial networks Nyèsigiso and Kafo Jiginew, who are long-time partners of DID), the professional association of decentralised financial systems and a few insurance companies.

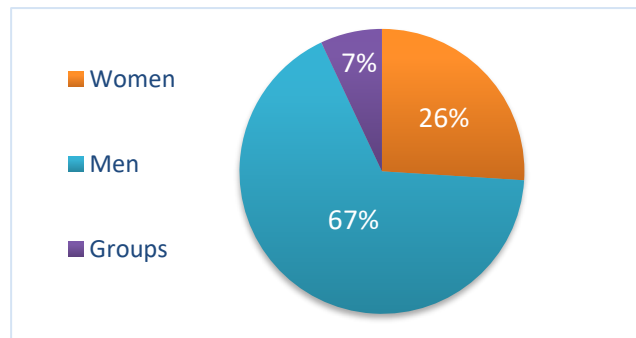
4.1. Analysis of current credit access mechanisms in the rural sector

According to the 2015 annual report of the control and surveillance entity of Mali's decentralised financial systems (CCS-SFD, *Cellule de Contrôle et de Surveillance des Systèmes Financiers Décentralisés du Mali*), the number of clients who are beneficiaries of savings and credit services was 954,154¹⁷ of which 67 percent were men, 26 percent women and 7 percent professional groupings.

¹⁶ <http://www.planetguarantee.com/institutionnelles/30-planet-guarantee-mali>

¹⁷ See Annex 2: Table 6.1.1: Beneficiary members or clients in Mali in 2015

Figure 3. Client beneficiaries of DFS services in 2015

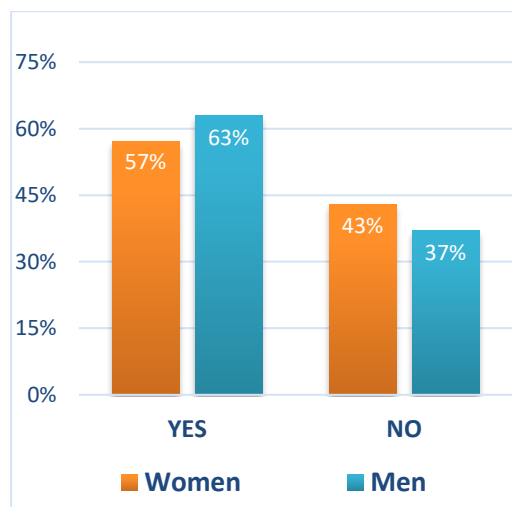


Source: 2015 Preliminary report CCS-SFD

Placed into the total agricultural population, this number of clients gives a global access rate to DFS services of about 7 percent. The low access rate to DFS services by the agricultural population may be explained, among other things, by the poor financing

capacity of DFSs, the distrust caused by the financial crisis experienced by DFSs these past ten years (the microfinance sector has only 50 operational DFSs out of the 126 registered by the CCS-SFD in 2014) and the difficulty of clients to provide guarantees.

Figure 4. Access to agricultural credit



Source: Gender & Market study (Field survey)

Field surveys conducted in the five regions revealed that the credit access rate by men's FOs is 63 percent; this access rate is very high in the Koulikoro and Segou regions where it is close to 100 percent, and null in the Mopti region where it is at 0 percent. The credit access rate by women's FOs is 57 percent. This rate is also close to 100 percent in the Sikasso and Segou regions, average in the Koulikoro and Mopti regions and null in Kayes. FOs' access rate to DFS credits depends on two important factors: the

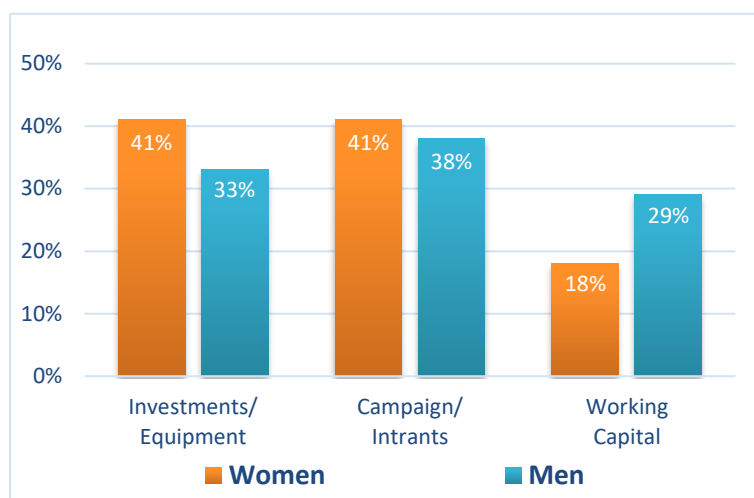
FO's organization and the low level of FO's equipment (used as loan collateral).

4.2 Types of loans requested

Loan requests for agricultural campaigns are the most sought after by men, and the credit needed for intrants is higher in the Sikasso region where it represents 50 percent of all credit needs. This rate may be explained by the relatively higher level of FOs' equipment in the region compared to other

regions' FOs, by soil fertility and by good rainfalls.

Figure 5. Type of agricultural loan requested



Source: Gender & Market study (Field survey)

The loan demand for equipment is the greatest need expressed by women; this demand in investment loan is much higher in Kayes (50 percent)¹⁸, Sikasso (50 percent) and Mopti (38 percent). This high demand for equipment demonstrates the poor level of equipment of women FOs and of their access to factors of production such as rentals of animal-drawn ploughs and tractors for ploughing. Because, in fact, women do not have access to factors of production (ploughs, tractors) until men are done with their fields. This practice causes women to experience delays in ploughing and sowing. This delay seriously impedes women's agricultural production.

4.3 Satisfaction level of formal credit

On the loan requests, 22 percent of men are satisfied against 78 percent who are dissatisfied. The dissatisfaction rate comes close to 100 percent¹⁹ in the Kayes, Koulikoro, Segou and Mopti regions against 33 percent in Sikasso.

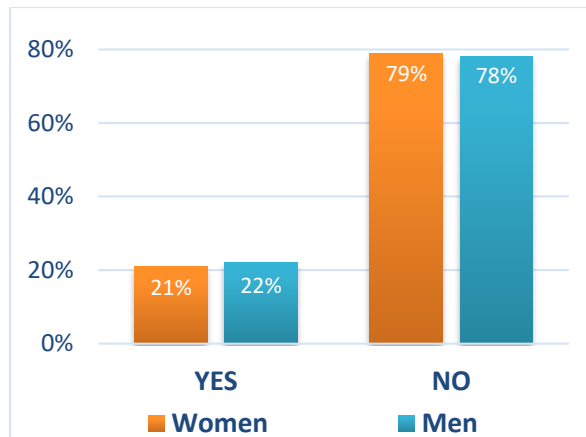
As for women, the satisfaction rate of loan requests is 21 percent against 79 percent. This dissatisfaction rate is very high (100 percent)²⁰ in the Koulikoro and Segou regions, 75 percent in Sikasso and 67 percent in Kayes and Mopti.

Figure 6. Satisfaction level, formal credit

¹⁸ See Annex 2: Table 6.1.3: Types of loans requested (Need)

¹⁹ See Annex 2: Table 6.1.4: Level of satisfaction, formal credit

²⁰ Id.



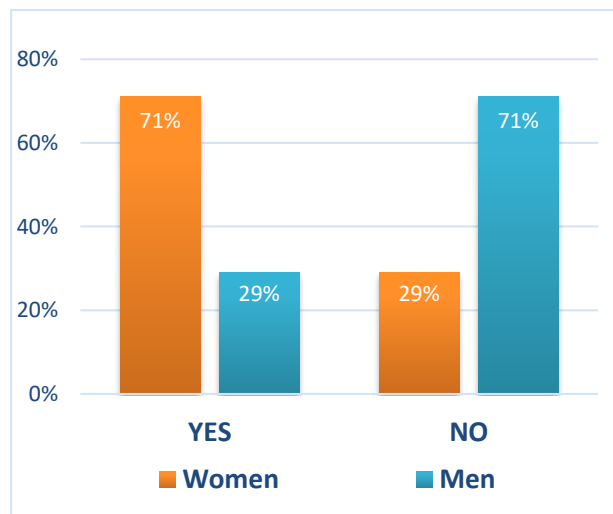
Source: Gender & Market study (Field survey)

The poor financing capacity of DFSs (the amount allocated by DFSs is very often below the amount requested by FOs), the long delay between the application and the actual loan disbursement, mandatory guarantees, the high interest rate and the distance from DFSs' points of service are the main reasons for such dissatisfaction.

4.4. Access to informal credit

The most common informal credit system is the one set up by FOs (there are various names for such funds, depending on the region) to meet needs expressed by their members.

Figure 7. Access to informal credit



Source: Gender & Market study (Field survey)

The field survey has revealed that 29 percent of men have access to informal credits against 71 percent who do not. For men, this informal credit system is better structured in the Segou and Sikasso regions. As for women, 71 percent of them have access to informal credit against 29 percent who do not. This system is much better structured in all visited regions and women use it very often to bridge the gap left by DFSs in the financing of small trade, the purchase of small equipment and agricultural

instruments.

Such informal credits fund exclusively intrants, small equipment (hoe, shovel, plough and ox) and social needs (illness, funeral, wedding, baptism) today.

The case of the union of Cinzana's cereal producers (Segou region) is illustrative and the process of formalizing their informal credit funds is under way with the support of the Sassakawa funds for

education in agricultural extension (SAFE, *Fonds Sassakawa pour l'Éducation en Vulgarisation Agricole*). This FO has already set up a start-up funds constituted with FO's contributions. The SAFE funds pledged a contribution of 10 million CFA F. The FO has already set up a loan committee and drafted the credit scope which amount will vary between 150,000 CFA F and 1,300,000 CFA F refundable in 12 months with a 10 percent interest and approval by the loan committee acts as a guarantee for members. The first loans were allocated during our visit.

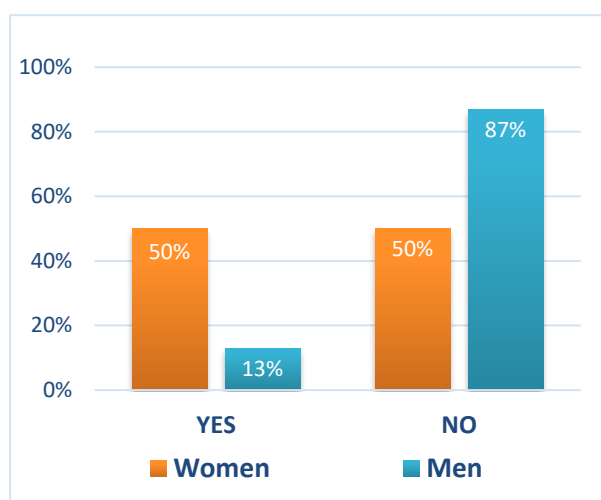
The Karangana "WONKON" cooperative (Sikasso region) proposes intrants as in-kind credit to the entire village, even to those who are not FO members. This credit is refundable after the harvest, either in kind (2 kg of seedlings is paid back with 4 kg

of cereals) or in cash at market price. This cooperative also has a social security funds for illnesses, weddings and funeral needs; members may borrow interest-free up to 250,000 CFA F. As for other visited FOs, the recurring working capital shortage has prevented the establishment of such a social security funds.

4.5. Satisfaction level of informal credit

The satisfaction level of informal credit is 13 percent for men, with 33 percent²¹ in Segou and Sikasso, and it is null in Kayes, Koulikoro and Mopti. As for women, it is 50 percent and somehow acceptable in all regions. These informal credits finance intrants and small equipment needs but cannot replace formal credits provided by DFSs because of their low amounts.

Figure 8. Satisfaction level, informal credit



Source: Gender & Market study (Field survey)

Other than FOs' informal credit system, there is another one provided by semi-wholesale and wholesale merchants which is also paid back in kind but at a rate often higher than 50 percent. Men and women producers often use such credit to meet food needs during the lean season or for weddings, baptism and illnesses, and sometimes also to finance purchases of intrants for the agricultural campaign

or of small equipment. Women often use this type of credit to finance their small IGAs or to meet family needs.

²¹ See Annex 2: Table 6.1.6: Satisfaction level, informal credit

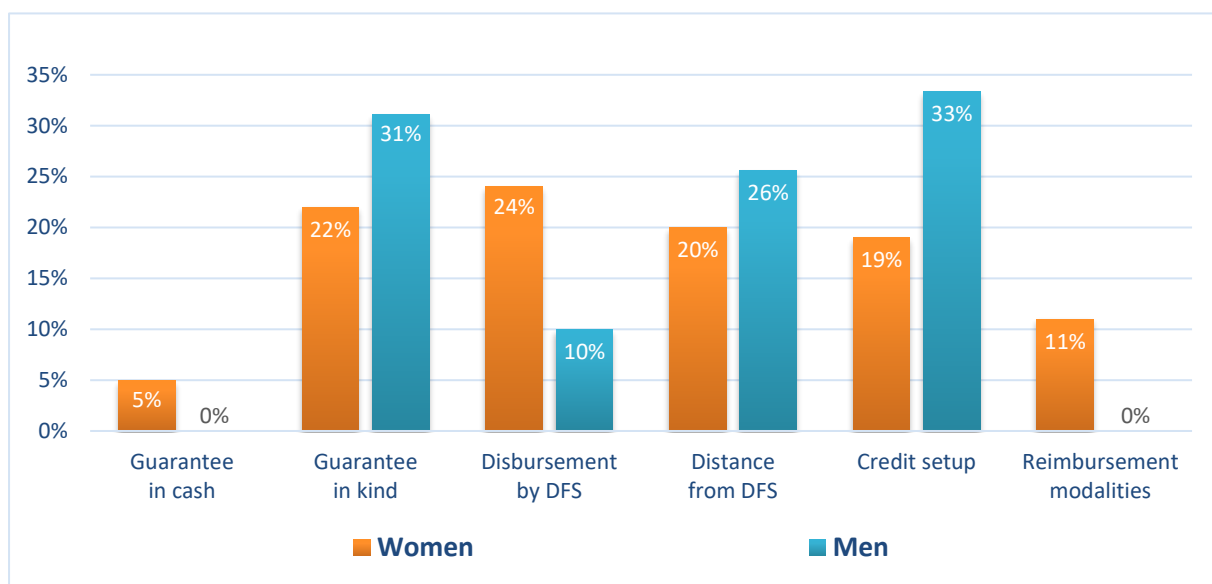
4.6 Access barriers to credit and insurance products in the rural sector

❖ Credit access barriers

- **For Men:** The main credit access barrier for men is the credit setup (33 percent), followed by the provision of in-kind guarantees (31 percent), the distance from DFSs (26 percent) and funds disbursement (10 percent). The credit setup, that is, from applying for the loan to providing guarantees and obtaining the committee's approval, takes an enormous amount of time for 50 percent²² of Kayes and

Koulikoro producers and 33 percent of Segou and Sikasso producers. As for providing guarantees, 50 percent of Kayes and Koulikoro producers consider it as the main access barrier to agricultural credit.

Figure 9. Types of credit access barriers



Source: Gender & Market study (Field survey)

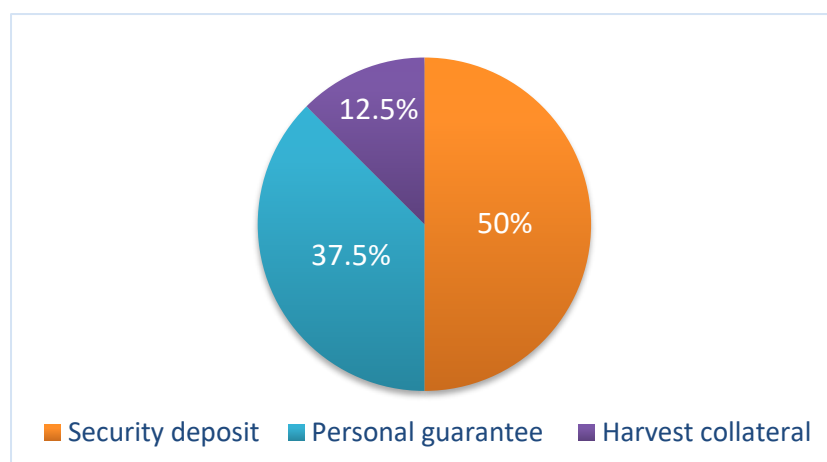
- **For Women:** The main credit access barrier for women is **providing the guarantee** (in-kind and cash) for 27 percent of them, followed by the disbursement (24 percent), the distance from DFSs (20 percent), the credit setup (19 percent) and reimbursement modalities (11 percent). The issue of guarantees is much sharper with Sikasso producers where it represents 50 percent²³ of credit access barriers, and 40 percent for Koulikoro. The

challenge in providing guarantees leads to three major observations: the failure of FOs to organise themselves to create solidarity groups; for FOs who are organised, the insolvency of certain members (under solidarity credits, all members are jointly responsible of all contracted debts); and FOs' low investment level to be used as in-kind guarantee (letter of assist, occupancy permit, land titles, carts, machine, moto, etc.).

²² See Annex 2: Table 6.3.1: Types of credit access barriers

²³ See Annex 2: Table 6.3.1: Types of credit access barriers

Figure 10. Types of guarantees required by DFSs



Source: Gender & Market study (Field survey)

In the rural setting, women possess no resource (land, house, agricultural equipment) to use as guarantee for credit. For these women who evolve in the informal agricultural sector, the absence of any bookkeeping presents a key problem in assessing the viability of activities for which to provide a loan.

According to DFSs, guarantees have always constituted the main agricultural credit access barrier for farmers and, while it is an issue for both sexes, it is much more accentuated among women. For DFSs' guarantees, the solidarity guarantee alone represents 50 percent, followed by personal guarantee (37.5 percent) and harvest collateral (12.5 percent). The average amount of DFS-provided agricultural credit is 9,671,429²⁴ CFA F, which carries an average interest rate of 18.43 percent (including application processing fees), for an average refund period of 17 months.

❖ Agricultural insurance barriers

The main barriers to agricultural insurance are the same for men and for women, and they are:

- Insufficient insurance coverage (at this time, agricultural insurance is only directed at a few circles in Mopti and Sikasso)
- Failure to follow-up (Djenné producers who subscribed to agricultural insurance complain that the insurer does not follow up on claims)
- Lack of information: most organizations of producers met do not know that initiative and, whenever they do, ignore its modalities.

4.7. Social constraints in accessing credit and insurance in the rural sector

With regard to decision-making, the surveys have revealed that 60 percent²⁵ of women producers make their own decision to take on a loan, 20 percent make that decision with their spouse and 20 percent consult members of the cooperative. Koulikoro and Sikasso women are more autonomous in their decision to request a loan (100 percent)²⁶ whereas women from Kayes, Segou and Mopti make their decision jointly, either with their spouses or with members of the cooperative. Despite this capacity to

²⁴ See Annex 2: Table 6.3.4: Characteristics of allocated agricultural credit

²⁵ This number collected in field surveys should be taken with caution as realities vary from one village to the next and one chief town to the next. Women often make their decision upon their husband's approval, even if it is not him who refunds the loan.

²⁶ See Annex 2: Table 6.4.1: Decision-making in percentage

make decisions, they do not exercise a sovereign control over the use of loans or over their benefits as any profit is reinvested in the household. We can thus infer that they do not personally benefit from loans they contract in their name, even though women’s capacity to utilize resources to achieve economic success is an essential aspect of their economic empowerment.

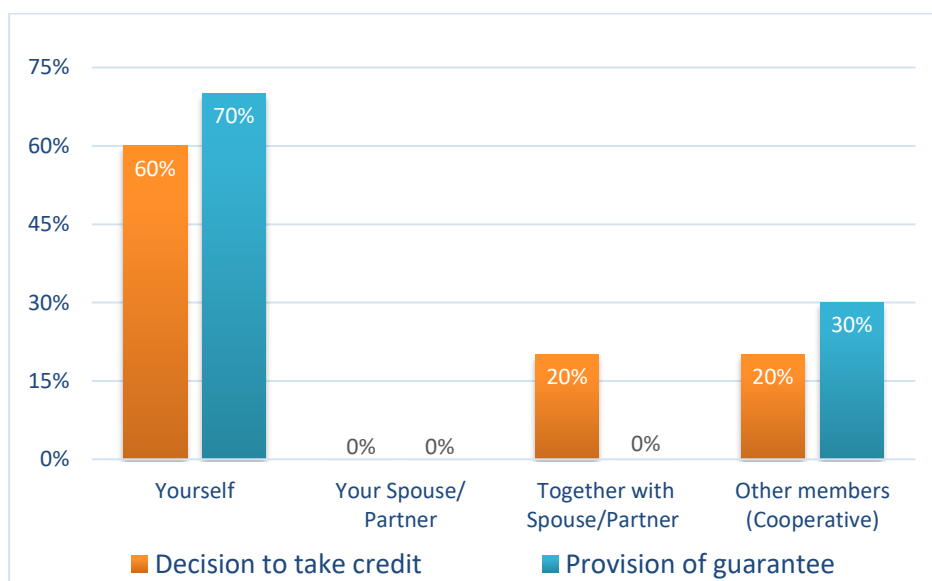
With regard to payment of the guarantee, 70 percent of women producers pay their guarantees themselves against 30 percent who use solidarity funds. Segou uses solidarity funds the most, with a rate of 100 percent²⁷.

Another constraint factor women face is domestic violence and, according to a study conducted by the national institute of statistics in 2015, in Mali, 72.6 percent²⁸ of women and 50.9 percent of men

considered that it is legitimate that a husband beats his wife.

Beyond these aspects, the two main social constraints affecting women are land access and decision-making in the family and within the community. Socio-cultural constraints are such that women are never consulted when important decisions are made which affect them or which may have negative consequences on their lives. Including women in the decision-making processes of their families, their communities and their governments is directly bound to improving their living conditions, since it gives them an opportunity to influence processes which impact their well-being. And, if they are denied this space, they cannot be empowered in a sustainable manner and fully participate to the development of their families and communities.

Figure 11. Decision-making on credit and guarantee



Source: Gender & Market study (Field survey)

4.8 Role of mobile money and other innovative technologies in credit access and guarantee in the agricultural sector

The impact of digital technology on development does not yet match expectations in Africa. This assessment was made in 2016 by the World Bank’s

global report on development. This report was introduced in Bamako, Mali’s capital, during a sub-regional workshop. In the Sahel region, however, Mali leads the pack with a mobile penetration rate of 119 percent against, for example, 41 percent in Niger. More than four million Malians use mobile payment today. Mobile payment is a vector of

²⁷ See Annex 2: Table 6.4.2: Guarantee provision in percentage

²⁸ See Annex 2: Table 6.4.3: People aged 15-49 years who consider it legitimate that a husband beats his wife, by sex, in 2015

financial inclusion and there is a significant network coverage on the Malian territory (with a limited presence in the three northern regions of Tombouctou, Gao and Kidal, because of insecurity) by the two mobile telephony companies, Orange and Malitel. So, two elements are important in financial inclusion through mobile technology which are ownership of a mobile telephone and literacy.

According to INSTAT statistical data, the literacy rate of the population 15 years old and higher is 45 percent for men and 22 percent for women.²⁹ The mobile phone ownership rate was 82.7 percent³⁰ in 2015. And surveys revealed that 63 percent of producers cannot read, against 37 percent who know how to read and write in Bambara. As for mobile phone ownership, 53 percent of surveyed women producers own one against 47 percent who do not.

❖ Use of e-money services

All surveyed producers use e-money services developed by telephony companies, with a use rate (deposit or withdrawal) of 4 times per month³¹ in

average, for men as well as for women. E-money services enable distant populations to be reached (credits and agricultural insurance) and allows for a reduction of loan interest rates. As such, e-money services constitute a true financial inclusion tool which is both quick and secure.

❖ Use of e-money services to access agricultural credits and insurance products

Not all surveyed producers resort to e-money for credit allocation, deposit or withdrawal operations because DFSs who are their financial partners have not developed this product. For agricultural insurance, only 7 percent resort to e-money and these are only Djenné producers in the Mopti region. However, it must be noted that the populations surveyed find that fees applied to transfers are beginning to be costly which calls for a review, especially since there are more and more informal transfer services in large villages and urban centres; these trust-based services practice interest rates that are inferior to those of mobile transfer operators.

²⁹ Source: INSTAT_EMOP 2015, MICS 2015

³⁰ Source: EMOP 2011, 2013, 2014 and 2015

³¹ See Annex 2: Table 6.3.2: Frequency of use of e-money services per month (deposit and withdrawal)



COPIE PAM

Date de la distribution : ...
Mois de distribution : ...
Site de distribution : ...
Village : ...

Partenaire : ADC/PAC
Region : Centre-Nord
Province : Samatenga
Commune : Bamako

Unité - Progrès - Justice
BURKINA FASO

Nom, prénom(s) du bénéficiaire	N° CNIB bénéficiaire	TAILLE DU MENAGE					TOTAL	MONTANT
		Garçons < 5 ans	Filles < 5 ans	Hommes 5 - 18 ans	Femmes 5 - 18 ans	Hommes > 18 ans		
Sauvadogo Haïssa	CF 37	1	1	1	1	4	0	
Diane Absetou	0447	1	1	1	1	4	0	
Koro Adama	B4021433	1	1	1	1	4	0	
Quero Hamado	0418	1	1	1	1	4	0	
Quero Adama	B604727	1	1	1	1	4	0	
Quero Hamado	445	0	0	0	0	0	0	
Quero Barmoungou	B1017082	2	2	2	2	8	0	
Quero Wendtara	0133	0	0	0	0	0	0	
Quero Wendtara	Ext 647	0	0	0	0	0	0	
Quero Abdou	B2139293	0	0	0	0	0	0	
Quero Binta	0135	0	0	0	0	0	0	
Quero Binta	B675736	0	0	0	0	0	0	
Quero Kamba	436	0	0	0	0	0	0	
Quero Yandyan	B4701612	0	0	0	0	0	0	
Quero Narebsew	433	0	0	0	0	0	0	
Quero Fatimata	0145	0	0	0	0	0	0	

Photo: WFP/Rein Skullerud

5. Programmatic suggestions for WFP and UN Women

In the course of this study, it was observed that younger economic actors and, particularly, women in the production and commercialisation of agricultural products played a major role despite their many household and community chores. Paradoxically, women are marginalised just like younger economic actors in the entire agricultural chain, from production to access to means of production to commercialisation, and even to enjoying the profits of their labour. These two groups often go by unnoticed and their marginalisation will not help foster a sustainable and inclusive development. This implies that they must precisely be supported to affirm themselves as economic operators, in order to fully assume their role in the domain of food and nutritional security.

To this effect, we suggest what follows.

Support literacy, a precondition for women. Women literacy rate for the 15 years and older age group is 22 percent, according to the National Institute of Statistics (INSTAT) 2015 report. Illiteracy constitutes a real hindrance to any effort of economic and social empowerment for women. Women experience enormous difficulties in the management of their FO (in some women FOs, there are always 2 or 3 men in charge of administrative tasks and they exercise a strict control over women). They also have difficulties just to dial a phone number or place a call. This suggests that their access to and use of financial services via telephony will be restricted.

Facilitate land access by women and younger economic actors is a must. According to the 2015-2016 survey on the agricultural situation, the agricultural workforce is composed of 49 percent of women in the 5 regions covered by the study and 50.3 percent in the Kayes and Koulikoro regions. However, they only possess 14 percent of plots. As for younger economic actors, absent available statistics, field interviews have revealed that they are used as manpower in family exploitations. They are

allocated small plots for their personal needs. This situation is the reason why, in the 5 visited regions, there are rarely any youth FO and those existing only have 2 or 3 active members. This exclusion is the cause of emigration and the massive exodus of younger economic actors. There is a disappearance of able-bodied manpower, which will certainly increase the pressure on women in family exploitations.

Promote vegetable gardening, an opportunity for women. If there is any real opportunity of rural women economic empowerment, vegetable gardening is definitely the one for women. Vegetable gardening is also one of the rare agricultural activities where women excel and dominate (68 percent of vegetable farmers are women).

Promote youth organizations in FOs. In all 5 visited regions, organization is the main problem of younger economic actors; it seems challenging to them to set up a solid FO like women do. They are often more focused on community cultural activities, whenever they are not out in the family fields. A study on retaining the rural youth must also be conducted as a preliminary.

Strengthen FOs' managerial capabilities. FOs experience difficulties in management, notably in document handling and bookkeeping (cash-books, purchase and sale books, projection planning, etc.). These documents are important elements for financial structures in their decision to provide credit.

Training on credit management. Raising farmers' awareness on credit management is necessary as DFSs record many suspended loans because of credit misappropriation and diversion from original purposes.

Strengthen existing informal credit systems and promote good practices. FOs' informal funds play an important role in the provision of small loans; this system exists in all women FOs and examples from

some FOs from Segou and Sikasso should be shared.

Facilitate access to equipment (lease financing). The need to access equipment is strongly voiced by all FOs; lease-financing may play an important role in strengthening FOs in terms of equipment. Facilitating this credit may constitute a considerable support in empowerment of women and younger economic actors, in production as well as commercialisation.

Conduct a study on “the question of women and the supply system of local cereal products to urban centres” where women would be many to position themselves and make a living. Providing, yet, that they can access means allowing them to collect important cereal quantities, store them, transport them and get a market stall through which they can directly sell their product without going through middlemen.

Promote the system of solidarity groups among younger economic actors. The promotion of solidarity groups, especially among younger economic actors, may as well be the beginning of a solution for younger economic actors which is stonewalled by DFSs’ credit rejection. Women’s example may largely be used to convince younger economic actors.

Promote, develop and support forums of exchanges of experiences or meetings through national events of significant scale such as promotional trade fairs, participations to business trips, etc., for women of Mali and the sub-region.

Promote consultation spaces to foster the sharing of information at all levels: economic information, information on training and activity extensions, on markets, on research, etc. New information and communication technologies may be employed to facilitate these various information exchanges.

Promote access to agricultural credit. Access to agricultural credit is strongly impeded by a few factors which are: the lack of guarantee, the distance from DFSs, the slow processing of credit application and, to a lesser extent, reimbursement modalities.

Facilitate access to agricultural insurances. The need for agricultural insurance has been expressed by 100 percent of FOs met. In this context of climate variation and uncertain rainfalls and river floods, it would be beneficial and necessary to promote this system and prioritize women exploitations as they are the most vulnerable.

6. Conclusion and recommendations

The empowerment of women and younger economic actors, by strengthening their access to productive resources, to the control of revenue/resources and to markets, is an important factor in the growth of household income, the overall improvement of the economy and the support to food and nutritional security in Mali. Therefore, leading recommendations in support of WFP and UN Women activities to complement the above-suggested programmatic solutions are as follows.

Extend and strengthen the WFP-UN Women partnership. Pool their efforts through respective projects and programmes to support the agricultural world in general and women and younger economic actors in particular. Such mutualisation may be realised through AGRIFED, the new and large-scale UN Women programme which particularly targets women's economic empowerment. This programme will affect all zones covered by WFP projects and the P4P programme. This joint effort may first start with the sharing of information and methodology approaches and then jointly develop or execute complementary actions for common targets, for a stronger and quicker impact.

Continue the P4P program which generated excellent results in the field. This project which supports structured FOs enabled them, among other things, to offer quality products to WFP market. FOs are taking ownership of this quality objective which allows them to draw greater added value in the commercialisation of their products. It also allows them to dominate the sub-regional cereal market. This imperative requirement of structuring FOs led many producers to create associations and even cross-professions in order to access WFP markets.

Strengthen advocacy with Technical and Financial Partners (TFPs): WFP and UN Women have managed to develop dynamic institutional partnerships. Consultation and the development of synergetic actions and cross-actor sharing and dialogue spaces provide sensitization opportunities and foster efforts

to take into account the gender dimension. These two organizations must be more present in Gender, Agriculture and Food Security TFP groups, and be vectors of change in support of the technical and methodological effort, the gender reflection and the setup of specific tools to support women and younger economic actors in the agricultural sector. As such, they may play a surveillance role, apprehend events and make propositions to ensure implementation of adapted strategies that seeks the improvement of women's position in agriculture. Having also established contact with apex farmer organizations, they can also raise their awareness on the importance of fully including women and younger economic actors in the production and commercialisation of agricultural products. It is even more so important, given that since these two organizations federate the majority of small farmers and agricultural workers. Not realising their full potential in the agricultural domain contributes to the slowness of growth and to food insecurity.

Improve and promote access by women and younger economic actors to productive resources, extension of agricultural activities, and financing and market opportunities. Initiatives designed to allowing women to overcome challenges in the production and commercialisation of agricultural products will have to be supported. The gender-based division of labour between men and women often confines women farmers to subsistence farming for household consumption. It is usually the surplus that is commercialised. Experience shows that taking into account constraints and opportunities all throughout the value chain increases the probability to put an end to inefficiency factors derived from power relationships between men and women. In the credit domain, small agricultural producers, notably women and younger economic actors, need a facilitated access to their financing need to increase their production, diversify their products, and improve their storage/ conservation or transformation techniques with a quality label that guarantees

customers and the sale of their products under good conditions. At this time, DFSs and banks active in the rural world are reluctant to accompany these two organizations because of lack of sufficient enough guarantees to cover financial risks. Facing this challenge, women who are much more organised than younger economic actors develop initiatives of mutual credit, tontines, and credit savings initiatives with the support or partners helping their economic activities. Successful experiences of villages' savings and credit associations in the Segou region are a good example. These success stories must be showcased

among rural youth and women to demonstrate that, with a strong cohesion and organization, it is possible to access financing by mobilising local savings.

Moreover, these associations that are already familiar with credit cycles and credit management constitute an important step in fostering access to DFSs, agricultural and commercial banks. They may serve as "preparatory schools" for formal financial structures, and help women learn basic management procedures and the importance of respecting loan repayment schedules to enable refinancing of other activities.



ANNEXES

Annex 1: Context of Mali

The Malian society is composed of various ethnic groups, nomadic or sedentary, distributed on the national territory. The four dominant production systems of these groups are agriculture, fishing, farming and pastoralism to which may be added handicrafts, and trade and services. These ethnic groups are traditionally characterised by a strong social hierarchy in which women, as mothers and spouses, assume and experience various roles and situations.

Customary and religious practices are still the main references for managing women-men relationships in the family. In some situations, they lead to behaviours and practices which make women vulnerable on the economic, social and/or political level. This limits their access to economic opportunities allowing them to develop and achieve greater independence.

With the social division of labour, women's roles are essentially acknowledged in the domain of social reproduction and men's in that of productive activities. These inequalities and discrepancies in the gender division of labour engender a greater workload for women compared to men, and for girls compared to boys, with negative impacts on their health, their productivity and their living conditions. Furthermore, sociocultural factors weigh heavily on women's status in the family and in society, and limit their capacities to make decisions and participate to community life on the same level as men. Thus, Mali ranks **50th out of 52 in the Gender Equality Index in Africa conducted by the African Development Bank (ADB)**. On the global level, according to the United Nations Development Programme (UNDP), in 2011 it was classified 143rd out of 146 countries.

According to the 2015-2016 situational agricultural survey (EAC, *Enquête Agricole de Conjoncture*), the agricultural population of Mali was estimated to be at 14,107,926 inhabitants, composed of 49.3 percent of women and 50.7 percent of men. Heads of agricultural households are mostly men. In fact, more than 90 percent of agricultural households are under men's responsibilities. Agricultural households headed by women are usually lead by widows who possess only small land plots. The active agricultural population is very young (under 15 y.o.) and is mostly composed of women as the table below shows:

Agricultural population in 2014-2015, by age group and by sex

Age group	Masculine	Feminine	Total
Under 15 year old	51,9 percent	47,1 percent	49,5
15-39 year old	31,7 percent	36,6 percent	34,1
40-59 year old	11,0 percent	11,5 percent	11,2
60 year and older	5,4 percent	4,8 percent	5,1
Total	100,0	100,0	100,0

Source: CPS/SDR (Enquête Agricole de Conjoncture EAC 2015/2016 report)

In the 5 regions under study, there are 6,933,128 men and 6,736,380 women, that is, respectively 51 percent and 49 percent, who are involved in family-type artisanal and semi-artisanal agriculture. In

this agricultural population, 2,665,791³² men (86 percent) are land owners, and 450,473 women (14 percent)³³ own agricultural plots. Moreover, 70.2 percent of garden vegetable producers are women.

The Malian economy relies mostly on agriculture, farming and fishing, and more recently mining, notably gold extraction. It is characterised by a very important informal sector that is active in almost all spheres of the economy but with a predominance for the agricultural sector. In fact, the agricultural sector is the strategic pillar of Mali's socioeconomic development. It employs almost 80 percent of the active population and contributes in average 40 percent to 45 percent of the GDP³⁴. Mali's agriculture is essentially based on vegetable cultures, and agro-industrial cultures. Challenges of this sector are thus increasing agricultural production and creating value for local products, with a focus on food product transformation to ensure food security and foster export of surplus to countries of the sub-region.

The agricultural economy remains strongly dependent on climatic variations. In fact, given the importance of the primary sector, rainfall is a very important economic growth factor³⁵. Malian agriculture is often facing recurring challenges: repeated droughts since the 1970s, inconsistent rainfalls, land degradation, price decrease of raw materials such as cotton, and increase in production costs (intrants and fuels). More than 90 percent of the population living in a rural setting draws its livelihood from land exploitation and other environmental natural resources (water, forests, and grazing lands). The remainder is essentially active in handicrafts and trade.

Mali's agriculture has undoubtedly a solid potential but it is not sufficiently exploited. This is mostly due to deficiencies in financing. The State's progressive withdrawal from agricultural financing was supposed to be replaced by private investments but they are not yet consequent enough in this sector, and are rather timid or hesitant for the moment. In fact, the low yield of agricultural chains (mostly extensive, rain-dependent and barely mechanised agriculture) and high risks in this sector make its access to credit very challenging.

Since 2010, after signing several international and regional treaties, a National Gender Policy³⁶ was developed and adopted in order to reduce gender inequalities. However, its implementation is slow. In theory, this policy provides a conceptual and operational framework which will enable a coherent, harmonised and better impact of actions related to gender equality through Mali's national reforms and sectorial policies. It should in theory improve women's capacities at all levels (economy, politics, etc.) and reduce disparities between men and women.

In the current post-conflict context of Mali, the country decided to implement, with the support of its technical and financial partners, namely UN Women, a second national plan of action and recommendations of Resolution 1325³⁷ previously signed by the country. This Resolution constitutes

³² See Annex 2 : Table 6.2: Land plot owners in Mali in 2014-2015, by region and by sex

³³ CPS/SDR (Enquête Agricole de Conjoncture EAC 2015/2016 report)

³⁴ <http://maliactu.net>

³⁵ Study report on the setup of a sustainable refinancing mechanism for Decentralised Financial Systems (DFS) in Mali

³⁶ http://www.passip.org/passip_intranet/pdf-intranet/Politique/9-41%20Politique%20Nationale%20Genre_2011.pdf

³⁷ The Security Council Resolution 1325 (adopted in 2000) stresses the importance of a full and active participation of women, under equal conditions, to conflict prevention and resolution and to the building and maintenance of peace. It calls upon member States to ensure women fully participate, on equal footing with men, to all efforts in maintaining peace and security and invites all actors to increase women's participation and take into account sexual parity in all domains of peace building. It must be reminded that, since 2012, the 2/3 of the Malian territory is in insecurity following the Islamists invasion and Tuareg rebellion, and women are among its main victims (rapes, exodus in and out of the country, exclusion, impossibility to work, etc.).

an innovative international standard that requires the full and equal participation of women in all initiatives on peace and security. Founded on the Resolution's four pillars which are participation, prevention, protection and economic and community recovery, this plan aims to include women at all levels of the peace-building process. It thus gives an absolute priority to women in general, and rural women in particular.

Women represent 60 to 80 percent³⁸ of Mali's agricultural workforce and are active at all levels (production, transformation and commercialisation). But they are subjected to numerous constraints (illiteracy, difficulties in access to land, credit, agricultural equipment and extension services as well as weak financial means) which impede their empowerment and inclusive development in this sector.

Land access conditions, according to the estate and land code, are equal for the two sexes but, in reality, it would appear that it is customary laws – which give men more privileges – that are applied. The proportion of **women with land access was around 20 percent in 2009**. Today in Mali, only 5 percent of land owners are women because of unfavourable land tenure. In urban setting, there is no discriminatory measure for habitation lots; the only handicap is women's financial capacity which is usually inferior to men's. In rural setting, current customs and traditions consider men as heads of households and thus prioritize them in allocating land plot for habitation and for agriculture dedicated to meet the household's consumption needs. In many Malian societies, women generally access cultivation lands through their marital family or as members of a cooperative.

According to the 2007 Agriculture Census data, inequalities in land access still exist as less than 20 percent of women are responsible for agricultural plots and less than 20 percent of rural women have access to agricultural equipment. However, in some localities such as Niéna, certain types of land, notably rice fields in undeveloped lowlands, are exclusively exploited by women. Customs gives control of these plains to women and they pass them on from mother-in-law to daughter-in-law, from generation to generation. This opportunity enables women to complement the family's food needs, especially during the lean season. In other zones, such as Kidal, where there are large exploitable cultivation surfaces, the land belongs to whomever wants to work it. In these zones, there is no difficulty to obtain cultivation land plots; women and men all have access to land as very few people practice agriculture. But once acquired, the land is passed on in the family.

Women are in general active in most agricultural growth industries (such as sesame, vegetable gardening). They conduct with an unquestionable professionalism the transformation of agricultural products (even though still at an artisanal scale) and hold their own in various agricultural product commercial transactions inside and outside of the country. This is certainly not negligible for wealth creation in rural zones and for the country's GDP.

As mentioned above, when exercising their production activities, women – and mostly rural women – unfortunately still face today fundamental constraints that are essentially: illiteracy, difficulties in accessing land, credit, agricultural equipment, technologies and their low financing capabilities. This reality caused the Ministries of Agriculture, of the Economy, of Women, and of Trade to set up strategies and actions aiming to promote the development of rural women. Today, it is admitted that all ongoing research and development projects and programmes manage to integrate 30 to 40 percent of women as beneficiaries, and that 10 to 20 percent of developed land should be allocated

³⁸ <http://www.un.org/africarenewal/fr/magazine/%C3%A9dition-sp%C3%A9ciale-agriculture-2014/l%E2%80%99agriculture-une-affaire-de-femmes>

to women and younger economic actors. However, these two vulnerable groups are still facing problems which create barriers to their fundamental rights such as the right to decent and paid employment or the right to feeding oneself. Likewise, despite their important number in the agricultural workforce, they continue to occupy a marginal role in agricultural markets.

Gender equality is a fundamental human right, and its realisation has important socioeconomic consequences. It has been proven in numerous economic studies that empowering women fuels blooming economies, and results in productivity gains and enhanced growth. This clearly demonstrates that their full inclusion in agricultural markets is a guarantee of a healthy socioeconomic situation for households, for a region and for a country.

Annex 2: List of Tables

Table 6.1: Agricultural population in 2014-2015, by sex and by region

Region	Men		Women		Total
	Number	percent	Number	percent	Number
Kayes	964 898	49,7	977 347	50,3	1 942 245
Koulikoro	1 701 955	49,7	1 720 680	50,3	3 422 635
Sikasso	1 676 876	50,8	1 626 100	49,2	3 302 976
Ségou	1 036 718	51,2	989 302	48,8	2 026 020
Mopti	1 159 761	51,7	1 083 858	48,3	2 243 619
Tombouctou	392 920	53,7	339 093	46,3	732 013
Total	6 933 128	51	6 736 380	49	13 669 508

Source: CPS/SDR (EAC 2015/2016 Enquête Agricole de Conjoncture report)

Table 6.1.1: Beneficiary members or clients in Mali in 2015

Men	Women	Groups	Total
639 283	248 080	66 791	954 154
67 percent	26 percent	7 percent	100 percent

Source: CCS-SFD 2015 Preliminary report

Table 6.1.2: Access to agricultural credit

Region	Men		Women	
	Yes	No	Yes	No
Kayes	50 percent	50 percent	50 percent	50 percent
Koulikoro	100 percent	0 percent	100 percent	0 percent
Sikasso	67 percent	33 percent	67 percent	33 percent
Ségou	100 percent	0 percent	100 percent	0 percent
Mopti	0 percent	100 percent	0 percent	100 percent
Tombouctou				
Total	63 percent	37 percent	63 percent	37 percent

Source: Gender & Market study (Field survey)

Table 6.1.3: Types of credit requested (need)

Region	Investments Equipment		Campaign Intrans		Working Capital	
	Men	Women	Men	Women	Men	Women
Kayes	-	50 percent	-	50 percent	-	0 percent
Koulikoro	33 percent	33 percent	33 percent	33 percent	33 percent	33 percent
Sikasso	33 percent	50 percent	50 percent	50 percent	17 percent	0 percent
Ségou	33 percent	33 percent	33 percent	33 percent	33 percent	33 percent

Mopti	33 percent	38 percent	33 percent	38 percent	33 percent	25 percent
Tombouctou						
Total	33 percent	41 percent	38 percent	41 percent	29 percent	18 percent

Source: Gender & Market study (Field survey)

Table 6.1.4: Level of satisfaction, formal credit

Region	Men		Women	
	Yes	No	Yes	No
Kayes	0 percent	100	33	67
Koulikoro	0 percent	100	0	100
Sikasso	67	33	25	75
Ségou	0 percent	100	0	100
Mopti	0 percent	100	33	67
Tombouctou				
Total	22	78	21	79

Source: Gender & Market study (Field survey)

Table 6.1.5: Access to informal credit

Region	Men		Women	
	Yes	No	Yes	No
Kayes	0 percent	100	100	0 percent
Koulikoro	0 percent	100	100	0 percent
Sikasso	33 percent	67 percent	75	25
Ségou	100 percent	0 percent	25	75
Mopti	0 percent	100	67	33
Tombouctou				
Total	29 percent	71 percent	71	29

Source: Gender & Market study (Field survey)

Table 6.1.6: Level of satisfaction, informal credit

Region	Men		Women	
	Yes	No	Yes	No
Kayes	0 percent	100	33	67
Koulikoro	0 percent	100	50	50
Sikasso	33	67	50	50
Ségou	33	67	50	50
Mopti	0 percent	100	67	33
Tombouctou				
Total	13	87	50	50

Source: Gender & Market study (Field survey)

Table 6.1.7: Access to merchant equipment (*)

Region	Men		Women	
	Yes	No	Yes	No
Kayes	0 percent	100 percent	0 percent	100 percent
Koulikoro	0 percent	100 percent	100 percent	0 percent
Sikasso	75 percent	25 percent	43 percent	57 percent
Ségou	40 percent	60 percent	50 percent	50 percent
Mopti	67 percent	33 percent	50 percent	50 percent
Tombouctou				
Total	36 percent	64 percent	49 percent	51 percent

Source: Gender & Market study (Field survey)

(*) Question: Is it easy to obtain a space (stall, store, hangar) or grow one's business in this market?

Table 6.1.8: Main sources of capital financing

Region	Self-financing		Bank		DFS		Client		Suppliers		Others: Credit cooperative	
	M	W	M	W	M	W	M	W	M	W	M	W
Kayes	50	50				50			50			
Koulikoro	33	50	33	-	33	50	0	0	0	0		0
Sikasso	33	60	33	20		20	33					
Ségou	56	43		43	11	14			11		22	
Mopti	50	60			50							40
Tombouctou												
Total	44	53	13	13	19	27	7	0	12	0	4	8

Source: Gender & Market study (Field survey)

Table 6.1.9: barriers to commercialisation

Region	Collection		Transportation		Storage	
	Men	Women	Men	Women	Men	Women
Kayes	100 percent	50 percent	-	50 percent	-	0 percent
Koulikoro	50 percent	50 percent	50 percent	50 percent		0 percent
Sikasso	100 percent			67 percent		33 percent
Ségou	14 percent	20 percent	43 percent	40 percent	43 percent	40 percent

Mopti	50 percent		50 percent	50 percent		50 percent
Tombouctou						
Total	63 percent	24 percent	29 percent	51 percent	9 percent	25 percent

Source: Gender & Market study (Field survey)

Table 6.2: Plot owners in Mali in 2014/2015, by region and by sex

Region	Number			Percentage		
	Men	Women	Total	Men	Women	Total
Kayes	202 429	95 549	297 978	68	32	100
Koulikoro	421 115	133 492	554 607	76	24	100
Sikasso	1 024 311	171 709	1 196 020	86	14	100
Ségou	551 456	22 135	573 591	96	4 percent	100
Mopti	387 447	26 738	414 185	94	6 percent	100
Tombouctou	79 033	850	79 883	99	1 percent	100
Total	2 665 791	450 473	3 116 264	86	14	100

Source: CPS/SDR (2014-2015 Vegetable growers census)

Table 6.2.1: Access to agricultural insurance

Region	Men		Women	
	Yes	No	Yes	No
Kayes	0 percent	100 percent	0 percent	100 percent
Koulikoro	0 percent	100 percent	0 percent	100 percent
Sikasso	0 percent	100 percent	0 percent	100 percent
Ségou	0 percent	100 percent	0 percent	100 percent
Mopti	20 percent	80 percent	0 percent	100 percent
Tombouctou				
Total	4 percent	96 percent	0 percent	100 percent

Source: Gender & Market study (Field survey)

Table 6.2.2: Level of satisfaction, Agricultural insurance

Region	Men		Women	
	Yes	No	Yes	No
Mopti	0 percent	100 percent		
Total	0 percent	100 percent		

Source: Gender & Market study (Field survey)

Table 6.3: Vegetable grower distribution in 2014-2015, by region and by sex

Region	Men	Women	Total
Kayes	30,5 percent	69,5 percent	100 percent
Koulikoro	27,2 percent	72,8 percent	100 percent
Sikasso	39,0 percent	61,0 percent	100 percent
Ségou	23,3 percent	76,7 percent	100 percent
Mopti	27,4 percent	72,6 percent	100 percent
Tombouctou	45,9 percent	54,1 percent	100 percent
Total	32,2 percent	67,8 percent	100 percent

Source: CPS/SDR (EAC 2015/2016 Enquête Agricole de Conjoncture report)

Table 6.3.1: Types of barriers to credit access

Region	Cash Guarantee		In-kind Guarantee		DFS Disbursement		Reimbursement Modalities		DFS Distance		Credit Setup	
	M	W	M	W	M	W	M	W	M	W	M	W
Kayes	-	-	50	-	-	33	-	-	-	33	50	33
Koulikoro	-	-	50	40	-	20	-	20	-	-	50	20
Sikasso	-	13	33	38	17	25	-	13	17	13	33	
Ségou	-	-	22	20	33	20	-	20	11	20	33	20
Mopti	-	11	-	11	-	22	-	-	100	33	-	22
Tombouctou	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	5	31	22	10	24	-	11	26	20	33	19

Source: Gender & Market study (Field survey)

Table 6.3.2: Frequency of use of e-money services, by month (deposit and withdrawal)

Region	Number of transactions per month	
	Men	Women
Kayes	2	4
Koulikoro	2	3
Sikasso	6	4
Ségou	5	4
Mopti	6	3
Tombouctou		
Total	4	4

Source: Gender & Market study (Field survey)

Table 6.3.3: Recourse to e-money services to access agricultural credit and insurance products

Region	Agricultural Credits		Agricultural Insurance	
	Yes	No	Yes	No
Kayes	0 percent	100	0 percent	100
Koulikoro	0 percent	100	0 percent	100
Sikasso	0 percent	100	0 percent	100
Ségou	0 percent	100	0 percent	100
Mopti	0 percent	100	17 percent	83
Tombouctou				
Total	0 percent	100	3 percent	97

Source: Gender & Market study (Field survey)

Annex 3: List of Structures Met

A3.1 Farmer Organizations

N°	First and Last Names	Structure	Function	Type	Number		Region	Contact N°
					Men	Women		
1	Souko Assa	Women's Association for the Development of Kounda (AFDK)	President	Women		114	Kayes	70 54 91 53 64 89 61 29
2	Sayon Damba	Multifunctional Cooperative of Manako N°2 (CAMN)	President	Mixed	4	116	Kayes	65 80 98 26
3	Moussoumaka Sakiliba	Cooperative "BADENYA" of Oualia	President	Women		26	Kayes	78 12 90 13 70 81 63 35
4	Sirimady Konaté	Manako II Youth Association	President	Men / Youth	75		Kayes	90 92 70 21
5	Oumou Coulibaly	Cooperative "KANOUYATON"	President	Women		22	Koulikoro	90 70 44 15 72 84 15 78
6	Maimouna Traoré	Cooperative "BADENYA" of Nonsombougou's widows	President	Women		55	Koulikoro	78 77 74 15
7	Chaka Camara	Local Union of Cereal Producers of Dioila (ULPC)	President	Men	555	519	Koulikoro	78 99 11 64 75 01 69 96
8	Mamadou Coulibaly	Nossombougou Youth Association	President	Mixed	122	36	Koulikoro	78 31 96 57
9	El Hadji Moussa Traoré	Cooperative Union of Women Cereal Producers and Transformers of Koutiala (UCPTC)	President	Mixed	800	1 200	Sikasso	76 06 53 91 97 32 26 57
10	Moussa Dembelé	Cooperative "TIESIRI" of Sirakélé	President	Men	30		Sikasso	78 07 37 14 77 94 00 89
11	Sanata Coulibaly	Cooperative "UDAUYENA" of Sirakélé	President	Women		70	Sikasso	79 90 17 19
12	Bourama Barry	Cooperative "WONKON" of Karangana	President	Mixed	1 419	1 476	Sikasso	64 57 30 61 62 78 98 81
13	Mme Ouattara Mariam Sanogo	Cooperative "NYETA" of Women Seedlings Producers of Koutiala	President	Women		54	Sikasso	76 12 15 39
14	Sogoba Niambélé	Cooperative "DIATIMINE" of Sido	President	Women		531	Sikasso	71 90 85 47
15	Korotoumou Kone	Cooperative "SABATI" of Zantiébougou	President	Women		1 849	Sikasso	62 34 13 21
16	Nouhoum Sangaré	Cooperative "DJIGUIYATON" of Kébougou	President	Mixed	218	285	Ségou	63 63 98 51
17	Zakaria Diarra	Union "YERENTON" of Tissala	President	Mixed	463	580	Ségou	63 34 03 72
18	Souaïbou Touré	Union of Cereal Producers of Cinzana	President	Mixed	830	231	Ségou	75 15 75 13
19	Hamadia Bondy	Union "YIRIWADJE" of Tingoni	President	Mixed	701	366	Ségou	76 76 45 15 79 63 29 50
20	Boubou Togola	"BENKADITON" of Niontonbougou	Administrative Secretary	Mixed	77	31	Ségou	73 17 86 25
21	Fanta Guindo	Cooperative "BODJINA-BARA" of Logo / Bankass	President	Women		381	Mopti	66 08 13 14 70 95 51 81
22	Fatou Traoré	Cooperative "OUBANYALA" of Allaye - Daga / Soufroulaye	President	Mixed	12	68	Mopti	66 08 41 82
23	Moussa Guindo	Union "OGOYARA" of Bankass	President	Mixed	730	1 220	Mopti	79 23 99 61
24	Issa GUINDO	Cooperative "SABUYUMA" of Ogotena / Bankass	President	Men	55		Mopti	79 35 27 26
Sub-total					6 091	9 230		
Total					15 321			

A3.2 Financing Structures

N°	First and Last Names	Structure	Function	Region	Contact N°
1	Modibo Dembele	Nyèsigiso (DFS)	Dept. Manager / Risk Management, Credit	Bamako	20 23 31 95 20 23 97 04
2	Adama NIARE	Nyèsigiso (DFS)	Director / Funds	Kayes	66 71 75 15 76 48 82 36
3	Madani Dia	BNDA	Branch Director	Kayes	66 72 64 04 94 81 24 60
4	Issouf Barry	KAFO JIGINNEW	Branch Director	Koutiala / Sikasso	76 24 84 95 76 75 69 63
5	Barassa Sacko	SORO YIRIWASO	Branch Manager	Fana/ Koulikoro	66 05 90 16
6	Bakary Sacko	BNDA	Branch Manager	Fana/ Koulikoro	66 76 67 87
7	Mory Bengaly	Caisse Associative d'Epargne et Crédit des Entrepreneurs et Commerçants (CAECE)	Head of Sector	Fana /Koulikoro	75 41 89 02
8	Oumar Touré	Caisse Associative d'Epargne et Crédit des Entrepreneurs et Commerçants (CAECE)	Manager	Ségou	76 12 15 21 66 65 58 78
9	Ousmana Macalou	Kondo Jigima	Credit Manager	Mopti	76 12 38 97

A3.3 Projects, Programmes and Government Structures

N°	First and Last Names	Structure	Function	Region	Contact N°
1	Dramane Sidibé	Rural Microfinance Programme (PMR, <i>Programme de Microfinance Rurale</i>)	Director	Bamako	76 49 74 23 66 75 25 05
2	Anne Hofer Camara	MERCY CORPS	GRP-LEAP Programme Manager	Bamako	70 13 56 93
3	Mohamed Soumaré	Projet CGT	Coordinator	Bamako	
4	Bouraima Diall	ADAF/Gallè	Head of project	Bamako	66 16 45 68 76 33 93 89 20 22 00 33
5	Mme Kanté Fatoumata Diankoumba	Fonds d'Appui à l'Autonomisation de la Femme et à l'Epanouissement de l'Enfant (FAFE)	Director	Bamako	66 07 12 32 76 03 33 97
6	Alhassane DIALL	CPA/SFD	Coordinator	Bamako	
7	Barassa Sacko	SORO YIRIWASO	Bureau Chief	Fana /Koulikoro	66 05 90 16
8	Bakary Fomba	BNDA	Director	Fana /Koulikoro	66 76 67 87 72 80 80 73
9	Mme Diallo Yah Diakité	AMASSA-Afrique Verte	Bureau Chief	Sikasso/ Koutiala	76 36 96 67 63 34 82 81
10	Yacouba Koné	Regional Directorate for Agriculture	Director	Kayes	76 18 37 30 66 18 37 30
11	Amedé Kamaté	Rice office Ségou	Deputy-Director	Ségou	76 08 45 33 66 95 15 34
12	Aminata Fofana	CRS / Mopti		Mopti	66 79 24 09 71 53 10 60

A3.4 Cereal Merchants (men and women)

Region	Men Seller	Women Seller	Producers / Sellers	Total
Kayes	3	1	0	4
Koulikoro	1	1	1	3
Sikasso	8	8	4	20
Ségou	1	4	4	9
Mopti	1	2	2	5

A3.5 Focus Groups

N°	Regions	Speculations	Number	
			Men	Women
1	Kayes (Kounda)	Peanuts, Millet, Maize, Rice, Fonio, Cowpeas		10
2	Kayes (Oulia)	Peanuts, Rice, Onion, Garlic, Tomato, Okra, Pepper		10
3	Kayes (Manako II)	Peanuts, Rice, Onion, Garlic, Tomato, Okra, Pepper		10
4	Kayes (Manako II)	Peanuts, Rice, Onion, Garlic, Tomato, Okra, Pepper		10
5	Kayes (Kounda)	Millet, Cowpeas, Sorghum, Rice, Fonio		10
6	Sikasso (Zantiébougou, Karangana)	Peanuts, Millet, Maize, Rice, Cowpeas		10
7	Sikasso (Koutila, Sirakélé)	Millet, Cowpeas, Sorghum, Rice, Fonio		10
8	Ségou (Tissala)	Millet, Sorghum	10	
9	Ségou (Tingoni)	Millet, Sorghum, Maize, Cowpeas	10	
10	Mopti (Logo)	Millet, Cowpeas, Peanuts, Fonio, Sorrel,		10
11	Mopti (Bankass)	Millet, Cowpeas, Peanuts, Sorghum	10	
Sub-total			30	80
Total			110	

Annex 4: Documentation

- 1) AGRI PRO FOCUS : *Le genre dans les chaînes de valeur*
- 2) *Appui à la résilience des populations vulnérables au nord du Mali: volet création d'actifs communautaires* June 2015 - December 2017 (30 months)
- 3) *Appui à la résilience des populations vulnérables au nord du Mali: volet création d'actifs communautaires : Étude diagnostique et sélection des OP capables de participer au programme P4P du PAM* (June 2016)
- 4) ADB, *Gender Profile in Mali*, 2012
- 5) ADB, *Gender Equality Index in Africa*, 2015
- 6) CIRAD, *La décentralisation des systèmes d'information de marché, une innovation pour répondre aux besoins des acteurs : Le cas de l'Observatoire du Marché Agricole au Mali*, 2014
- 7) *Value Chain Development, Gender and Women's Empowerment in Ghana : Gender & Market study* (2016-2017)
- 8) *Etude pour la mise en place d'un mécanisme de refinancement durable des SF au Mali*
- 9) *Etude sur la mise en place d'un Dispositif Régional de Renforcement et de Coordination des Stocks Nationaux de Sécurité Alimentaire dans l'Espace de l'UEMOA*, 2011
- 10) FAO, *Cross-border Trade and Food Security in West Africa ; the case of the West Basin: Gambia, Guinee-Bissau, Guinea, Mali, Mauritania, Senegal*, March 2010
SACO/CESCO : *Women Economic Empowerment : SACO Perspectives*
- 11) FAO, *Study report on the Financing of Agriculture and the Rural World*, 2010
- 12) *Gender, Markets and Women's Empowerment in the Sahel Region: A Comparative Analysis of Mali Niger, and Chad* (Gender & Market study 2016-2017)
- 13) Women Empowerment in Agriculture Index
- 14) *Les services financiers numériques pour l'inclusion financière*
- 15) Ministère de l'Économie et des Finances : *Rapport 2009 de mise en œuvre du CSCRP. Document de Synthèse*, 2010
- 16) OMA, *Rapport de synthèse : Mission conjointe d'évaluation des marchés de la sécurité alimentaire au Mali*, 2015
- 17) ONU, *Division de la Promotion des Femmes, Femmes Rurale dans le monde en Évolution : Opportunités et Défis*, 2008
- 18) *Markets, Gender and Women Empowerment in Burkina Faso*, (Gender & Market study 2016)
- 19) *Politique nationale de développement de la micro finance et son plan d'action 2016-2020*
- 20) *Food for Assets Programme (3A / Resilience) Activity orientation guide* (2016 version)
- 21) *Rapport de synthèses des ateliers : Forum des Organisations paysannes participantes au P4P*. June 2015
- 22) PNUD, *Report on Human Development*, 2011
- 23) *Rapport synthèse du 5ème Forum des Organisations Paysannes participantes au P4P (Ségou, May 24 to 26 2016)*
- 24) RECOFEM, *Etude sur la situation de la Femme au Mali*, 2007
- 25) *Gender & Markets in West Africa* (WFP RBD VAM)

