



## Mali - Enhancing farmers' knowledge on child labour and increasing access to financial services through women's groups



### Responds to the following criteria

- ▶ Responsiveness
- ▶ Replicability
- ▶ Innovation
- ▶ Effectiveness



### Main stakeholders

Ministry of Economy and Finance; Professional Association of Decentralized Financial Systems in Mali (APSPD); Centre for the Promotion and Support of Decentralized Financial Systems (CPA/SFD); International Fund for Agricultural Development (IFAD); Advice and Support for Basic Education NGO (CAEB); VIA Mobile (VIAMO); Orange Mali; Network of Micro-Institutions for Growth (RMCR); Malian Company for the Development of Textiles (CMDT); Confederation of Cooperative Societies of Cotton Producers.

## ▶ Description

Through the local NGO Advice and Support for Basic Education (CAEB) in Mali, ACCEL Africa enhanced the capacities of female farmers in the lower tiers of cotton and gold supply chains on financial education, good agricultural practices and income-generating activities.

First, a study was carried out to identify the most profitable activities farmers could undertake depending on the season. Accordingly, the most profitable sectors to invest in financially were identified. This study was carried out by CAEB which also helped in identifying appropriate village savings and loans associations (VSLAs).

In parallel, **a mobile service provider VIA Mobile (VIAMO), built the capacities of female farmers and field agents on child labour through a digital e-learning platform, accessible from basic mobile phones.** The platform provided awareness training on the causes and consequences of child labour, and on financial education by applying Interactive Voice Response (IVR) technology, and accessible by dialling 37-321 from any phone and free for Orange Mali's clients. CAEB ensured that the identified beneficiaries of the project received training on the use of this digital platform. **Female farmers were trained on how to access the platform and the information available on it,** including how to manage funds, understand risks

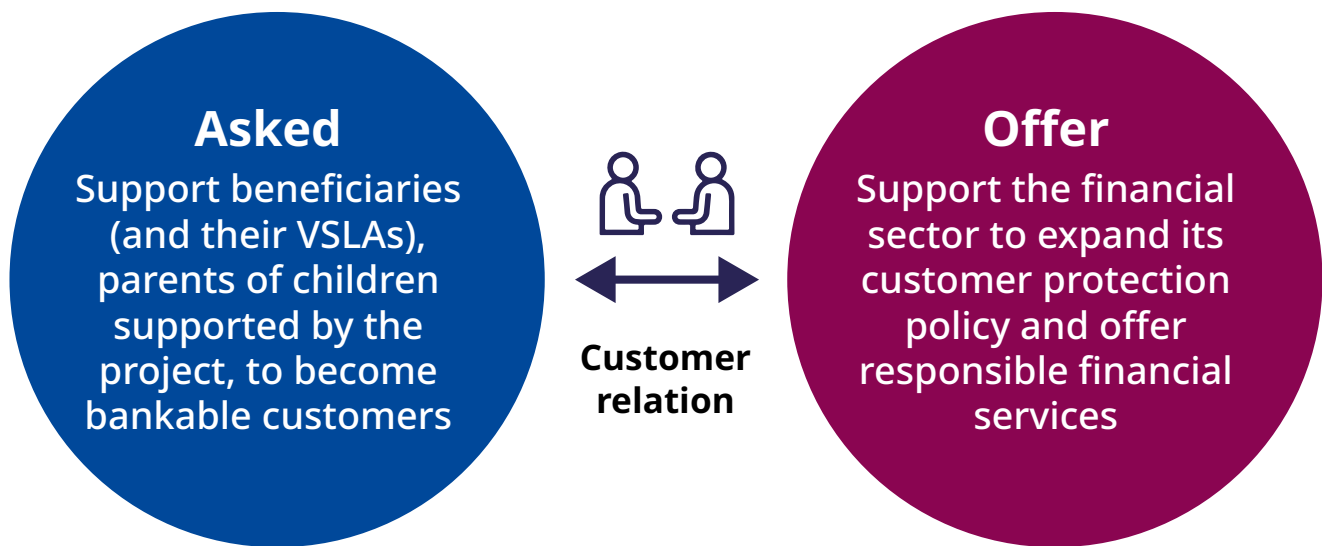
and make profits. In addition, they were able to access information on child labour.

**Having been trained, these female farmers were then linked by CAEB to a financial service provider, Réseau de Micro Institution de Croissance et de Revenus (RMCR),** identified by the project. RMCR is a microfinance institution with a very social mandate and is a member of Vision Fund Network. RMCR presented its services to all ACCEL Africa beneficiaries, members of VSLAs, and assessed their loan applications as a group. As a result, RMCR disbursed 277 individual loans to female members of 13 VSLAs. On average each individual loan was of US\$110.

**The VIAMO platform also offered digital training on child labour to field agents,** including nine loan officers of RMCR. RMCR could then offer their services to VSLA members while integrating child labour mitigation measures.

This project mainly showed good progress in the cotton sector and therefore the aim now is to extend it to the gold mining areas. **The aim is also to upstream and sustain the practice with other national bodies and partners** such as the Ministry of Finance. This good practice and its model of intervention is summarized in figure 1.

► Figure 1. Intervention model



1. **CAEB:** NGO that strengthens the operational capacities of beneficiaries (and their VSLAs) in the conduct of income-generating activities
2. **VIAMO:** Technology platform that builds capacity on financial education and child labour (service 321)

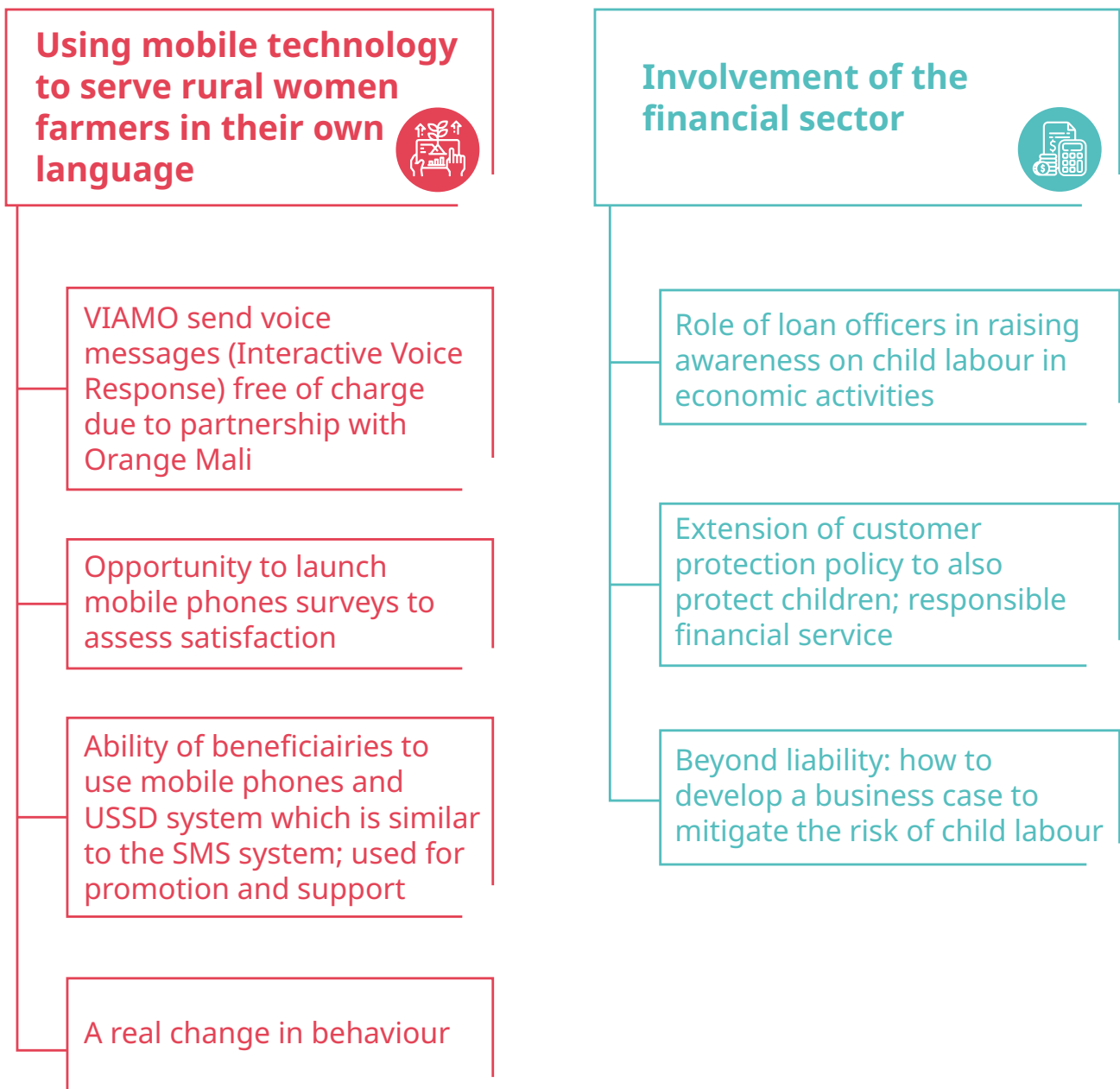
3. **RMCR:** Microfinance Institution that offers financial services to beneficiaries via their VSLAs
4. **VIAMO:** Technology platform that builds capacity on child labour to RMCR officers and others (distance learning)

**CPA/APSFD/MEF/FIDA:**  
National party; adherence to national policies for scaling up

## ► Process

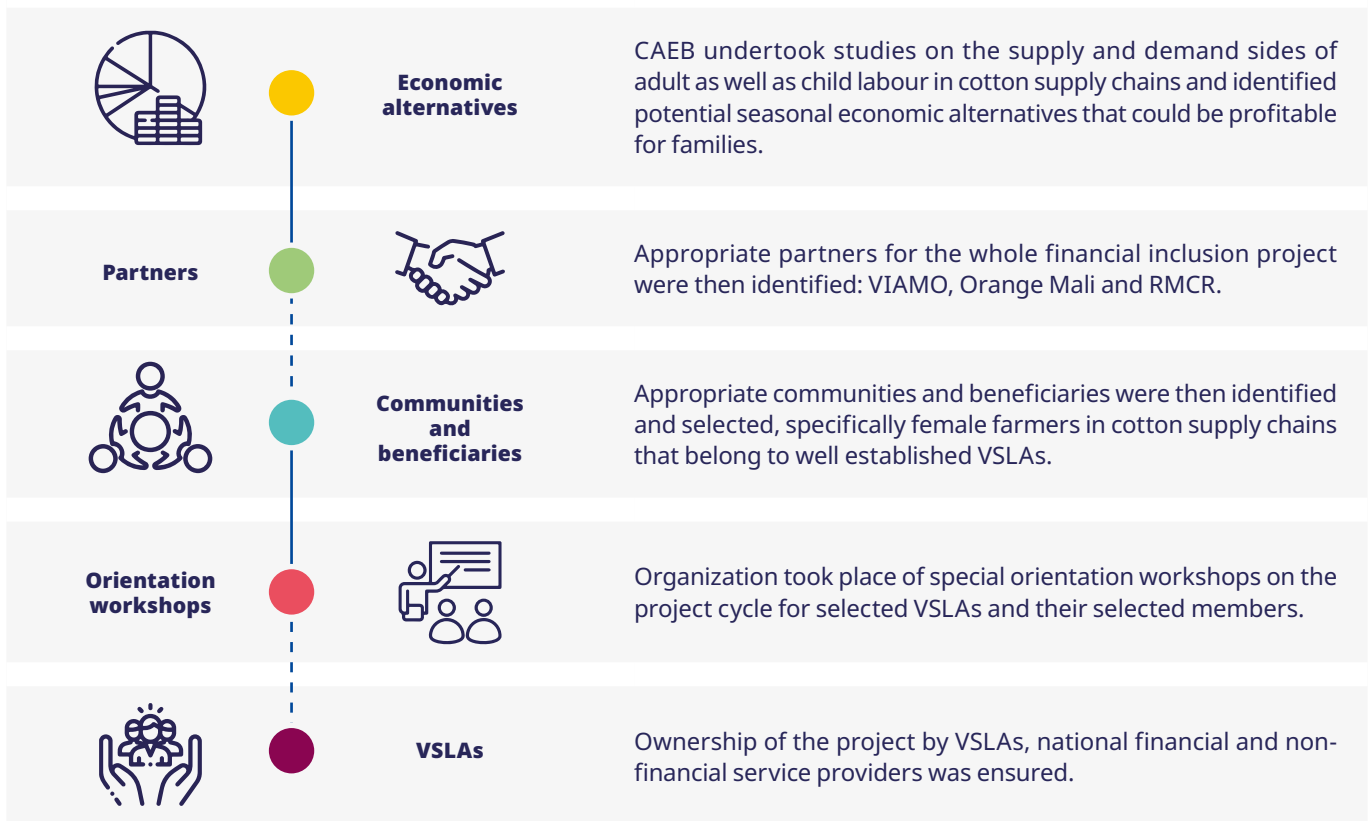
Before going into the exact steps undertaken within the framework of this good practice, it is important to state its innovative approach in tackling some of the root causes of child labour. Its innovation mainly lies in two components; on the one hand, **the involvement of the financial sector**; and on the other hand **its linkages with rural populations through microfinance institutions using mobile technology and using their own local language**. Their respective subcomponents are further identified in figure 2.

► Figure 2. Innovation model

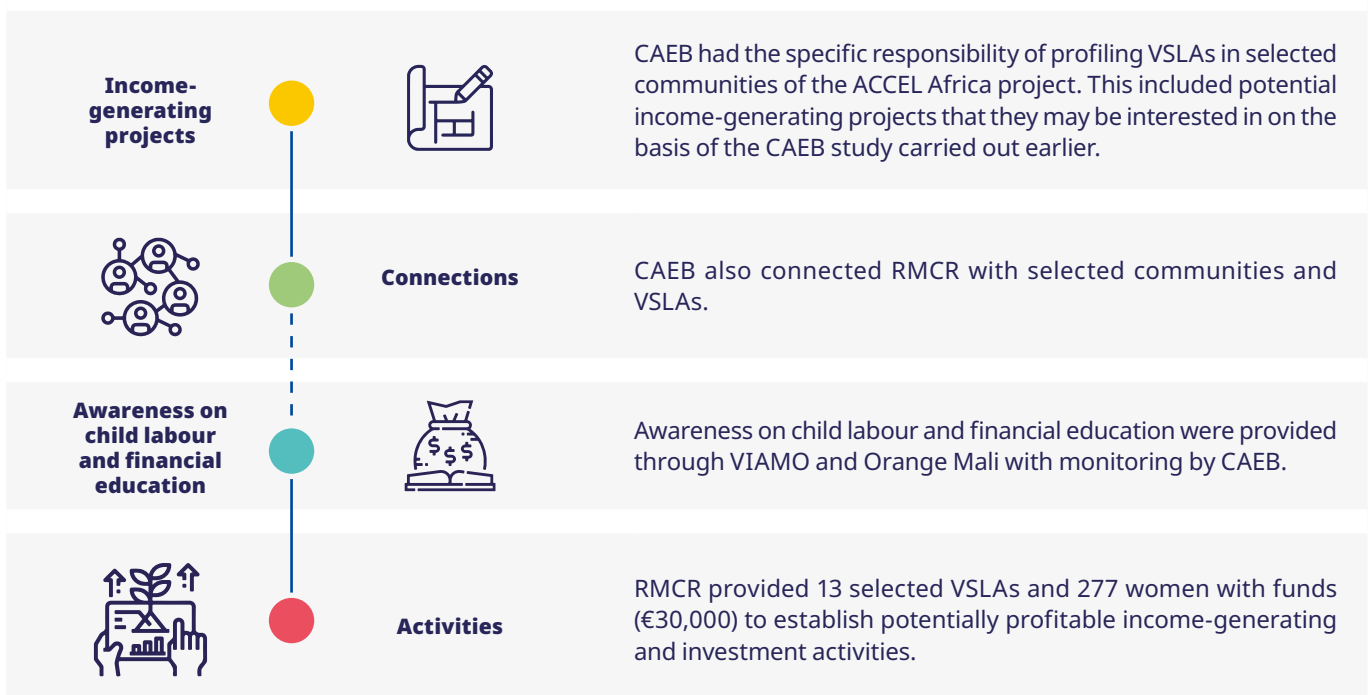


As for the precise project steps, they were divided into **three main steps** and subsequent processes: **preparation, implementation and planning for extension**, elaborated below.

## Preparation

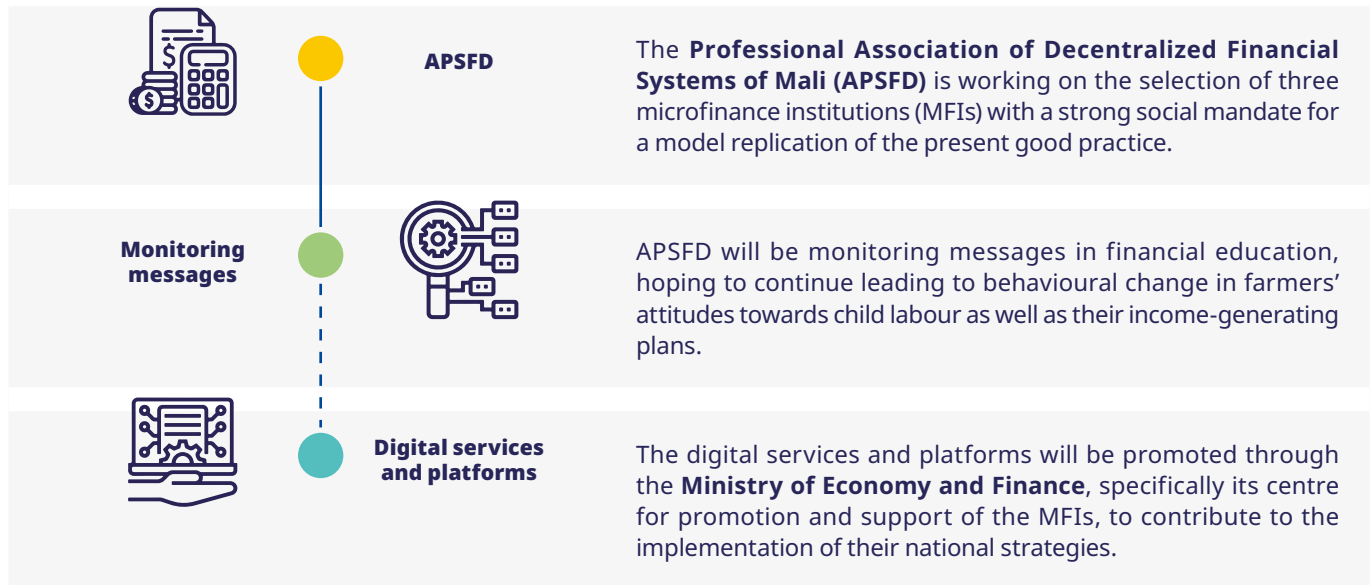


## Implementation



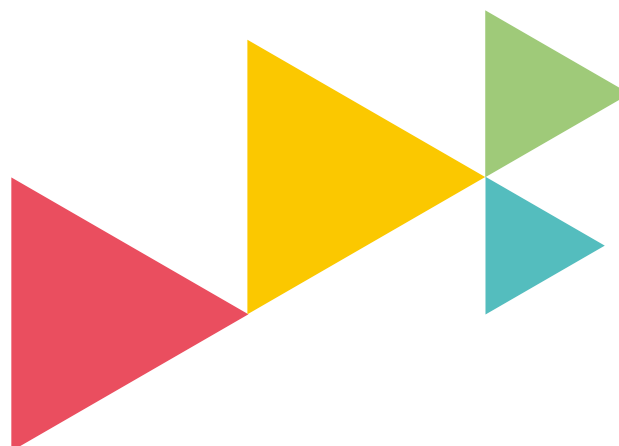
## Extension

Within the drafting period of this report, preparations are being taken for extending this practice to a further number of cotton farmers as well as to workers in the gold mining areas. To undergo this extension, the following steps are taking place:



As is clear from the example provided above, clear steps are identified in the full cycle of financial inclusion specifically for women and women's groups at the lower tiers of workers and supply chains. Moreover, the project is at the stage of:

- i) **institutionalizing and sustaining these digital solutions into the entire financial sector in Mali;**
- ii) **strengthening other financial services as well as social protection schemes** such as including agricultural insurance and health coverage as in Côte d'Ivoire;
- iii) **duplicating the experience in gold mining areas** through ACCEL Africa project;
- iv) **duplicating this specific experience with the ILO CLEAR Cotton project;**
- v) **integrating child labour into major financial inclusion and client protection policies;** and finally
- vi) **sharing the experience with other NGOs and social development funds in Mali and elsewhere.**



► Figure 3. Participants learning how to navigate through the 37 321 service





## ► Enabling factors

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- 1 The presence of already organized women's groups such as the village savings and loans associations (VSLAs), which play a self-organized financial role at the local community level.
  - 2 These local organizations include female workers at very low tiers of the supply chains and therefore can be used to extend this practice to other cotton-growing and/or production areas, as well as other sectors where child labour is prevalent.
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## In brief

It was clear from this good practice that **digital platforms and digital awareness raising on child labour and financial education is a highly innovative and effective means to address one of the major root causes of child labour: poverty.** Moreover, approaching women in this way has been extremely helpful, as it facilitates their access to financial education and all related information on how to establish and manage potentially profitable income-generating activities whilst being at home and working in nearby farms. The obstacles of transportation and making specific timings for training sessions away from home and their communities are removed with this practice.

Moreover, **it teaches women how to think and become clients, whereby they can attract further funds and enhance their economic activities, allowing them to become more independent.** At the same time, it poses a significant change in the behaviour as well as the operations of local as well as national financial service institutions.