

WOMEN'S ECONOMIC EMPOWERMENT IN MALI



PRELIMINARY, ENABLING & ESSENTIAL VARIABLES OF WOMEN'S BUSINESS SUCCESS



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DUE GRATITUDE TO OULIMATA SARR, UN WOMEN WEST & CENTRAL AFRICA'S REGIONAL DIRECTOR, FOR HER
MOTIVATIONAL LEADERSHIP WHICH SUSTAINED THE COMMITMENT TO GENERATE THIS KNOWLEDGE.

BAMAKO, JANUARY 2020

UN WOMEN Mali, 2019: Madam Beatrice Eyong, The Resident Representative, supports vulnerable Market Women.





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THE ECONOMIC EMPOWERMENT OF WOMEN

As part of its programmatic mandate, UN Women Mali invests in women's economic empowerment through two major flagship programs – the Promotion of Female Entrepreneurship (IPAFE)¹ and the Climate Smart Agriculture for Women's Economic Development (AgriFeD)². Thanks to the financial support from the Malian private sector (e.g. Group Kledu) and the Government of Luxembourg, IPAFE and AgriFeD started respectively in 2016 and 2017.

The programs were also partly supported by the Swedish and the Danish Embassies, the Climate Funds of the Government of Mali, and the partnership of UNCDF and UNDP. By the end of the year 2019, the two programs impacted the lives of over 20000 businesswomen smallholding farmers, agro-food and cosmetic product processors with the following results:

- Adjusted loans agreements with two major financial banks (BNDA³ and BDM⁴), and delivers business information in a gender sensitive manner to women for the development of their businesses.
- Agreements with private businesses and individual customers, included in shea kernel trading.
- 245.9 ha of farming lands donated by community authorities to 7662 women in 5 southern districts (regions of Sikasso and Ségou).
- Smallholding farmers equipped with climate smart technologies.
- Food processors equipped with expertise and technologies.
- Women in the mining sector acquired skills and machines to improve the quality of their products.
- Organic fertilizers expertise and internal organizational capacities acquired by groups of thousands of women in rural and urban areas.
- Women Business Center created within the Agency for Investment in Mali (API). It is a One-Stop gate that gathers
- Digital solutions for business visibility, e-trade, timely access to information, climate and farming knowledge through MaliMusow and BuyFromWomen.
- More than 494000 Kg of organic compost and 1005 liters of neem pesticide produced and used by the Beneficiaries.
- 72821 energy savings metallic and banco stoves made for market and personal needs by women to reduce the massive use of charcoal as well as greenhouse gas emissions.
- Several thousands of plants nurtured to regenerate village forests.
- Increase of shea kernel collection and processing, from about 100 tons to nearly 1100 tons.
- 48.17% increase of the cashflow for 22 businesses in food & cosmetics processing.



ONE OF THOUSANDS OF BENEFICIARIES OF UN WOMEN IN MALI IS MADAM SIRÉBARA FATOUMATA DIALLO WHOSE CASE IS SHARED IN THIS DOCUMENT.

“

Mm Sirebara Fatoumata Diallo is a Malian woman entrepreneur in her fifties. She is the mother of 4 children, remarried after the death of her first husband. Fatim is multitasking, intelligent, active and always ready to share and help others. She has a degree in accounting and is one of the rare literate persons in her family in-law. She devotes a lot of time and dedication to lifting vulnerable rural women out of poverty, testing various means such as providing small financial support, training and advice. Mm Sirebara proudly presents herself as a rural woman.

THE MATRIX OF HER SUCCESS

In the case of the success presented in this document, the main success factors include:



The analysis revealed in fact the supremacy of personality over the combination of regular entrepreneurship development resources such as financing, technology, technical capacity and market access which remain important. This translated into an unstoppable multiplier of women's economic empowerment and business successes.

PRELIMINARY	Technical Capacity & Technology Transformation from risk-fearer into risk-taker	ENABLING	Business & Leadership coach Exemplary human solidarity integrated in business achievements	ESSENTIAL	Unbeatable desire to succeed, opportunity readiness Sustainability potentials as both causal & enabling variables of business successes
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The document is not to develop each of these variables but to narrate the business case and give readers the flexibility to trace the factors and draw their own conclusions.

HOPE IN THE MIDST OF HIGH GENDER GAPS AND WOMEN'S POVERTY

In the Malian social contexts, business accounts can easily be confused with personal funds to serve unlimited needs of ancestral solidarity. For women, such business accounts confusion with personal one comforts also the competition in polygamous households where every woman fights to earn the best possible attention from the husband and the family-in-law. This competition would sometimes add to a woman's socioeconomic burdens as she has to provide to her children-in-law almost the same care she gives to her own children, including time, food, clothing and cash. In 2018, the HDIⁱ of Mali (0,427) was lower than the average of respectively the low HDI (0,507) group and the Sub-Saharan countries' HDI (0,541). Mali also has a high level of inequalities that made the country to lose 31.2%, a higher loss compared to the average inequality loss in HDI in all Sub-Saharan countries (31.1%)ⁱⁱ. Similarly, the Gender Inequality Index of Mali (0,676) is more than the average of Sub-Saharan countries (0,590)ⁱⁱⁱ.

The inequalities are multidimensional and expose the insufficiency of the current legislative and programmatic measures. For instance, women's political participation is still very low (8.8% in parliament for instance), and maternal death is still high (587 for 100.000 living births).

Such unequal socioeconomic and political grounds contribute to keep women out of the formal private sector and from business as a whole. Women own only 14% of all private businesses registered at the API⁵ and APCMM⁶ in Mali^{iv}.



The share of women in the private sector is mainly constituted of restaurants (54%) and agro-food processing, dye, hairstyling (33%)^v. Women represent a bit more than 50%⁷ of the 19.5 million population in Mali, 46% of whom are *Femmes au Foyer*^{vi} according to the Hague Institute for Innovation of Law (HiIL). This translates into national census that qualify more women as inactive compared to men, especially in the groups of adults and elderly.^{vii}



Partly because women like this active elderly are registered as sedentary while a man of the same age politically active or else will be recorded as active⁸. Less women (61.3%) are considered economically active compared to men (80.9%)^{viii} while women allocate ten times more hours with higher participation rates than men in domestic works and care for vulnerable and elderly.

In addition, 78.5% of active women are in the informal sector^{ix}. However, the informal sector has a significant weight since it represents 80%^x of the private sector which provides 60% of all jobs although it is only 11% the country's GDP^{xi}. Women hold less than 15.4% of all created jobs^{xii}.

The World Survey on the role of women in development launched by the UNGA during its 74th session in June 2019 quoted that:

“Poor women are also forced into vulnerable and insecure forms of survival work by economic necessity. The significant time spent by poor women in arduous forms of paid and unpaid work not only results in a vicious cycle of income and time poverty, but also leads to a decline in their physical and mental well-being”^{xiii}.

No wonder why the life expectancy in Mali (58.9) is still lower than the average of low HDI countries (61.3) even though it increased by 13 years during the last 28 years (from year 1990 to year 2018)^{xiv}. The life expectancy difference between Mali and the other low HDI countries is more female than male. In fact, Malian women live in average nearly 3.5 years less than their sisters of the other low HDI countries while the average difference for Malian men is 1.5 years^{xv}. Development will remain a vain debate until these situations drastically changed.

FEMALE ENTREPRENEURSHIP MEANS SOCIOECONOMIC SECURITY FOR ALL

In the light of the preceding, gender vision embodied in statistics must change to reflect the economic realities of all social categories and therefore better account for the national production. Equally, improving women's business capacity will boost the private sector, the quality of 60% of the jobs created in the country and increase the country's GDP because both the private sector and its workers (60% of the national workforce) would have increased their contributions. Women will have access to, and create more formal jobs as business owners and employers.^{xvi} According to UN Women, to promote female entrepreneurship is to secure the protection of the family^{xvii}. Business inclusivity is important to improve the poor's income, but neither their income nor their lives will improve sustainably if the economy is not inclusive. Indeed, the economy encompasses more than business, it includes wage and non-wage aspects of social protection, justice for

all, security and quality of life^{xviii}, access to social services and to productive and reproductive climate smart technologies. UN Women defined seven principles for business initiatives to lead to equality including the aspects^{xix} listed above. Moreover, the United Nations Global Compact's guide to sustainable corporates defines ten principles to attain inclusive and sustainable human development through corporate sustainable responsibilities in human rights, labor, environment and anti-corruption^{xx}.

In its 37th world conference, the United Nations Food and Agriculture Organization released a compelling finding on "The Vital Role of Women in Agriculture and Rural Development"^{xxi}. Even though this happened since 2011, the fact is still applied to our current contexts:

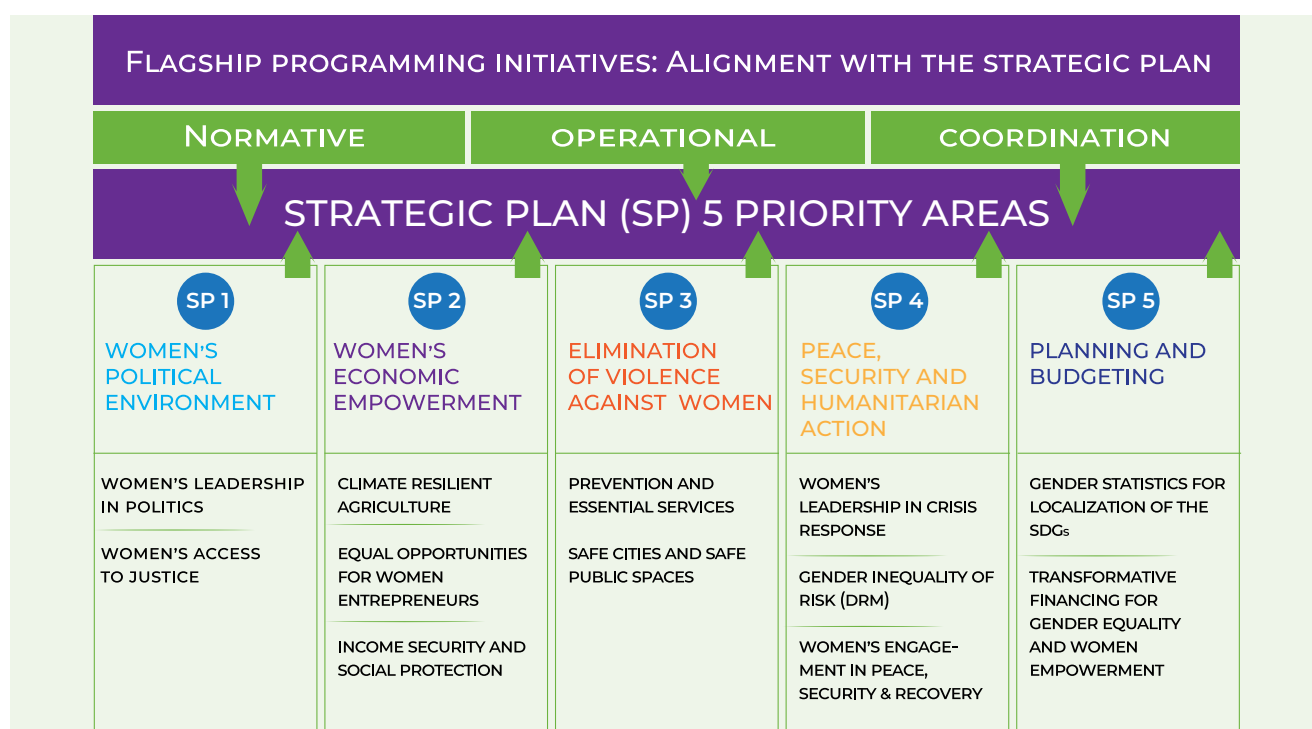
"Eliminating the gap between men and women in access to agricultural resources and inputs would raise yields on women's farms by 20-30 percent and increase agricultural production in developing countries by 2.5-4 percent, which could in turn reduce the number of undernourished people in the world by 12-17 percent or 100-150 million people".

The document also reviews policy recommendations and proven strategies for closing the gender gap in agriculture and rural development. What women do, how they do it and the difference their activities bring for them and others should constantly be interrogated, analyzed and valued in order to strengthen women's socioeconomic positioning and influence. UN Women's global flagship programs intend to do that beyond the economic sector.

THE FLAGSHIP PROGRAMS OF UN WOMEN

UN Women, the UN agency for gender equality and the empowerment of Women, carries the mission of ensuring that every woman lives to her up-most potential for her and the advancement of our society.

To achieve this, UN Women translated its programmatic mandate into twelve flagship programs in five impact domains.



Source: UN Women (2015), Flagship Program Initiatives



The programs target ending gender-based violence, equal participation of women in governance and their political leadership, women's participation and benefit of peace building, women's leadership in humanitarian and emergency actions, and women's economic empowerment.

Three of the UN Women's flagship programs are dedicated to empowering women economically in climate smart agriculture, equal business opportunities and financial/social protection. In the ensuing paragraphs, the case of a

beneficiary of UN Women's economic empowerment programs in Mali will be discussed. The objective is to contribute to the visibility of rural women who are economic war winners in our lifetime.

The package of the life changing support herein discussed falls within the holistic vision of the UN Women Mali Country Office to empower women with an integrated package of strategies, leaving no one behind.

UN WOMEN EMPOWERS ENTREPRENEUR WOMEN AND THEIR BUSINESSES IN MALI

In Mali, UN Women contributes to uplift the women's economic leadership, contribution to, and benefit of the economic growth using gender responsive climate smart agriculture (AgriFeD) program and entrepreneurship (IPAFe) strategies. The strategies include the partnership of UN Women with both public and private sectors for the women's

entrepreneurship flagship program (IPAFe) to tackle for instance the confusion between business and personal accounts, through a progressive professionalization of women's economic endeavors in order to reduce the amount of time and efforts women lose in social burdens and poor business management.

This is mainly the appointment of experts to coach women entrepreneurs and their businesses over a year in various strategic, institutional, operational and financial fields. The support spans from administrative and human resource capacity building, business plan development, facilitation of access to financial resources, to profitability study. In fact, selling goods and services at any prices with no prior calculation also ruins businesses in an environment where 75.4% of women and 55.2% of men are illiterate^{xxii}. The profiles of the appointed expertise are closely tailored to the local context and to the specific needs of the women's businesses. The cohort of the year 2017-2018 comprised thirty-three women's businesses as well as the owner women themselves.

As the support was ending after a year, the progress was palpable. Even though UN Women provides various forms of support to the entrepreneur women, the most applauded by most of these women for this flagship program is the business development, management and administration training and coaching.

The beneficiary businesswomen confided that the strategy definitely transformed their businesses into professional and profitable ones. Not only have these entrepreneurs now been able to account for their businesses, but their turnover increased by 48.17% in average according to the data collected early 2019 at 22 beneficiary enterprises.

In addition, UN Women spoke with some of these now business leaders and discovered incredible multipliers, successes beyond exceptions. We want to make the focus on one of those exceptions in the next paragraphs.

THE CASE OF MADAM SIRÉBARA FATOUMATA DIALLO

Madam Sirébara Fatoumata Diallo (Fatim) is one the 33 female entrepreneurs promoted with the UN Women's IPAFE coaching strategy. She also benefited from AgriFeD. We followed her in her daily works of gardening, fish farming in wooden tanks, agro-processing, and vocational training of trainers. The foremost discovery is that while UN Women meant to support her as a woman to professionally grow her business, the yield has gone far beyond to thousands more women and youth, creating multiple successful businesses for previously dependent people.

Fatim is a Malian woman entrepreneur in her fifties. She is a sharply intelligent person who leads with agility. Fatim is specialized in integrated organic off-the-land gardening (including hydroponics), tanked-fishery and poultry. She sells fresh or processed agri-food such as fish, vegetables and fonio⁹ millet for national and foreign markets.



Fatim gained the expertise of the tanked fishery technics mainly through autodidacticism and her successful minded attitude as she explained here:

“I was trained in the off-the-land vegetable gardening in Senegal (Thiès) in 2009 on State financing. As concerns the fishery in tanks, I got no training but grabbed pieces of advice from various people (especially my husband) because there was no official specialist available for me to learn from. The Fishery National Director, Mr. Henry Coulibaly, encouraged me to lead this fish farming in containers which he unsuccessfully planned to expand nationally. There was a lack of political will. Only after my self-taught skills guided by my husband who is a traditional fisherman did I attend generic trainings in pisciculture.”

When UN Women started supporting Fatim, she had 7 temporary employees, her gardening and fishery tanks were in place, the embryonic fonio business had stopped and her training activities were shaky. She was risk adverse, afraid of committing to full time recruitment, and to entering in any type of business relations. All these have become a history. She changed completely as she narrated here.

“UN WOMEN MADE ME AS I AM TODAY WITHOUT GIVING ME CASH, BESIDE THE FOOD PROCESSING CENTER.

Before I met UN Women, I was employing only 7 part-time people mainly for the fish processing. I used to sell less than one ton of fonio per year. I was selling this via a Malian lady who lives in France. It took me about 2 months to process that single ton of fonio, at the start of every Lent. But even that, I had to stop because the lady robbed me in the last transaction and paid none of the money. I lost it all. The trainings, I used to do these only on behalf of the Funds for professional trainings and apprenticeship (FAFPA)¹⁰ as a resource person. However, I also stopped this due to the continued non-payment of my



Training Session led by Fatim (displaying the fish) sponsored by Terra Nova, 2017

UN Women trained us in quality processing of fish, in win-win trading and enabled our partnership with our current fonio customer. Indeed, the trainer hired by UN Women for their capacity building, because he liked the fonio meals we sold to him, connected us with our current foreign client. I agreed to take the trade risk because I was more equipped by UN Women's training to deal with procedures that were previously frightening to me such as: negotiating billing, contracting, financial transfers, assurance of the quality of the inputs and final goods or services, timeliness. I have been a different person since. I feel strong to deal with any command and procedure. I trust myself, I am no longer afraid to handle full time employees of any size, or to pay them well. Without giving me any cash money, UN Women transformed me into who I am today. UN Women built the food processing center that has been so helpful

for my fonio and fish business”.
Now, I AM A BUSINESS COACH
 UN Women even introduced me to the United Nations Capital Development Funds (UNCDF) and coached me over a few weeks to win the UNCDF’s economic empowerment competitive program in October 2019. As a consequence, I have become a coach myself to accompany other women toward their business development goals.”



UN WOMEN Mali/SJM Mongbo, 2019



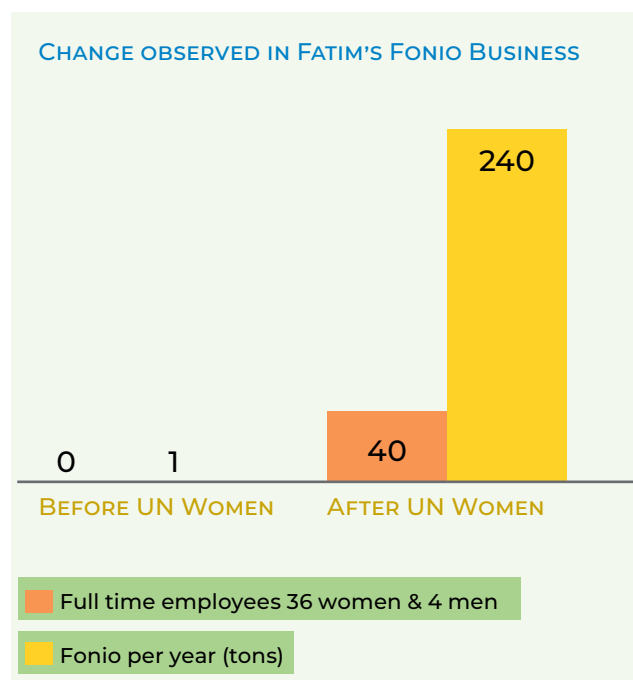
UN WOMEN Mali/SJM Mongbo, 2019

BEST QUALITY GOODS PRODUCED BASED ON DEMANDS

A registered member of BuyFromWomen, Fatim produces her goods based on anticipated demands to avoid storing up the goods. This can be seen from the empty display stalls.

The quality of the food products she offers has also been awarded the best agro-processor recognition in year 2019 by the Club Entreprenariat Mali.

HIGH PRODUCTIVITY, THOUSANDS OF WOMEN’S AND YOUTH’S ECONOMIC ACTIVITIES



The change in a year is appealing. In fact, from the unsteady business of 7 part-time employees, the fonio processing alone offers a full-time job to 36 women for fonio sorting, cleaning and steaming.

Fatim currently delivers about 20 to 30 tons of fonio per month to African and American markets. Her teams process about 1200 kg per day in the two workshops, more than what she used to process in a year. The 36 women form two business working groups, at her two workshops, one of which is at her house.



UN WOMEN Mali/SJM Mongbo, 2019



UN WOMEN Mali/SJM Mongbo, 2019



UN WOMEN Mali/SJM Mongbo, 2019

Three of Fatim's children (2 boys plus 1 girl) as well as 2 of her nephews are among her employees who therefore escaped unemployment and poverty. Two of these youth are graduated from Law schools and one is a second-year university student.



Fatim extends her business knowledge to thousands of women and youth who are start-uppers. Fatim vividly trained and coached people tirelessly in and outside Mali as she shared in the next paragraphs.

"I trained people all over Mali, especially in the areas most coveted by the rebellion at the time in the Timbuktu region. Regarding my overseas' trainings, I went to display the integrated Tanked Pisciculture, Off-the-land Farming and Aviculture system at the World Congress

of Organic Agriculture in India in 2017, following a world competition that took 2 years. I am particularly proud of this accomplishment. I train a core team of trainers in all my fields of activities. I employ these trainers in the Center for Rural Women that I run. My biological and adoptive children are members of the core team. International NGOs also now recruit me to train trainers and starters in my field of activities. I will be on a business trip to Burundi to train the youth on behalf of IFAD, in January 2020."



Rural Women Training Center/Sirébara, Demonstration in Hydroponic Gardening, 2017

FATIM IS MOVED BY A SPIRIT OF SAVING MORE PEOPLE FROM DESPAIR.

The Malian inner solidarity plays a role in such a commitment, but Fatim symbolizes more than just the cultural solidarity. Fatim's vivid leadership and articulated thoughts have been identified by other international organizations which pay her to carry-out more trainings to enable more people to breaking out of the poverty nets. She trains trainers and practitioners on a variety of agricultural, fishery and food processing technics. In the following photos, there are trainings on the processing of respectively fish, fonio and meat.



Rural Women Training Center/Sirébara,
Training in the Processing of Fish, 2017



Rural Women
Training Center/
Sirébara,
Training in Fonio
Processing, 2017



Rural Women Training Center/Sirébara,
Meat Processing Training, 2018

Fatim addresses key audiences from small Malian villages up to international fora overseas. She encounters no opposition from her husband who rather encourages her, she says. Fatim has something more than the knowledge; it is the sparkling way in which she shares her experience and all the happiness she instills during her experience counting.

As part of public events, Fatim convenes a forum every October to give a chance to hundreds of Malian women to celebrate the international day of rural women. At the occasion, the rural women display and discuss their successes, struggles and roles in food production and household survival (see photos of the celebration of October 2019).



In the same vain, Malian rural women had the incredible chance to be represented in 2019 by Fatim at the Joint forum of the International Day of Rural Women and the 46th Session of the Committee on World Food Security. She attended the forum in her capacity of the Vice President of the *Federation Nationale des Femmes Rurales du Mali*. In Rome, Fatim used the opportunity to speak her mind and recommend what she is already practicing:

“My conviction as a rural woman - and this applies to all rural women wherever they may be in the world and particularly in Africa - is that we must transform challenges into opportunities and adopt another approach that sees rural women as a solution to lift the millions of adults and children out of food insecurity and malnutrition.” S. Fatoumata Diallo

A SUCCESS WITH SUSTAINABILITY ROOTED IN FATIM'S PERSONALITY

Fatim's success embeds root causal and enabling factors for sustainability. She is a hardworking person who constantly networks and practices love for people. Fatim is a mother of four, 2 boys and 2 girls, 3 of whom she got with her first husband. Madam Sirébara Fatoumata Diallo (Fatim) dropped out of school to marry her cousin after her first secondary school diploma. She went to technical school where she earned the Certificate of Professional Aptitude in Accounting. However, she did not work outside of the household until the premature death of her husband. Indeed, the young man died in September 1988 in his 28th anniversary, after just 6 years of service. Fatim was then pregnant of her third child, the first two children were toddlers, respectively 5 and 3 years old. Fatim tried various income generating activities, selling ice and other petit goods here and there to provide for her children until she entered



Sirébara, Rome 2019

the workforce in 1989. Under constant social pressure to remarry, Fatim finally married her second husband and got her last daughter after 13 years of widowhood. Fatim was employed by a real estate company until 1991 when she had to suspend because of the political unrest which ended the presidential term of Moussa Traoré. In 1992, Fatim co-created a real estate business with a friend. Unfortunately, Fatim's business partner cheated on her, never put her name into the business registration and turned her into an employee. In 2002, she dropped out of the job moved by the necessity to help her second husband to manage the legal issue faced by the village cooperative. The husband and no other cooperative member were literate enough to interact with the justice. She feared that they might lose everything so she decided to support them. She was then pregnant of her last daughter. Fatim had to suffer two good years with her four children, almost starving.

“I sold everything possible. That is when I started selling fresh fish. My husband, a fisherman, sends me the fish of the day that I put in coolers and charge my children (after school hours) to deliver to my customers on the same day in offices and homes. That is how my children learned to work with me in all that I do. Together, we learned to succeed through sufferings. My husband thought me a lot about fish, but not the tanked-fishery. Later, the Canadian Funds for Local Initiatives gave me some financial support.”



MADAM SIRÉBARA FATOUMATA DIALLO GOES TO THE OPPORTUNITIES, ALMOST BREAKING THROUGH LAYERS.

There was the launching of a business-forum (foire) initiated to promote women’s products. It was early December 2019. Fatim was at the same forum. The initiators of the event were the FEMINA young founding lady and an elder Malian woman, all tightly positioned around the energetic Minister of SMEs/private sector and investment. The main invitees all wore a printed uniform garment labeled FEMINA. However, Fatim is of the kind of person who is always reflecting and acting for more progress.

Fatim as an ordinary invitee was seated in the crowd somewhere at the back side of the launching conference room. Before the end of the 40 minute-long launching, she first found her way to sit at the front second row, facing the presidium. At the end of the launching, when the group was walking toward the display areas to cut the inauguration rope, Fatim was side by side exchanging with the Minister. She introduced herself and her business very fast to the Minister, their first conversation and visibly first-time meeting in person. As the Minister and her group stepped ahead to visit the stands, Fatim was now of the very few ones guiding this Minister.



UN WOMEN Mali/Dieneba; Fatim presenting her records during our 1st talk, 2018

FATIM IS COMFORTABLY CONFIDENT IN MOST SITUATIONS, FRIENDLY AND POLITE, VERY MUCH OUTGOING, A GATHERING FORCE AND READY TO HELP.

THE FOLLOWING IS ANOTHER EXAMPLE:

UN Women jointly with UNCDF¹¹ mobilized economically active women farmers, agro-food processors and market women to encourage win-win business relationships. It was in October 2019 in Mopti, a central region of Mali. Most women were at their first experience of such a diverse meeting, especially some poorer market women. They appeared therefore very timid and silent. With no solicitation and in a crowd of about 80 women, Fatim made her personal way to these women, spoke with them, exchanged contacts and created the relations. Fatim is outspoken and a gathering force. During the week-long business capacity and relationship building, the Malian agency for the promotion of investments (API) was called to brief the women about how easy the government has made it to formalize their businesses. While the officer was trying getting the message to the women's group, Fatim spontaneously stood up and shared her personal enterprise creation trails and encouraged them to start their own.

Not only did she demonstrate love through those networking styles that she practiced in Mopti, but she does so too in the scheduling of the payment of her employees. What she explained on the running during my second site visits to her agro-processing units was exceptional:

"See, I pay the women every Saturday because they can't wait until the end of the month. They have to feed their children and pay for so many details especially when they still have schoolchildren. I pay them on Saturday too because since we organize that they work not on Sunday in order to be at full time available to their children on that day, they would also be able to share some nice

meals and be happy with these kids." Fatim's mindset, ability and routine are directed to consciously structure business operations for children to grow up healthier and happier with their parents. Such social welfare driven business attitude materialized under fitted strategies such as UN Women's. During her earlier professional years, nothing signaled Fatim would reach such a business and leadership height even though she had the potentials and the generous heart. However, a trigger was missed. That trigger of the full expression of her potentials happened when UN Women tailored the year-long personalized package of managerial and entrepreneurial support to suit her in 2017-2018.

"I WASTED MY TIME AS A REAL ESTATE MANAGER", Fatim answered when asked whether she regretted having left her job at the real estate.

That one-time decision definitely turned her into an opportunity for herself, her family members, rural women and youth. Fatim's monthly salary was quite low. The salary of some of her current employees is even far more than what she used to earn.

Fatim takes care of her orphan nephews, of abandoned adolescents in her neighborhood, and of socially marginalized children from her village. During the December 2019 Christmas break, two conflict affected out-of-school children were sent to her care. The children, a boy and a girl, are from Mopti, a Malian central region under sporadic armed and deadly violence. According to the children "The jihadists abducted the schoolteachers, burned the schools, and banned the kids from school education in the Koréansé village of Mopti." Fatim is already taking care of 20 to 25 people. She has however schooled these new ones too.

SMART WORK CHAINS AND TECHNOLOGY

As Fatim analyzed the processing chain, she identified that teamwork scheme yielded more results than individual works for her type of fonio processing business. That led her to separate the workers into two work-chain groups at two different sites. This allows her to continue learning and adjusting the operations cycles.

As a matter of fact, Fatim also introduced a work-effort qualified pay rule. The rule is applied by the working group members to share the weekly salary, on the basis of the effort every person puts in the work, not based on the sitting time.



Maxime Houinato, UN Women Mali Representative who initiated the partnership and visited Fatim's business. Photo: UN WOMEN Mali, 2016

GROWTH POTENTIALS

She identified the need for a solar steaming technology to seize the market demands which is beyond the current productivity level.



Sirébara, Helvetas Mali-Burkina-Benin visiting the activities

ANNEXES

ANNEX 1: IPAFAE_ INITIATIVE TO PROMOTE AND SUPPORT BUSINESSWOMEN AND THEIR ENTERPRISES

IPAFAE is the initiative of UN Women to support the Malian government's efforts by promoting female entrepreneurship with the objective to improve the incomes and conditions of women entrepreneurs. To implement the initiative, UN Women secured technical and financial support from private partners, government entities, civil society organizations as well as business development expert companies. IPAFAE is therefore a private-public and civil society entity partnership. IPAFAE started in 2016 for a period of two years. The estimated budget was US\$1.5 million in cash and in-kind. The funds raised had not been fully disbursed by the funders to date.

Through IPAFAE, UN Women wanted to create a pool of emerging successful businesswomen. The Agency aimed at enabling the targeted companies to increase their parts of the economic market and be represented in the national private sector's mechanisms such as the Malian Conseil National du Patronat-CNPM, the Organisation Patronale des Industriels-OPI, the Chamber of Commerce and Industry of Mali-CCIM. IPAFAE's strategy consists of four components, in line with UN Women's related flagship program. There are:

1. Improving the business environment for women in institutional, regulatory and governance areas.
2. Facilitating women's access to financing at national and international level, through lobbying and technical support.
3. Strengthening the technical capacity of women in most business fields (ex. Financial management, production technics, marketing, negotiation, etc.) and build knowledge in the sector.
4. National and international networking, connecting with supply and marketing chains, supporting the improvement and certification of the quality of products manufactured by women's companies.

The private sector players are the Kledu Group and a lead businessman who requested anonymity. On the public side several ministries are involved with the main ones being the following:

- The Ministry for the Promotion of Women, Children and Families, through the direct partnership between AgriFeD and the Women's Empowerment Support Funds (FAFE).
- The Ministry of Livestock and Fisheries' regional entities which provide extension services especially to the women's floated fishery business.
- The Ministry for the Promotion of Private Investment, Small and Medium Enterprises and National Entrepreneurship. The prospective partnership aimed at increasing the knowledge and responsiveness to the concerns of women's businesses.

- The Ministry of Agriculture's Laboratory for Food Processing Technics (LTA) which trained the women in agri-food, the improvement of their manufacturing processes and formulas.
- The Ministry of Health's Food Safety Agency (ANSSA) in order to guide the enterprises through the product certification labyrinth to ease their access to national, regional and international markets. However, the entity did not achieve this due to administrative bottlenecks.
- API which hosts the Women Business Center created by UN Women as a one-stop gate for the development of women businesses (but also youth's).

CIVIL SOCIETY PARTNERS:

- International Executive Service Corps (IESC): UN Women signed a MoU with IESC which is the implementing unit of the "Finance for Food Security and Women Entrepreneurs". The IESC deposited US\$13 million at two local banks (BICIM and BOA) to ease the financing of female enterprises.
- The West African Agricultural Productivity Program (PPAAO): supports female businesses with locally manufactured equipment.
- The Private sector center (CSP)¹² : The partnership with the CSP serves to strengthen the control of the companies during their operational cycles. In partnership with DevTech NGO, the center implements a project in support to agro-food processing technics which is funded by the French Agency for Development (AFD).

AGRIFeD IS THE UN WOMEN PROGRAM THAT IMPACTS THE LIVES OF WOMEN FARMERS BY STRENGTHENING THEIR RESILIENCE TO CLIMATE CHANGE.

The intervention approach of the AgriFeD program is centered on coproduction methodology in partnership with beneficiaries and other actors for the implementation of different support pillars and specifically access to technological innovation and access to market for rural women in the context of climate change in Mali.

Started in 2017, the AgriFeD program aims to strengthen the internal governance of 25000 women structured in groups in rural areas by facilitating their access to secure agricultural lands and other productive resources. Capacity building on agricultural production techniques based on technological innovations supported by experts of the Ministry of Agriculture has allowed rural women to adopt farming practices that eliminate negative effects of climate change. This support was materialized by the endowment of improved seed. The rural women are also supported in the commercialization process of the outputs.

This support helped the turnover of 19 villages to increase to 231,881,103 XOF during the campaign of 2018 and early 2019. Such a result is obtained in part due to the introduction of an added value potato in the farming practices of women beneficiaries of AgriFeD program: potato. Indeed, for the increase and diversification of rural women's revenues, in 2018 AgriFeD program, with the support of its technical and financial partners availed to more than one hundred groups of women farmers 8 tons of improved potato seed more suitable to the climatic conditions in the regions of Segou, Koulikoro, Kayes, Sikasso, Mopti and Gao.

In addition to the introduction of improved seeds, the use of ICT in climate resilient agriculture for rural women in Mali is an adequate and innovative response to optimize the marketing of agricultural products. Therefore, in collaboration with governmental institutions in charge of Agriculture, the Digital Economy and Perspective, and partner NGOs, UN Women sets up a simple and adapted system to strengthen the marketing of agricultural products produced by women farmers and processors through the digital platform, Buy From Women.

The platform Buy From Women (BFW) is an open source innovation of UN Women that provides women farmers with a resource planning system that allows them to have a global view of their business while having information on financial opportunities. In Mali, the launch of this platform has created a real hope for rural women and is allowing them to be familiar with the utilization of new digital tools.

Elements such as trainings on smart agriculture, forecasts of production, sales and profit, customers list, contracts, are integrated into the platform Buy From Women. The platform is a strategic tool to reinforce the women's rights in many domains including reproductive health, participation in peace process, and financial inclusion.

AgriFeD is made possible due to the financial support from the government of Luxembourg, and contributions from the governments of Denmark and Sweden.

ANNEX 3: UN WOMEN^{xxiii}

UN Women is the UN entity dedicated to gender equality and the empowerment of women. A global champion for women and girls, UN Women was established to accelerate progress on achieving their needs worldwide. UN Women coordinates and promotes the UN system's work in advancing gender equality, and in all deliberations and agreements linked to the UN 2030 Agenda. The entity works to position gender equality as fundamental to the Sustainable Development Goals, and a more inclusive world.

HISTORICAL PERSPECTIVE

For many years, the United Nations faced serious challenges in its efforts to promote gender equality globally. These challenges included inadequate funding and no single recognized driver to direct UN activities on gender equality issues. In July 2010, the United Nations General Assembly created the UN Entity for Gender Equality and the Empowerment of Women to address such challenges. In doing so, UN Member States took an historic step in accelerating the Organization's goals on gender equality and the empowerment of women. The creation of UN Women came about as part of the UN reform agenda, bringing together resources and mandates for greater impact. It merges and builds on the important work of four previously distinct parts of the UN system, which focused exclusively on gender equality and women's empowerment:

- Division for the Advancement of Women (DAW)
- International Research and Training Institute for the Advancement of Women (INSTRAW)
- Office of the Special Adviser on Gender Issues and Advancement of Women (OSAGI)
- United Nations Development Fund for Women (UNIFEM)

UN WOMEN'S MAIN ROLES

Over many decades, the United Nations has made significant progress in advancing gender equality, including through landmark agreements such as the Beijing Declaration and Platform for Action and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Working for the empowerment and rights of women and girls globally, UN Women has three main mandates which are:

- 1.** To support inter-governmental bodies, such as the Commission on the Status of Women, in their formulation of policies, global standards and norms.
- 2.** To help Member States implement these standards, standing ready to provide suitable technical and financial support to those countries that request it, and to forge effective partnerships with civil society.
- 3.** To lead and coordinate the UN system's work on gender equality, as well as promote accountability, including through regular monitoring of system-wide progress.

UN Women supports UN Member States as they set global standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to implement these standards. It stands behind women's equal participation in all aspects of life, focusing on five priority areas:

1. Increasing women's leadership and participation.
2. Ending violence against women.
3. Engaging women in all aspects of peace and security processes.
4. Enhancing women's economic empowerment.
5. Making gender equality central to national development planning and budgeting.

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ENDNOTES

1. *IPAFE : Initiative pour la Promotion et l'Appui aux Femmes et à leurs Entreprises.*
2. *AgriFeD : Accès des femmes aux moyens de production pour une agriculture résiliente aux changements climatiques.*
3. *BNDA : Banque Nationale de Développement Agricole.*
4. *BDM : Banque de Développement du Mali.*
5. *API : Agence pour l'Investissement au Mali.*
6. *APCMM : Assemblée Permanente des Chambres de Métiers du Mali.*
7. *This information varies according to the sources (UNDP, INSTAT, etc.). The last population census was in 2009. The estimates of the female population recently varied (50% to 51.3%). According to the World Review Population, Malian female population has declined to 49.92% in 2019.*
8. *According to INSTAT (2018) , 36.9% to 68.9% women as compared to 66.8% to 97.5% men. This difference decreases in younger age groups.*
9. *Fonio is the term for two cultivated grasses in the genus Digitaria that are notable crops in parts of West Africa. They are millets with small grains.*
10. *FAFPA : Fond d'Appui à la Formation Professionnelle et à l'Apprentissage*
11. *UNCDF : The United Nations Capital Development Funds*
12. *CSP : the CSP met en œuvre un projet d'appui technique à la transformation agroalimentaire en partenariat avec l'ONG Tech Dev. Cette initiative est appuyée par l'Agence Française de Développement.*

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