



Women and liveability – Best practices of empowerment from Mali

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Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. In politically tensed and economically hazardous Mali life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were also the success factors of the empowerment projects.

Keywords: empowerment projects, Mali, liveability, livelihood, success factors, womenfolk

Introduction

Present-day Mali (Fig.1) was once part of three West African empires that controlled trans-Saharan trade: the Ghana Empire, the Mali Empire (for which Mali is named), and the Songhai Empire. During its golden age, there was a flourishing of mathematics, astronomy, literature, and art. At its peak in 1300, the Mali Empire covered an area about twice the size of modern-day France, and stretched to the west coast of Africa (Blackpast Org., 2014).

In the late 19th century, during the Scramble for Africa, France seized control of Mali, making it a part of French Sudan. French Sudan (then known as the Sudanese Republic) joined with Senegal in 1959, achieving independence in 1960 as the Mali Federation. Shortly thereafter, following Senegal's withdrawal from the federation, the Sudanese Republic declared itself the independent Republic of Mali. Although swathes of Mali are barren, the country is self-sufficient in food thanks to the fertile Niger river basin in the south and east. It is one of Africa's major cotton producers, and has lobbied against subsidies to cotton farmers in richer countries, particularly the US. A chronic foreign trade deficit makes it nonetheless heavily dependent on foreign aid and remittances from Malians working abroad. The landlocked Mali - one of the poorest in the world - experienced rapid economic growth after the 1990s, coupled with a flourishing democracy and relative social stability.

In the early 1990s the nomadic Tuareg of the north began an insurgency over land and cultural rights that persists to this day, despite central government attempts at military and negotiated solutions. The insurgency gathered pace in 2007, and was exacerbated by an influx of arms from the 2011 Libyan civil war. In January 2012, an armed conflict broke out in northern Mali, which Tuareg rebels took control of

by April and declared the secession of a new state, Azawad (Polgreen and Cowell, 2012) a harsh form of Islamic law. The conflict was complicated by a military coup that took place in March and later fighting between Tuareg and Islamist rebels. Low- and mid-level soldiers, frustrated with the poor handling of the rebellion overthrew Toure on 22 March. Intensive mediation efforts led by the Economic Community of West African States (ECOWAS) returned power to a civilian administration in April with the appointment of interim President Dioncounda Traore (CIA, 2014). In response to Islamist territorial gains, the French military, at the request of the government in Bamako launched Opération Serval in January 2013 (BBC, 2014). A month later, Malian and French forces recaptured most of the north. Presidential elections were held on 28 July 2013, with a second round run-off held on 11 August in which Ibrahim Boubacar Keita was elected president, and legislative elections were held on 24 November 2013. The north remains tense, however, with both Tuareg separatists and Islamists sporadically active.



Fig. 1. Location of study

Economic profile

Mali is among the 25 poorest countries in the world, with 65% of its land area desert or semidesert and with a highly unequal distribution of income. Economic activity is largely confined to the riverine area irrigated by the Niger. About 10% of the population is nomadic and some 80% of the labor force is engaged in farming and fishing. Industrial activity is concentrated on processing farm commodities. Mali is heavily dependent on foreign aid and vulnerable to fluctuations in world prices for gold and cotton, its main exports.

Mali underwent economic reform, beginning in 1988 by signing agreements with the World Bank and the International Monetary Fund. During 1988 to 1996, Mali's government largely reformed public enterprises. Since the agreement, sixteen enterprises were privatized, twelve partially privatized, and twenty liquidated. In 2005, the Malian government conceded a railroad company to the Savage Corporation. Two major companies, Société de Telecommunications du Mali (SOTELMA) and the Cotton Ginning Company (CMDT), were expected to be privatized in 2008. Between 1992 and 1995,

Mali implemented the economic adjustment programme that resulted in economic growth and a reduction in financial imbalances. The programme increased social and economic conditions, and led to Mali joining the World Trade Organization on 31 May 1995. Mali's adherence to economic reform and the 50% devaluation of the CFA franc in January 1994 have helped the economy grow, diversify, and attract foreign investment and have pushed up economic growth to a 5% average in 1996-2008.

Worker remittances and external trade routes for the landlocked country have been jeopardized by continued unrest in neighboring Cote d'Ivoire, however, Mali is building a road network that will connect it to all adjacent countries and it has a railway line to Senegal. Mali has also invested in tourism but security issues hurt the industry. Industrial activity is concentrated on processing farm commodities and a tractor assembly factory. Mali is developing its iron ore extraction industry to diversify foreign exchange earnings away from gold.

Mali experienced economic growth of about 5% per year between 1996-2011, but the global recession, a military coup, and terrorist activity in the north of the country caused a decline in output in 2012; growth resumed at a slow pace in 2013. The main threat to Mali's economy is a return to physical insecurity. Other long term threats to the economy include high population growth, corruption, a weak infrastructure, and low levels of human capital.

- GDP (purchasing power parity): \$14.75 billion (2008 est.); \$ 18.9 billion (2013 est.)
- GDP - per capita (PPP): \$1,100 (2008 est.); \$1,100 (2013 est.)
- Labor force by occupation: - agriculture: 80%; - industry and services: 20% (2005 est.)
- Population below poverty line: 36.1% (2005 est.)

Source: <https://www.cia.gov/library/publications/the-world-factbook/geos/ml.html>

Social profile

With approximately 16 million inhabitants, Mali is ethnically composed of groups, of which the three largest are the Mande 50% (Bambara, Malinke, Soninke), the Peul 17%, and the Voltaic 12%. The lesser groups are the Songhai 6%, the Tuareg and the Moor 10%, and other 5%. Religiously, however, the country is 90% dominated by Muslims with Christians constituting only 1% and other indigenous beliefs 9%. Given the dominance of the Muslim population and recent al-Qaeda and other extreme fundamentalist and militant threats the government faces the growing challenge of preventing the country from breaking apart along ethnic and religious lines. In the far north, there is a division between Berber-descendent Tuareg nomad populations and the darker-skinned Bella or Tamasheq people, due the historical spread of slavery in the region. An estimated 800,000 people in Mali are descended from slaves. Slavery in Mali has persisted for centuries. The Arabic population kept slaves well into the 20th century, until slavery was suppressed by French authorities around the mid-20th century. There still persist certain hereditary servitude relationships, and according to some estimates, even today approximately 200,000 Malians are still enslaved (Rick, 2012).

Although Mali has enjoyed a reasonably good inter-ethnic relationships based on the long history of coexistence, some hereditary servitude and bondage relationship exist, as well as ethnic tension between settled Songhai and nomadic Tuaregs of the north. Due to a backlash against the northern population after independence, Mali is now in a situation where both groups complain about discrimination on the part of the other group (Hall, 2011). This conflict also plays a role in the continuing Northern Mali conflict where there is a tension between both Tuaregs and the Malian government, and the Tuaregs and radical Islamists who are trying to establish sharia law (Hirsch, 2012).

Mali's population has increased from 12,666,987 in 2009 to 16,455,903 in 2014 (the 33th. highest in the world) as the growth rate has arisen from 2.7% to 3% respectively in spite of the effects of political turbulence, draughts and excess mortality due to AIDS and high infant and maternal mortality rates. The national sex ratio is 0.95 male/female in 2014 although both sexes have improved life expectancy at birth:

male from 48.38 years in 2009 to 53.12 years in 2014 and female from 52.38 years to 56.83 years respectively. Remarkably, the national life expectancy was only 54.95 years placing Mali at 206 in world comparison. Remarkably too, maternal mortality remains high at 540 deaths /100,000 live births (2010), the 18th highest in the world.

Even with health expenditure at 6.8 % of GDP (2011) there is only 0.08 physicians (2010) and 0.1 beds (2010) for every 1,000 population. Drinking water source has improved for 90.9% of the urban population and only for 67.2% of the rural population (2012). By contrast, improved sanitation facility access only benefits 21.9 per cent of the population. For 64.7 % of urban and 78.1% of rural population their sanitation facility remains unimproved (2012). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial and protozoal diarrhea, hepatitis A and E, and typhoid fever, vector borne diseases such as malaria and dengue fever, and respiratory related diseases such as meningococcal meningitis. Undernourishment has seen 27.9 % (2006) of Malian children under the age of 5 years underweight, the 23th highest in the world. Fortunately, the current adult prevalence rate of HIV/AIDS is only 0.9 % (2012) the 50th highest in the world. A total of 100,300 persons (2012) lived with this disease the 44th highest in the world, and 4,900 deaths in the country were due to HIV/AIDS in 2012 indeed the 41th highest in the world.

Urbanization increases from 32 % of total population in 2008 to 34.9 % in 2011. Education expenditure of 4.8% of the GDP (2011) only manages to produce a not very impressive national literacy rate of 33.4% (2010) for the population aged 15 and over. Rather shockingly the female literacy rate in 2010 is only 24.6% down from 39.6% in 2003 while that of the male goes down a little from 53.5% to 43.1% for the same years. Females enjoyed a school life expectancy of 8 years as compared to 10 for males (2012).

Given a less than adequate span of proper education child labour – the employment of children ages 5-14 – which totaled 1,485,027 or 36% (2010) is significantly higher than Kenya’s 26 % (2000).

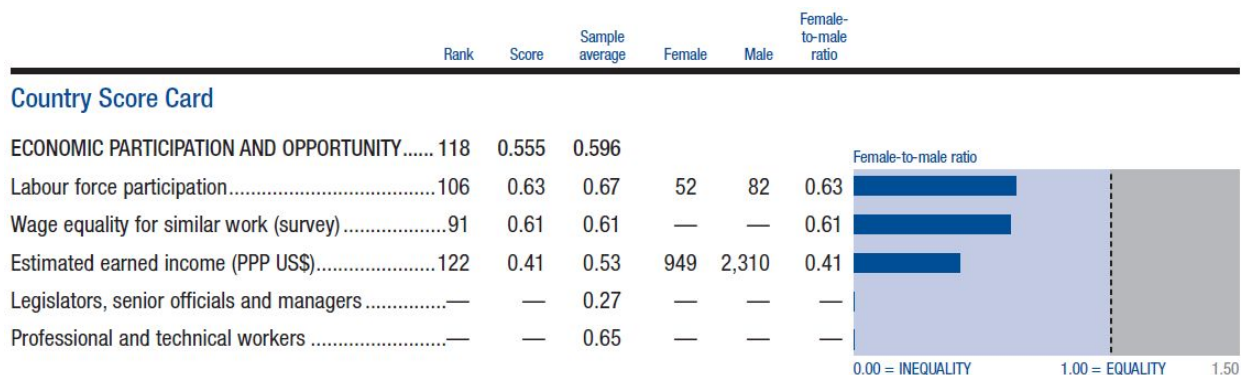
State of socio- economic participation of women in the country

Mixed women empowerment characterizes the state of socio-economic participation of women in contemporary Mali. The overall score for economic participation and opportunity for women in the labour force decreases slightly from 0.597 in 2009 to 0.555 in 2014 . The women’s estimated earned income, nevertheless, has improved from USD 842 to USD 949 an increase of Only 12.7% for the same years (Table 1).

Table 1. Gender inequality in economic activity

Gender Gap Subindexes	Rank	Score	Sample average	Female	Male	Female-to-male ratio
Economic Participation and Opportunity	93	0.597	0.594			
Labour force participation	105	0.57	0.69	38	67	0.57
Wage equality for similar work (survey)	26	0.74	0.66	—	—	0.74
Estimated earned income (PPP US\$).....	32	0.66	0.52	842	1,284	0.66
Legislators, senior officials, and managers.....	89	0.25	0.30	20	80	0.25
Professional and technical workers.....	—	—	0.84	—	—	—

Source: <http://www.weforum.org/pdf/gendergap2009/Mali.pdf>



Source: http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf (p.258)

Women, nevertheless, remain the more hard-pressed when it comes to coping with livelihood and liveability challenges. For instance, burdened with the task of being a single bread-winner Malian women who are mostly illiterates often face the difficulty of accessing adequate capital, effective marketing and competent management. Being at the receiving end of the aftermaths of political and military conflicts Malian women often find themselves confronted with the challenge of reviving and rehabilitating their spirit and will to survive and to carry on caring for their family.

Best practice project 1: Kiva person-to-person micro-lending project, Mali

Project initiator, location and background

Kiva is the world's first person-to-person micro-lending website, empowering individuals to lend to unique entrepreneurs around the globe. Since its birth in October 2005 Kiva has grown from a small personal project to one of the world's largest microfinance facilitators, connecting entrepreneurs with millions of dollars in loans from hundreds of thousands of lenders around the world (<http://www.kiva.org/>).

Kiva's field partners in Mali is Soro Yiriwaso (which means “fructify the revenues of the home” in Bambara), which targets the most underprivileged group in Malian society, rural women. Its mission is to increase economic opportunities for disadvantaged Malian entrepreneurs, particularly women. Soro Yiriwaso is a registered Malian non-profit organization which uses credit group guarantee loan system developed by Save the Children. They also offer individual loans to good customers.

Soro's objectives are to facilitate access of disadvantaged women to the resources and services necessary to grow their income generating activities, to support co-operation between members of the association; and to promote the economic and social education of women (Table 2).

Table 2. Some facts and figures about Soro Yuriwaso operation

Field Partner:	Soro Yiriwaso, a partner of Save the Children
Field Partner Risk Rating:	★★★★☆
Time on Kiva:	22 months
Kiva Entrepreneurs:	5723
Total Loans:	\$1,148,000
Interest & Fees are Charged:	Yes
Delinquency Rate:	0.00%
Default Rate:	0.00%

Loans to Women Entrepreneurs	88.59%
Average Loan Size	\$201
Average Individual Loan Size	\$652
Average Group Loan Size	\$976
Average Number Of Entrepreneurs Per Group	6.2
Average Time To Fund A Loan	4.37 days
Average Dollars Raised Per Day Per Loan	\$45.90
Average Loan Term	6.85 months

Source: <http://www.kiva.org/about/aboutPartner?id=78>

Project design

Field Partners approve and disburse a microloan to an entrepreneur in their community. They take a picture of the entrepreneur and write down the entrepreneur's story. The Field Partner uploads the entrepreneur's profile to Kiva's website. The profile, if it's not in English, is translated by one of Kiva's hundreds of volunteer translators. After translation, the profile appears live on Kiva.org. Lenders then browse the entrepreneurs' profiles and choose someone to lend to, using PayPal or their credit cards.

Kiva provides the funds to our Field Partners by aggregating the loan funds from all contributing lenders. Most Field Partners then use the Kiva lender funds to backfill the loan they've already disbursed to the entrepreneur. Disbursements can happen up to 30 days before, or 30 days after a loan request is uploaded to the Kiva website.

Over time, the entrepreneur repays her loan. The Field Partner collects those repayments and lets Kiva know if a repayment was not made as scheduled. Kiva gives Field Partners the option to cover both currency losses and entrepreneur defaults.

To speed things up and to minimize the number and expense of wire transfers, Kiva works on a net billing system. This means that, for any given month, we subtract the amount of repayments that a Field Partner owes to Kiva lenders from the amount that a Field Partner fundraises for entrepreneurs on Kiva. If the balance is positive, that means that the Field Partner has raised more than they need to repay, and Kiva uses those funds to credit the lender account with the repayments due to him/her. If the balance is negative, then the Field Partner has 30 days to send Kiva a payment for the balance. As soon as Kiva receives that payment, it uses those funds to credit the lender account with the repayments due to him/her. Repayment and other updates are posted on Kiva and emailed to lenders who wish to receive them. When lenders get their money back, they can re-lend to another entrepreneur, donate their funds to Kiva (to cover operational expenses), or withdraw their funds to their PayPal accounts (<http://www.kiva.org/>).

Kiva is constantly working to make the system more transparent to show how money flows throughout the entire cycle, and what effect it has on the people and institutions lending it, borrowing it, and managing it along the way. To do this, we are using the power of the internet to facilitate one-to-one connections that were previously prohibitively expensive. Kiva creates an interpersonal connection at low costs due to the instant, inexpensive nature of internet delivery.

Project impact



Fig. 2. Soro Yiriwaso's new facility in the Cité UNICEF neighborhood of Bamako

Soro, which is currently headquartered in small town called Bougouni, has just constructed its first facility in Bamako (Fig. 2). It sends a bold message to its target population: we are HERE, for YOU, and we are not going anywhere.

The women of Benkadi group are all married and on average 26-years old with three children. Most live with their immediate marital families. Their homes are in Sokoura-East, one of the neighborhoods of Dioila (one of the prefectures of Koulikoro, the second-largest administrative region of the Republic of Mali). The women got to know each other through business relationships built around selling clothing, which is their main activity. Intending to strengthen their businesses, the women decided to become part of the microfinance institution Soro Yiriwaso and in 2009 were on their fifth loan. All of the previous loans were successfully repaid. They are planning to buy 100 bolts of fabric from Bamako (the Malian capital) from wholesalers. The bolts of fabric will be cut into three sections and sold on credit in Dioila's market to customers including both men and women. They plan to make a profit of 50,000 Francs CFA from this loan and each one envisions using this money for health and education costs for their children (<http://kiva.org/>)

Best practice project 2: Islam relief, widow and women- headed households micro credit projects, Mali

Project initiators, location and background

Islam Relief, Mali (<http://www.islamic-relief.ch/irv19/spip.php?article118>). Founded in 1984 in Birmingham (Great Britain), where it has its international seat, Islamic Relief is a Non governmental Organization (NGO) which helps the poorest populations of the world. Being the first Muslim humanitarian organization of Europe, Islamic Relief was created by two students in medicine of the University of Birmingham, following the famines which devastated sub-Saharan Africa. It was expanded in 1988. By 1992-1993, numerous offices in Europe were established in Albania, Germany, Belgium, Bosnia, Croatia, France, Holland, Italy, Switzerland, as well as in the United States.

Mali is a landlocked West African country with 10.6 millions (2009) people and a 3% annual natural population growth rate for 2.2% annual economic growth rate. Because of the lower level of the country's social, economic development basic indicators, Mali in 2009 was ranked 166th out of 169 the

United Nations human development index : 70% of the citizens don't have access to education (mostly women and girls), 50% have access to clean water and only 8% has access to basics sanitation infrastructures. Women are highly affected by the poverty, especially widows and their children, while being the backbone for the development of the country.

Given this lagging poverty trend amongst the host families of the orphans as well as other families headed by women, it appears that there is no self funding capacity to support these families and especially the orphans' sponsored by the one-to-one programme if for any reason the sponsorship is being terminated. This support will help the sponsored orphaned children when they reach their 18 years old to complete their future studies in stable income and environment. Therefore, Islamic Relief undertook to plan the present income generating project to strengthen partners' households' families economies.

Project design

The general goal of the project is to assist widows and women headed households, through the provision of micro credits in order to improve their living conditions. Three specific objectives also have to be met 1) building the institutional development and management capacities of 30 widows associations through restructuring and training activities ; 2) strengthening household's internal organization and economic management skills regarding orphans ; and 3) increasing household's income through funding Income Generation Activities (IGA) to ensure that orphans' socio-economic basic services requirement are actually satisfied. For this project, Islamic Relief set to establish 30 micro credit groups , deliver defined structured credit training to the 30 credit groups, train the staff and beneficiaries in business development, and distribute loans.

Project impact

It is estimated that 600 households (about 3600 persons) would benefit from the programme activities. The project has started in May 2005 and is ongoing. The budget amounts to 109'000 USD for 2005 (<http://www.islamic-relief.ch/irv19/spip.php?article118>).

Best practice project 3: The Mali Initiative for women's microcredit program

Project initiators, location and background

The Mali Initiative is a non-profit network of committed individuals and organisations whose vision is that human potential all around the world could be unleashed to create a sustainable world. Through friendship and equal partnership, it assists communities from around the world to turn their dreams and aspirations of sustainable development into reality (<http://www.mali-initiative.org/default.asp?ArtLINK=000&NavART=1>).

Project design

Local people in developing countries such as Mali have great potential that should be utilized in development. Mali Initiative celebrates sustainable development project ideas created, managed and led by local visionaries. Through supporting such local visionaries in this 'aspiration development approach', sustainable development can be achieved. The Mali Initiative's approach is unique because it uses local knowledge and networks, promotes sustainability through long-term; partnerships and friendships, believes in the potential of local people, requires and supports community contribution and ownership, and adopts entrepreneurial acumen to deliver social objectives with smart solutions. For the women's

microcredit programme The Mali Initiative invested AUD\$10,000 into starting up the micro credit in 2006 and since the program has grown to benefit about 100 women.

The Micro Credit works in the following manner : Women friendship groups form a group of a max 10 women . Each group selects president . This president collects repayments on the 1st Sunday of every month . When a group approaches the micro credit program they must agree to the condition that they will start an enterprise with the money and live in Kalabankoro Kulaba and Kalabankoro Heremakono area. Two local women leaders do the training to show how to manage money before each new cycle so women know how to manage and develop their enterprise. The borrowing happens in cycles of 8 months. A women who borrows 50 000 CFA +20% interest, divide this by 8 months and that is what she pays every month. Her repayments must be made by the end of the cycle (8 months). Salary of the programme manager and data entry payments come from the interest made. When the cycle has finished, a new cycle starts. Women can increase their borrowing at the start of each cycle by 5000CFA.

Project impact

In 2005, The Mali Initiative was approached by a group of women from the community of Kalabankoro (30km from Bamako the capital) to help them set up a micro credit program for underprivileged women in the area. The women spoke at length about the challenges of being a woman in Mali, one of the poorest countries in the world. With little or no income, these women have the responsibility of having to raise their children, send them to school, keep them healthy, feed them and look after the family home. The women felt that a micro credit program would help better deal with their challenges.

Since 2004 over US\$400,000 has been raised and went directly – without overhead costs – towards building a primary school in Kalabankoro (on the outskirts of Mali's capital, Bamako) (2005, led by Youchaou Traore), expanding the school to include a secondary school (2006, led by Youchaou Traore), launching a micro credit organisation for women (2006, led by Association de Lumiere), providing vocational and literacy training for street kids (2007, led by Youchaou Traore), improving the school's facilities by adding a library and computer room (2007, led by Youchaou Traore), building and equipping a community health care centre (2007, led by the Kalabankoro Community), expanding and turning the computer room into an internet café, so that the kids and teachers can access the worldwide web (2008, led by Youchaou Traore), and constructing two class-rooms in rural Niamana village (2008, led by Karim Traore)

There has been much progress over the three years it has been running. The number of women participants which started with 65 has in 2009 become 100. The loan repayment rate is 99% .First loans given to each woman were between 5000- 15000CFA (AUD\$12.5 – \$37.5). Now each woman can get between 50 000-150 000 (AUD\$125 – \$375). This is reflected in the growth of their businesses. The local market of Kalabankoro Heremakono is thriving because of micro credit and women starting new enterprises. Enterprises include food stalls, fruit and vegetable sellers, shoe sellers and cake makers. In the current cycle 5 725 000 CFA (AUD \$14, 312) has been distributed to women. This will be repaid by the women over 8 months and will generate a benefit of 829 000CFA (AUD\$2072) to be reinvested into the program's capital. In July 2009, the Mali Initiative has invested again into the microcredit program to allow more women to join and to professionalise the programme so it lasts for a long time (<http://www.mali-initiative.org/default.asp?ArtLINK=000&NavART=1>).

Conclusion

Socio-economic empowerment projects have enabled disadvantaged Malians to cope better with their livelihood and liveability challenges. Physical and mental health is pre-requisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Malian cases point to the fact that respect for the women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on illiterate women, on remotely located women, on chronically neglected and physically disabled women adds value to the projects.

The Malian experience also underlines the vital role of prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, sometimes with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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