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WOMEN'S ECONOMIC ACTIVITIES AND CREDIT OPPORTUNITIES

IN THE OPERATION HAUTE VALLEE (OHV) ZONE

MALI

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KEY TO ACRONYMS

- AV Association Villageoise (Village Association)
- BMCD Banque Malienne Crédit et du Développement (Malian Bank of Credit and Development)
- BNDA Banque Nationale de Développement Agricole (National Bank of Agricultural Development)
- CAR Centre Animation Rurale (Rural Animation Center)
- CFAR Centre Formation des Animatrices Rurales (Training Center of Rural Women Leaders)
- CLUSA Cooperative League of the United States of America
- CMDT Centre Malien Développement Textile (Malian Center of Textile Development)
- DHV Développement Haute Vallée (Development Upper Valley)
- DNAFLA Direction National de la Formation Linguistique Africain (National Direction for African Linguistic Training)
- DRACOOOP Direction Regionale d'Action Cooperative (Regional Office of Cooperative Action)
- DRSPR Division de la Recherche Scientifique de la Production Rurale (Division of Scientific Research for Rural Production)
- EURO ACORD Euro-Action Cooperative Regionale de Développement (Regional European Action Cooperative for Development)
- GRM Government Republic of Mali
- IFAD International Fund for Agricultural Development
- ILC International Labor Organization
- OHV Opération Haute Vallée (Operation Upper Valley)
- PAM Programme Alimentation Mondial (World Food Program)
- UNICEF United Nations International Children's Education Fund
- UNFM Union Nationale des Femmes du Mali (National Women's Union of Mali)
- USAID United States Agency for International Development
- ZER Zone Extension Rurale (Rural Extension Zone)

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EXECUTIVE SUMMARY

The objective of this research was to respond to in-country assessment of credit needs of rural women. The United States Agency of International Development (USAID) in Bamako, Mali contracted the Consortium of International Development/Women in Development to conduct a study of women's economic resources and credit opportunities in the southern zone of the upper valley of the Niger River (Operation Haute Vallee OHV). An Agricultural Economist and a Rural Sociologist, in a two part study, provided USAID and the Government of the Republic of Mali with information on women's credit objectives for the design and implementation by the Cooperative League of the United States (CLUSA).

The role of the Agricultural Economist in the OHV zone was:

- 1) the development of a data base on rural women's economic activities and credit needs;
- 2) the analysis of actual and potential economically significant income generating activities of rural women;
- 3) the identification of and recommendations of avenues to facilitate rural women's entrance and access to credit.

The development of a data base first required expanding the definition of economically active in order to recognize women's contributions. Previous definitions were redefined to include small scale, self-employed enterprises of the informal sector. In addition, cultural roles, indigenous infrastructures were considered.

To establish a data base on rural women's economic activities, the women in the sample were asked to identify both economic and socially beneficial activities. The top three activities highlighted were farming (41%), shea nut production (25%), and commerce (30%).

Once certain economically profitable activities were identified, operational and fixed costs accounts were disclosed to reveal the costs and procedures involved. Cost benefit analysis compared fourteen enterprises of the commerce category in order to determine their viability and profit margin. The profit margin ranged from 2 cfa to 1875 cfa (fru fru, fried flour, yuga yuga), U. S. equivalent of .4 to 4.00.

Spending practices of money earned further indicated economic intentions. For this report monetary uses were separated into three categories: long term investment, consumption, and social security. According to this definition 69% of the women sampled directed their earned money to long term investment, where commerce comprised 35%.

Women were asked to respond to what credit measures facilitate and increase the potential of their work. The overwhelming response (59%) cited farm equipment as the greatest assistance. Oxen and plow were rated at 42%, while fertilizer and herbicide constituted 17%. Second choice for credit assistance was grinding mills and shea nut presses (34%). The third choice was again oxen and plow for 25%.

In the absence of these or other credit measures, women have developed their own organizational network to counteract their constraints. The most important of these support systems is the women's local associations, the 'tontines'.

These informal savings and loans associations demonstrate how women use credit, save and deposit earnings, as well as emphasize the importance of social ties. The networking generated throughout the village and extended community is perhaps the single most productive solution to obtaining credit. Interviews with rural Malian women revealed that reliance on friends and their ability to mobilize necessary capital is the foremost factor in providing women with access to credit. Friends, for a credit source, ranked highest with 23% for first choice, 37% for second choice and 32% for third choice.

Given the current restrictions women face in obtaining formal credit sources, and the inadequacies of depending entirely upon informal sources, there is a need to plan and design programs which better serve women's potential.

Examples of credit projects reviewed for this research provides some insights and suggestions for efforts to improve women's access to capital. Certain aspects of these sources are particularly appealing to mimic in design:

- *Building upon indigenous infrastructures for organization into (pre) cooperatives, associations;
- * Broadening of the concept of collateral to include guarantees by reference of community members;
- * Flexible repayment plans;
- *Establishing revolving funds from which loans are provided for initiating other projects;
- *Training in cooperative functions (improving production techniques, organization, accounting, market assessment, literacy);
- * Facilitating access to funds due to proximity of borrower and lender.

A variety of other existing resources and infrastructures which presently develop strategies for incorporating women into credit programs are concentrated in the OHV zone (sector Ouelessebougou). Four services in particular serve as resources of expertise, facilitators to greater exchange and contact, and should be developed and incorporated into OHV's and CLUSA's credit cooperative objectives. The four are CFAR, CAR, OXFAM, and Peace Corps.

Summary of Recommendations;

- *Follow up on the economic literacy and numeracy booklets, accounting techniques, and design in cooperation with DNAFLA and CFAR, as discussed in November 1988;
- * Integrate cooperative literacy manuals in the training of leaders of Village Associations and (pre)cooperatives. Materials available at DNAFLA ;
- *Collaborate Small Development Enterprise (SED) training programs with Peace Corps. Implementation at both 'stage' training and village sites;
- *Coordinate credit programs with Oxfam. Consult Oxfam on agricultural techniques, develop upon established Manding contacts;
- *Define responsibilities and implementation of activities between OHV and CLUSA under DHV;
- *Determine financing responsibilities between OHV and CLUSA especially with regard to women's credit and agricultural activities;
- *Define an outreach program toward women. Specifically, identify appropriate methods to incorporate women;
- *Establish an implementation period with a specific base number of woman participants in order to reach the anticipated 1,000 women members;

- *Project an annual incrementation of women participants over the five year period;
- * Hire a woman coordinator to develop existing and new training programs specific to women in a Moslem country;
- *Coordinate CLUSA's agricultural training with OHV agents and literacy trainings with DNAFLA, OHV and CFAK efforts;
- * Offer farm equipment and material developed for village women with regard to (smaller) field size, and crop selection;
- *Hire women field agents to develop upon rural women's small business enterprises;
- *Develop upon the informal indigenous groupings and networks as an avenue to credit dissemination.

INTRODUCTION AND BACKGROUND

Formal financial institutions in developing countries of West Africa have proved ineffective in addressing the requirements of rural farmers. In response, development services have begun to offer innovative, small loan programs directed specifically at rural farmers.

In development project analysis, the issue of the gender division of labor in households, farming and economic activities has figured more prominently in recent development schemes. Studies in West Africa show women representing a significant portion of this rural population. Women constitute 46% of the African agricultural labor force; provide water, fuel and farm management for 40% of African farms, and produce 90% of subsistence food (AID 1980:18). In addition, women demonstrate managerial skills, and household economics through agricultural production and marketing enterprises (White 1983). Studies show that where women are actively engaged, projects are more likely to succeed than when women are not directly involved (Boserup, 1970; Dixon, 1982). As a result, development services have recognized that women need to be a particular focus of credit programs. Credit possibilities are less available to women than men.

In Mali, there exists six formal credit institutions. Since 1982 private and state organizations have begun to directly and separately address women farmers. Despite the variety of these structures, opportunities for credit continue to be in short supply. Furthermore, while men and women share the need for credit, women face specific deterrents. Certain of these constraints which include illiteracy, travel restrictions, and lack of capital, have denied women the same access to institutionalized finance systems as men. As a result, women have developed their own organizational network.

Operation Haute Vallee (OHV) is one government service extending agricultural credit to rural farmers since 1978. Equipment and materials are directed through village level associations. Credit opportunities are channeled through the 'family' targeting influential farmers usually organized around a cash crop of cotton or tobacco. The motivation underlying this approach is the belief that all family members through interaction and application of their corporate knowledge will benefit. However, this study as well as others have confirmed that the 'trickle-down' assumptions inherent in this approach have not benefitted all members of the family, particularly women who have not been and are not presently direct recipients.

In 1986, CLUSA (Cooperative League of the USA) known in the US as NCBA (National Cooperative Business Association) in conjunction with OHV developed a project offering technical assistance, management, financial services to 228 new and existing village cooperative associations over a five year period beginning October 1988. This project is referred to as Developpement Haute Vallee (DHV). Operation Haute Vallee and CLUSA are to undertake separate economic activities in the OHV region. These projects include credit for animal traction, fertilizer, pre-harvest advances, animal feeding, blacksmiths, irrigation equipment, and a new credit component to be extended to rural women.

In response to the in-country assesment of needs of women, the United States Agency for International Development (USAID) in Bamako, Mali contracted the Consortium of International Development/Women in Development to conduct a study of women's economic resources and credit opportunities in the OHV region. In a two part study, a research team composed of an Agricultural Economist and a Rural Sociologist provided USAID and the Government of the Republic of Mali (GRM) with information on women's credit objectives for the design and implementation of the Developpement Haute Vallee (DHV) and Cooperative League of the United States of America (CLUSA) project.

This report details the activities of the Agricultural Economist from mid June 1988 to mid December 1988. The Rural Sociologist will conduct his study from December to March 1989.

The role of the Agricultural Economist in the OHV region was:

- 1) the development of a data base on rural women's economic activities and credit needs;
- 2) the analysis of actual and potential economically significant income generating activities of rural women; and
- 3) the identification of and recommendation of avenues to facilitate rural women's entrance and access to credit.

This presentation of findings is organized into five parts. Part I presents the research methodology, selection and description of the villages. Part II presents an overview of women's current credit and economic activities. Part III describes the development of a data base on rural women's economic activities. This third section is divided into: a) Perceptions and definitions of economic activities, and b) Constraints on women obtaining credit with arguments for their modification. Part IV details the analysis of economically significant income generating activities of rural women. Part V is presented in two sections. The first section deals with the identification of successful women's credit programs in Mali, while the second section highlights strategies and recommendations for facilitating rural women's access to credit. Part VI contains the questionnaires in both Bambara and English from which this research was derived (Appendix 1); aggregated responses to questions (Table IV); a net-benefit account of 14 economic enterprises (Table V); detailed ranking and aggregated responses (Table VI); Table VII is a listing of capital requirements and costs to undertake those activities. Finally, a bibliography is included for reference.

Ia. METHODOLOGY OF VILLAGE SELECTION AND RESEARCH PROCEDURE

The zone of implementation of OHV is the southern area of Mali including the upper valley of the Niger River. The area covers 31,530 square kilometers, with 477,000 inhabitants in 940 villages and hamlets working in 40,000 household production units. Of these 940 villages, 435 are currently receiving agricultural credit. (PP Outline, Aug 10, 1988 USAID BKO pg 2).

Presently, six sectors form the OHV zone: Kati, Bancoumana, Kangaba, Ouelessebougou, Banamba, and Koulikoro. Of the six sectors Kati, Bancoumana, Kangaba, and Ouelessebougou are the most promising because of rainfall levels in the 800 mm to 1400 mm isohyete, rich soil conditions, and low risk evaluation of repayment. In this southern region, 198 villages presently receive farming loans. Ninety eight percent of cropping loans are applied to rainfed crops, and 100% of credit is applied to crops of cotton and tobacco. In contrast, in the northern sector, Koulikoro has received only 1.8% of the total cropping loans, while no credit has as yet been extended to Banamba north of the 700 mm isohyete (Refer to map Figure 1). Of the total 198 villages concerned, 52 are organized into "Association Villageoise" (AV) where the village is self governing and manages the money borrowed from the National Bank of Agricultural Development (BNDA). For the remaining 148 villages money and credit are arranged through and managed by OHV (PP Draft, June 20, 1988).

USAID and OHV administrators selected Ouelessebougou as the sector in which to conduct this research on women's economic activities and their present access to credit. In consultation with these administrators certain guidelines were developed for narrowing village selection within the Ouelessebougou region. Village associations are selected for study based on the following criteria:

- * Existing infrastructures such as schools, hospitals, maternities, development centers;
- * Men's, women's or mixed centers;
- * Minimum number of literate members
- * Planned or established Village Association
- * Record of credit with OHV or the BNDA (Banque Nationale Developpement Agricole)

According to these guidelines, 30 villages in the Ouelessebougou zone were originally suggested for study by OHV Chief ZERS (Zone of Rural Extension Chiefs). These 30 villages were then charted against 10 additional criteria. These guidelines included access on a principle roadway, market outlets, participatory traditional women's association (ton), active National Political Union of Women (UNFM), non-government organization intervention, presence of Peace Corps volunteers, influence of rural women's training center (CFAR) in Ouelessebougou, market surpluses beyond subsistence for both Bambara and Malenke ethnic populations. These criteria were established in order to more fully incorporate women and address women's issues.

Working with OHV and USAID administrators, four sites were chosen from this field of thirty: two Bambara and two Malenke. After much discussion and several site visits, one set of villages was chosen (1 Bambara, 1 Malenke) that conformed to criteria; a second set was chosen that didn't conform to criteria. The former set was comprised of Sougoula (Bambara) and Kourouba (Malenke), while the latter was represented by Digan (Bambara) and Nyagadina (Malenke). These four villages represented a cross sampling within the OHV zone.

The researcher was based in two of the four village sites (Sougoula, and Nyagadina). Surveys in Bambara, formal/informal interviews, and market feasibility studies were conducted in all four villages. Village profiles were all recorded. Table I describes the demographic and sociocultural resources. Table II presents human resources, and Table III lists material resources of all four villages.

The sample size for the study consisted of 56 women: 20 in both Sougoula and Nyagadina, 8 in both Digan and Kourouba. The women were randomly encountered in the fields, compounds, gardens, markets, and gold mines. Interviews were conducted in the absence of husbands to encourage open responses. However, men were incorporated in discussion to introduce the idea of credit for women, to learn of their opinions and to acquire knowledge of village history. The ages of the women interviewed ranged from 18 to 60. The women between the ages of 18 and 25 are not as well represented as the older women; this is partially due to the fact that women in their first year of marriage move away from their families to their husband's compound, often in another village. During their second year of marriage women tend to move back to their father's compound. Here a woman works on her parents' fields and trains under her mother. During this period women do not participate in the women's village association or engage in separate monetary pursuits. Thus, these women were not counted in the survey. Younger women were also absent due to school enrollment.

The time of study, July to December 1988, coincided with the rainy season and the end of the harvest. Several periods of two to four week rotations were devoted to each of the four villages to allow the different agricultural phases to be reviewed and compared. Fluency in both French and Bambara, and familiarity with Malian culture and customs greatly facilitated the researcher's integration into the village workings, and helped to expand networks and enrich the research context.

Ib. DESCRIPTION OF VILLAGE SITES

Sougoula and Digan, the Bambara villages, are located in the Ouelessebougou zone 90 and 94 kilometers, respectively, from the capital of Bamako. Both villages are along a graded dirt road (laterite) allowing for easy access. Public transportation is available throughout the week. Nyagadina and Kourouba, the two Malenke villages studied, are 84 and 108 kilometers, respectively, from Bamako (Refer to Figure 2 Location map of study sites). A graded road provides access to both. Public transportation is also available throughout most of the week. To travel between the base villages of Sougoula and Nyagadina, several routes are possible. One agricultural route, used by OHV, runs 65 kilometers. However, this secondary road is impassable during the rainy season. Thick gravel and stone steps stretch over 100 kilometers for an alternative backroad. Another roadway of travel follows the main road,

presently under construction. Detours add extra time and distance to the nearly 200 kilometers. The researcher, equipped with a motorcycle, was at the dictate (mercy) of the season. Thus, these four sites were preferred because of access from the field of villages which met the criteria discussed earlier.

Nyagadina offers an extremely small informal market on Saturdays. The market is not attended by others outside the village. The market is conducted under a large mango tree without the customary straw stalls. The merchants are predominately young girls who sell "fru fru" (fried flour, resembling donut holes) and fruit, while the old women sell peanut butter, gombo, and indigenous eggplants. The major market outlet for the area is Dankassa four kilometers or nearly an hour's walk distance. Bancoumana is another large market outlet across the river. To reach Bancoumana, women walk two kilometers (thirty minutes) to the rivers edge, boat across over a kilometer of water for 100 francs (@\$.33) and walk the remaining seven kilometers (nearly two hours) to the market. Kourouba, twenty-four kilometers distant, hosts its own market on Mondays. Kourouba, like Dangassa, is situated near the Niger and Sankorani rivers, and thus attracts traffic from Guinea.

In Bambara, one definition of "sougoula" means market. Yet the village of Sougoula offers no market of its own. Three nearby market outlets however are accessible: Digan which is four kilometers (Sunday); Diako at eleven kilometers distant (Monday) and Ouelessebougou at a distance of eighteen kilometers (Friday). The most substantial of all these markets is Ouelessebougou's.

TABLE I
VILLAGE PROFILE

DEMOGRAPHIC PROFILE OF THE STUDY VILLAGES

	SOUGOULA	DIGAN	NYAGADINA	KOUROUBA
TOTAL POPULATION	831	1053	2690	1089
ECONOMICALLY ACTIVE *	327	913	936	334
ECONOMICALLY INACTIVE+	504	140	1754	755
MALES	404	470	NA++	NA
FEMALES	427	573	NA	NA
PRODUCTION UNITS**	47	54	NA	82

*between the ages of 15-55

+younger than 15; older than 55; newlywed women.

** a household, with an average of 15 members where one half are actively working

++ +figures not available

SOCIOCULTURAL PROFILE

	SOUGOULA	DIGAN	NYAGADINA	KOUROUBA
RELIGION				
MOSLEM	84%	85%	100%	100%
CATHOLIC	16%	15%	0	0
ETHNICITIES				
BAMBARA	95%	95%	0	0
MALENKE	0	0	95%	90%
FULANI	5%(2 PU)	5%(2PU)	5%(2PU)	0
BOZO	0	0	0	10%(3PU)
CASTS				
SMITHS	2 (PU)	2 (PU)	2 (PU)	1 (PU)
GRIOTS	0	0	0	2 (PU)
CLANS	8	10	NA	4
SURNAMES	4	6	6	

Source: McCorkle, Constance Dr., "Farmers Association Study OHV II
Mali IQC PDC 1406 40880.00 Work Order # 7 USAID Dec. 1986

Personal Communication GRM Administrators, OHV
Field Extension Chiefs and Village Leaders 1988.

TABLE II
HUMAN RESOURCES

LITERACY	SOUGOULA			DIGAN			NYAGADINA		KOUROUBA	
	M	F	%	M	F	%	M	F	M	F
FRENCH	10	4	.02	3	2	.00	NA+		NA	
BAMBARA	11	5	.02	10	2	.01	NA		NA	
MECHANICS	3			2			0		0	
SMITHS	3			15			2		7	
MASONS	2			4			4		4	
CARPENTERS	4			5			4		4	
WELL DIGGERS	4			3			3		2	
SCHOOL TEACHERS	3			0			4		11	
SCHOOL DIRECTOR	1			1			1		1	
DOCTOR	1			1			0		1	
TRAD. MIDWIFE	8			3			2		1	
MOD. MIDWIFE	1			0			1		0	
NURSE/HEALTH AGENT	1			0			1		1	
IMAM	1			1			1		1	
PRIEST	1			0			0		0	
SHOPKEEPERS	3			3			3		3	
ZER CHIEF	1			0			0		0	
CHIEF ARRONDISSEMENT	0			0			0		1	
ASSISTANTS	0			0			0		2	
MILITARY GUARD	0			0			0		1	
VETERINARIAN	0			0			0		1	
FORESTER	0			0			0		1	
OHV CHIEF/AGENT	1			0			0		1	
NGO AGENTS	7*			0			0		1**	

*Canadian exchange students

** Peace Corps Volunteer

+ NA information not verified with literacy instructor(s)

Source: McCorkle, Constance, Dr., "Farmers Association Study OHV II", Mali IQC PDC 1406 4088.00 Work Order #7 USAID Dec 1986

Personal Communication with GRM Administrators, OHV Field Extension Chiefs and village leaders 1988.

TABLE III
MATERIAL RESOURCES IN VILLAGE

	SOUGOULA	DIGAN	NYAGADINA	KOUROUBA
FLAWS	25	26	117	60
MULTICULTURES	22	16	58	7
SOWING MACHINES	6	0	35	11
HARROWS	1	0	0	2
CARTS	17	17	33	8
MOTORPUMP	0	0	1	1
PIROGUES	0	0	0	19
ULV SPRAYER	23	3	4	2
T15 SPRAYER	2	6	2	0
CATTLE	52	NA	319	128
DONKEYS	NA	NA	36	18
SHEEP	NA	NA	89	102
GOATS	NA	NA	40	60
HORSES	0	0	2	

Source: Personal Communication with OHV Field Extension Chiefs;
GRM Administrators 1988.

II OVERVIEW OF WOMEN'S CURRENT CREDIT AND ECONOMIC ACTIVITIES

While men and women share the need for credit, women face specific problems, and do not have the same access to institutionalized financial systems as men. As a result women have had to develop alternative strategies and self initiated channels to remedy this situation.

Perhaps the single most productive solution generated by women are organizational strategies. The most important of these support systems is the women's local associations and the networking which radiates throughout the village and extended community. The most apparent village association involving those eligible women is the women's 'ton' affiliated with the national political group the UNFM. Not so apparent are several other women's economic 'tons' also known as 'tontines' (Rotating Clubs).

The women's 'ton' of Nyagadina serves as an example of actual organization and economic structuring. In 1986 OXFAM presented Nyagadina's women's 'ton' with agricultural credit worth 600,000 fcfa (US\$ 2000). Oxfam expected repayment one year after the first harvest (1987), thus payment would begin in 1988. However, the manner in which the money was to be repaid was left to the discretion of the villagers. In March 1987 the women returned 250,000 fcfa (US\$ 833). A year later the women reimbursed Oxfam with 300,000 fcfa (US\$ 1000). Impressed with the scheduling of repayment Oxfam reinvested the 550,000 fcfa (US\$ 1800) in the women's farming system. The Oxfam staff in Bamako purchased three additional plows totaling 120,600 fcfa (US\$ 400) and the villagers purchased six oxen for 437,000 fcfa. The remaining 112,000 fcfa (US\$ 370) is at the disposal of the village, loaned out with a 30% interest rate, as determined by the women. The women do not set a period for repayment other than "when it is found", although a time from pre-rainy season to post harvest is usually allotted.

The repayment to OXFAM was generated by renting out the farm equipment, (total 6 plows, 15 bulls, and 2 sowing machines) for a full days fee of 2500 fcfa to be deposited to the women's treasury. If payment could not be secured by an individual, work rotation days and maintenance of the equipment and cattle were arranged in the following manner. For four days a week the person using the equipment works in another's field who pays for the equipment, the day fee of 2500 fcfa (US\$9.00) to be deposited into the women's treasury. Three days, completing the week, would be devoted to personal farm work, free of charge for having guarded the equipment and cattle. In one month's time, a family has the right to work with the equipment for twelve days. Sixteen days a month 2500 fcfa for equipment fees is deposited into the women's treasury. Overall management and financial arrangements are the responsibility of the women, while the operation of the equipment is conducted by the men.

Another manner in which these women organize economic labor is through weekly group work. Groups of women numbering from six to sixty are hired by a male or female farmer for weeding or harvesting. Each woman is salaried at 150 to 125 fcfa (US\$.50) for each day's labor, to be collected at the end of the harvest and deposited into the women's treasury. Another tactic utilized in the other sample villages is to establish one set fee for engaging the women's 'ton' in field work. This day payment ranges between 7500 to 10,000 fcfa (US\$13 -28.00), divided by all hiring farmers that day, for deposit in

the women's treasury. To be eligible for 'ton' membership, a woman must be at least in her third year of marriage.

In addition to the women's associations affiliated with the UNFM, there are in all sample villages, between 10 and 20 smaller women's groups composed of 10 to 30 participants. Membership is influenced by several different factors, but all are motivated by the same impetus- economic advancement. Women organize themselves in 'tontines' as those engaged in the same activity or enterprise. Other groups are formed by friends of the the same excised or married years. Neighborhood associations are also formed. All these groups undertake a variety of field and craft activities with the purpose of earning money. These 'tontines' also engage in a 'pari'. The 'pari' effectively promotes both saving and borrowing. The intent is to organize "... a group of persons who agree to make regular contributions to a fund, which become the property of each contributor in rotation."(Lewis,1976:50). The weekly amount varies according to the age, and income of the women concerned. The weekly contribution ranged from 100-1000 fcfa averaging 500 fcfa a week. Participants can number fourteen, although membership of eight was more common. For more on women's informal saving associations see Turriffin, 1986 (Mali); Delancy,1981 (Cameroon); Okanjo,1979, Due and Summary, 1979 (Nigeria); Dadson,1981, White,1983, Cuterfulli,1983 (Ghana); FAO,1984 (Upper Volta); Arnould,1984 (Niger).

STRATEGIC ELEMENTS

Informal credit systems alone are not sufficient sources for the provision of credit to women. However, these informal savings and loan associations do demonstrate how women use credit, save and deposit their earnings in institutions they trust. Women have furthermore developed strategic elements that feature in their design of a desirable and workable credit program.

The strategy depends on establishing community groups (networks) for an economic function as well as emphasizing the importance of social ties. The opportunity costs, preference and pursuit of one economic activity over another, are influenced by role models, and are related to venture capital opportunities, as well as the available natural resources such as gold mines, baobab and shea nut trees. The strong economic and social cohesion of these indigenous groupings provide a stable structure for development programs.

INFORMAL ASSOCIATIONS AS A FINANCIAL SOURCE

Informal associations provide women with the majority of their credit and savings opportunities. From interviews with rural Malian women, it has been shown that the reliance on friends and their ability to mobilize necessary capital is the foremost factor in providing women with access to credit. Women's highest and most consistent response for a credit source was friends rating 23 % for first choice, 37% for second choice, and 32% for third choice. An observed method for extracting the most out of any casual contact was to develop upon all commonalities; same family name, 'joking' cousin relationship, and religious laws that respond to those less fortunate.

In contrast to the high rating granted friends as a credit source, husbands ranked lowest as a financial outlet for women. As a first choice, only 4 out of 56 chose their husbands (7%), second choice, 5 out of 56 (8%) and 11 out of 56 (19%) responded with husbands as their third choice for financial support. Culturally, men and women have different household and financial

responsibilities, and thus, behave as separate income earners. Women, however, are not generally regarded as independent income earners, as most of their financial affairs must be approved or presented to the husband. Men for their part, are to provide the cereals (grains). Women are responsible for the provision of the condiments, vegetables, fruits, snacks, soap, sandals, clothes, kerosene, oil and household wares. In families where the husband is a government civil servant and receives a salary, he will provide the price for the condiments. In most cases, however, even where the husband is salaried, women still seek their own resources and generate their own incomes to "ka songo da fa" (to complete the cost), and to invest in an economic enterprise to assure a stable source of income.

Women's dependence on friends, as their major credit source, rather than on their husbands, merits serious notice. The "Association Villageoise" (village associations), as they are presently set up, disseminate credit through the men. Assuming that women will be reached ignores the cultural reasons behind the independent incomes and roles of men and women. Thus, the emphasis should be on developing the existing infrastructures in which the women presently network to secure their credit assistance.

ROLE MODELS

Role models are critical in encouraging others in their development. Both men and women have, and express, desires to enter a fuller and more diverse range of economic and social opportunities. These aspirations of women, however, are often ignored. In this study of rural Mali, women have demonstrated in the midst of unfavorable conditions and limited opportunities, their ability and determination to widen the options open to them. Recognizing activities where women participate and often tend to dominate defines their economic role and serves as a role model to others.

VENTURE CAPITAL

Another reason why certain economic activities are pursued over others rests on venture capital opportunities. The aforementioned "friends" are not only tapped because of relations, or that they "will take pity", but because their positions, contacts, and established trades present avenues and local resources to exploit and develop. The type of trade to be pursued by the lender is furthermore directly influenced by the type of "in-kind" credit obtained from the lending friend.

AVAILABLE NATURAL RESOURCES -BAOBAB LEAVES, SHEA NUTS & GOLD

The opportunity costs, choice to pursue one economic activity over another is also a factor of geography, travel ability and available natural resources. Baobab trees are a widely exploited resource. The leaves in particular, are used commonly in sauces. Those merchants interviewed selling baobab leaves accrued a handsome profit of nearly 50% of their sales of leaves. In Sougoula, the major merchants who sell the leaves walk 33 kilometers, serving 3 villages once a week. The baobab merchants in Kourouba, on the other hand, are restricted by their husbands to selling only in their market. These women walk out to fields four times a week, for several hours each time, to collect leaves for sale.

Shea nut trees are common and are generally an exploitable community resource. However, although limiting collection of nuts to those trees in community fields is restricting, the erratic fruiting cycle of the shea nuts poses

even greater difficulties. The amount of time devoted to pursuing shea nut processing is a direct function of the quantity produced. When nuts do not fruit sufficiently, women will choose, in addition to processing butter, to pursue another economic activity such as gold panning.

To some, the importance of gold panning is such that they will abandon their fields for the "damanw" (gold mines). An example of how people are affected by the 'fever' of this gold mining activity, is shown by the fact that when deaths or accidents occur in collapsed tunnels or wells, activity stops only long enough to care for the dead or injured. Prayers are said believing the 'genie' has now been satisfied, and tunneling resumes with great optimism that "it (gold) will soon be found".

Despite the hardships of goldmining, the process is preferred to other economic pursuits due to gold's potential of economic gain. In Nyagadina, women's group work pays 150 fcfa (US\$.50) for a full day of weeding, while peanut fielding pays 125 fcfa. This money, though calculated for each individual woman, is deposited in the women's treasury. In contrast, for the same days labor invested at the "damanw", a woman can recover the equivalent of 150 fcfa, which she keeps. Over a period of days or weeks, a woman can accumulate 5 Deci's worth of gold earning 1500 fcfa or 300 to 3500 fcfa for one gram. There is no one accurate labor measurement with regard to uncovering any said quantity of gold. Three to four days, for as long as eight hours each day could be spent before 1 Deci would be discovered. On the other hand, 5 Deci has been discovered in one day, and a gram in one week.

In several of these "damanw" villages there is at least one local buyer of gold. In most cases, the purchasing agent is a male shop owner, with enough capital to purchase the scale at 70,000 fcfa (US\$ 250.00), and access to transportation for travel to Bamako to resell the unprocessed gold to jewelers. The buying price at the "damanw" is dependent upon the buying price in the capital. If a gram is sold in Bamako for 3250 fcfa, the local merchant will pay 3000 fcfa/gram at the mines. A markup of 250 fcfa /gram is common if just one individual is involved. With more people involved in the chain of reselling, the "damanw" price /gram can be as low as 3000 fcfa and resold in Bamako for 3500 fcfa.

WEIGHTS AND VALUES OF GOLD

5 Centi (10-15 flakes)	150 fcfa
1 Deci	300 fcfa
2 Deci	600 fcfa
5 Deci	1500 fcfa
10 Deci = 1 gram	3000-3500 fcfa
2 Grams	6000 fcfa
5 Grams	15,000 fcfa
10 Grams	30.000 fcfa

*\$1.00 US ~300 fcfa

III. THE DEVELOPMENT OF A DATA BASE ON RURAL WOMEN'S ECONOMIC ACTIVITIES

a) PERCEPTIONS AND DEFINITIONS OF ECONOMIC ACTIVITIES

In an attempt to identify proposed economic activities of rural Malian women, one concern was to expand and augment traditional definitions of 'economic activity'. The objective involves redefining previous perceptions of what is meant by economically active; after which, rural economically viable activities can be identified.

What constitutes economic activity as perceived by rural women differs from that as traditionally defined by ILO (International Labor Organization). According to ILO guidelines:

The total economically active female population is the sum of those females above a specified age, generally 14 or 15 who furnish labor for the production of economic goods and services for market or exchange in contrast to those for individual or family use, subsistence or consumption. (UN 1972 Yearbook of Labor Statistics, p 3, cited by Boulding 1986:289).

A strict application of the ILO definition of a labor force tends to exclude the economic activities of women more often than men for several reasons:

- * definition of "work" is limited to the monetary sector;
- * national censuses enumerate women as 'housewives';
- * many 'self employed' activities in the informal sector are excluded because of the variability of returns, intermittent working hours, difficulty in classifying skills involved which do not conform to the boundaries of labor force concepts (ICRW,1980:25); and
- * low reporting of those economic activities in which women engage.

ILO definitions and measurement criteria have previously denied consideration and recording of women's economic contribution. This study proposes that the characterization of women, heretofore, relegated as 'non-monetary', 'economically inactive', and 'homemakers' be brought into focus by taking account of ways in which women engage in work. Empirical study reveals that rural women's participation and performance in the economic sector is significant. (See USAID 1987; USAID 1980; World Development 14:206 1981; Boulding 1986). This study as well as others have confirmed that women contribute to the monetary sector through income generating activities. Furthermore, women demonstrate capital investment practices, respond with excellent payback performance, and secure between 20 and 100% profit margin on the economic enterprises studied.

In addition to the definitional and measurement constraints referred to above, there are other reasons why Malian women have been excluded from credit considerations including:

- * Small production plots .5 to 1 hectare
- * Rotation and reclamation of fields
- * Condiment crops
- * Cultural roles, and division of labor

III b) UNDERSTANDING CONSTRAINTS

Introducing credit schemes for women must not ignore the indigenous infrastructures or existing perceptions or situation of women. Rather, programs need to consider the actual situation as part of the subject matter to be addressed; this is precisely so that credit programs can be modified accordingly.

The small size and the location of a woman's field are a function of several factors:

- * Established history of the husband's family
- * Single or married status of the woman
- * Household responsibilities (cooking responsibilities in particular)
- * Age and physical status
- * Type of crop

The history and status of the husband's family usually determines the selection of land area. The longer the established history and the more influential the family, i.e., village chief, religious leader, or influential farmer, the more choice and the larger the farming areas of that family. Thus, where men's family fields are more select, so in theory are their wives' parcel as offshoots of their husband's field.

The size of the parcel that a woman receives is a function of her marital status and household responsibilities. A woman is not eligible to receive her own land to farm until after her third year of marriage. In her third year of marriage, a woman becomes eligible to be a 'cooking' wife in her own right and to have her own kitchen and field. At this point, the woman (if not a civil servant) becomes a member of the women's 'ton' (association). The parcel size of a third year 'cooking' wife is 5 to 15 ares* upon which she cultivates peanuts, gombo, beans and red peppers. The size corresponds to the amount of work and time she can allocate considering the number of her children, the age and gender structure of the compound, her household responsibilities, and the labor required for weeding, harvesting and processing of produce from her husband's and mother-in-law's field.

A woman's responsibility as a 'cooking' wife extends from her third year of marriage to around the age of forty, when she has daughters and daughters-in-law to help fulfill cooking responsibilities. Released from the responsibilities of cooking a woman gains a minimum of six hours for each cooking day, which is devoted to farming an expanded plot. At this point, the production from a woman's field is less restricted as she is no longer obliged to provide any of her produce for the household. More commonly, the produce is marketed. The size of the field expansion for an older woman is further a function of her health and physical status. The type of crop often dictates size and spacing of the field. Peanuts are the most common crop for women. Peanuts occur in two varieties: three and four month cycle. The three month variety is generally, though not exclusively, planted by women. This predominance is related to the household and field demands made on

* are = 10 meters by 10 meters = 100m². 25 ares = 1/4 hectare. 1 are yields 20 kilos, approximately 10 kilos after shucking.

women, and their relatively small field size. A land area of 5 to 15 ares is the average for a 'cooking' wife. If a woman's field work is too demanding, not all her peanuts can be harvested on time. With a late harvest, the peanuts risk germinating, consequently ruining the peanuts and wasting nutrients. The advantages of the three month variety are twofold: they produce more oil which corresponds to a better peanut sauce, and the early harvest guarantees a yield even with an interrupted rainy season. A disadvantage, however, is that the three month variety yields less per hectare than that of the four month; less than 600 kilos per hectare (without the use of fertilizers).

POTENTIAL MODIFICATIONS IN RESPONSE TO THE BIAS AGAINST WOMEN

Small Production Plots

A question which arises with regard to small field plots is the effectiveness of various technological innovations (animal traction, fertilizer, herbicide, insecticide and seed variety). Tests on yield projections for one hectare have been conducted both with and without technological improvements.

CROP	W/O FERTILIZER OR HERBICIDE	WITH FERTILIZER & HERBICIDE
MILLET	500-600 KILOS/HA	1000-1200 KILOS/HA
SORGHUM	500-600 KILOS/HA	1000-1200 KILOS/HA
MALZE	800 KILOS/HA (Manure)	1500-2000 KILOS/HA
PEANUTS	600 KILOS/HA (3 month)	1000/HA
COTTON	600 KILOS/HA	1500-2000/HA
RICE	20 KILOS/ARE	N/A

Source: OHV Administrators and Extension Agents 1987/88

The problem in addressing a smaller area is not one of inefficiency but one of organization, availability, and accessibility to farm equipment. The above table illustrates how yields can be substantially increased by the use of improved technologies, using one hectare as a base. Where women's fields are less than one hectare, the question is one of organization and location not one of capabilities.

Rotation/Reclamation

Operation Haute Vallee and USAID administrators have expressed a concern that women are unwilling to invest in field improvements because of reclamation practices by men. Both men and women questioned about reclamation attempts stated these practices were not so common nor were they a threat. Malenke women in particular were adamant in claiming that once a field is given to or chosen to be worked by a woman, it "belongs" to the woman. Malenke women, in contrast to Bambara women, seem to cultivate more individual fields, devoting more time and priority to them than to community/family fields. (Refer to in-country reporting by DRSPR for current statistics.) Men responded that once a field was designated for a woman, it is for her use and the crops to be planted were usually her choice. However, a man may ask a woman to give up her fields (for others) "if it pleases her."

Plot rotation, unnoticed by an untrained eye, is often practiced. It was noted that women receive land from her husband's field. Where men's fields are more select, so in theory is the parcel for the wives. However, regardless

of the condition of a man's field, the area given to the woman is known as "le terrain jachere", or a fallow field. This land generally has been cultivated for three to five years with millet, sorghum, and maize. The land is not regarded as fertile and is abandoned with the intention of reclamation. However, this is the land allocated to the woman for cultivation. Women plant peanuts intercropping with beans, "dah" and occasionally some millet or sorghum. The women are aware of the land limitations and adapt technologies (animal traction, or organic fertilizer) for example when available. Women further recognize the rotation techniques required for peanuts. Peanuts generally are not grown in the same field for more than three seasons. If a woman chooses to farm another field other than her husband's, she is free to seek land elsewhere even in another hamlet.

Condiments

As noted earlier, the type of crop planted is a function of the available time, exploitable land, technologies (farm equipment) and culture. Women are accustomed to planting certain crops but are by no means restricted to those traditional varieties. New crops when introduced are now more often considered for women's community fields in order to diversify the diet.

In sum, previous perceptions of 'economically active' women were redefined to recognize a broader scope of rural economic activities. This expanded definition includes: self-employed enterprises of the informal sector, small scale farming, and food production and processing for home consumption. Furthermore, indigenous infrastructures along with existing perceptions and cultural roles were considered. These combined definitions allow for more accurate assessment of women's contribution to the monetary sector. In addition, the impact of credit schemes can be observed and followed as they develop.

WOMEN'S RESPONSE TO PROBLEMS AND CONSTRAINTS

The implementation of assistance, be it to facilitate, accelerate, or generate greater output, can be explored only after constraints and problems associated with each activity, as perceived by rural women, have been identified. Those impediments which accompany farming, shea nut processing, small business ventures, and animal raising, as expressed by the women, are summarized as follows:

- 1) Lack of available capital (cash flow) from which to launch or develop a stable enterprise;
- 2) Inefficient use of time/labor due to manual operations;
- 3) Insufficient material resources or non-existent labor saving technologies;
- 4) Lack of efficient transportation to market outlets;
- 5) Non-existent training extension programs for women in agriculture, marketing, cooperative production, and sales structure;
- 6) Difficult and insufficient provision of credit;
- 7) Illiteracy.

Women offered their own solutions to these constraints by responding to credit measures that facilitate and increase the potential of their work. In addition, women have adopted their own strategies and have developed their own organizational network to counteract these problems and constraints.

Individual women were asked what kind of 'credit', 'assistance' would facilitate or improve their work. Their responses were divided between labor saving devices and certain activities that would yield greater earning power. The overwhelming response, (59%) cited farm equipment as the greatest assistance. Oxen and plow were rated at 42%, while fertilizer and herbicide constituted 17%. Second choice for credit assistance was grinding mills and shea nut presses at 34%, fertilizer and herbicide following with 27%. The third choice was again oxen and plow for 25%; mills and shea nut presses close behind at 21%.

SUMMARY RANKING AND AGGREGATION OF CREDIT PRIORITIES

1ST OXEN/PLOW	42%	(HERBICIDE/FERTILIZER 17%)
2ND MILL FOR GRAINS/SHEA NUT PRESSES	34%	(HERBICIDE/FERTILIZER 27%)
3RD OXEN/PLOW	25%	(MILL GRAINS/SHEA NUTS 21%)

Women regarded the grain mill as a labor saving device that would liberate time and energy to devote to income earning enterprises. Shea nut presses were regarded as both a labor saving and income generating technology. The processing of shea nuts into butter/oil is a physically excruciating and time consuming process. Distant community fields serve as collecting grounds from where nuts are carried back in basins balanced on the head. The nuts are stored in a pit dug several meters deep in which the shell slowly decomposes and softens for pounding. The Malenke women, in contrast to the Bambara, leave their nuts out to dry and crack in the sun. The shells are steamed to soften further, then fanned and shucked in the sun to separate out the shell. The nuts are pounded for two to three hours until all the shell has been cracked and removed. The nuts are boiled for two to four hours. When the nuts have finally turned into liquid, the foam and oil are separated into large clay bowls. Water is added to the liquid oil to be hand beaten and churned with the fists, upper elbows, and upper arms. This beating process and straining of oil from foam is another two to four hour production depending on the quantity of nuts and the number of available arms. The foremost impediment to production cited was the laborious pounding and beating.

Despite the required time and labor, women choose to devote effort toward shea nut processing. Because the demand for the oil is constant, its use multitudinous, and the profits substantial, women have even abandoned the prominent and lucrative 'damanw' (gold mines) when shea nuts fruit. Depending upon the season, a kilo of shea nut butter can earn 399 to 450 fcfa.

Farming equipment was regarded foremost as a labor saving device. Opportunity cost, the women argued, lost to inefficient labor and low energy production would be reinvested productively into farming to increase consumption and commercialization. Farm equipment such as oxen, plows and seeders have also been employed as production credit to increase the income base, provide a means of repayment and further meet increased rural development by improving yields. For two years now, Nyagadina's women's 'ton' has used farm equipment acquired through Oxfam for this purpose.

IV ANALYSIS OF ECONOMICALLY SIGNIFICANT ACTIVITIES BY RURAL WOMEN

Having expanded the definition of economically active to recognize women's contributions in small scale, self-employed enterprises, rural economically profitable activities were then identified. The following analysis of

economic activities should illustrate the actual earning capabilities and potential of rural Malian women. To establish a data base on rural women's economic activities, the women in the sample were asked 'what work is economically profitable for women' and 'what work offers the greatest benefit'. Women also were asked to define which 'benefit' corresponded to each activity they identified as economically profitable. In Bambara, the word for 'benefit' can be expressed in two ways: NAFA and TONO. Nafa tends to evoke a socially-biased response while the latter, tono, is used more commonly in an economic sense to express monetary profit. Both words were incorporated in the questionnaire to produce a more complete response. (See appendix 1 for questions).

a) FINDINGS

The work that rural women regarded as economically profitable and that which offers the greatest economic benefit are the same. Farming was the overwhelming first choice rating 41 and 66% of respectively. "Farming is our livelihood, that is what we know. We are farmers. The benefit? It is to support our families of course." Processing shea nuts was regarded as beneficial both socially and economically. Shea butter production rated highest as second choice for social benefits (18/56 for 32%); and with 25% was economically beneficial second to farming. The summary table presents the top three responses for both the economic and socially beneficial activities. (Refer to Table IV questions 2 and 3 in annex for greater detail). The advantage most often cited was the provision of oil. A large market demand for oil always exists because of the diversity of uses (cooking oil, fabricating soap, coating and protecting mud structures), and the short supply due to the erratic fruiting cycle. Commerce was the third choice of economic profitability and beneficial activity of rural women. Out of a sample size of 56, 17 responded with commerce as an economically profitable activity (30%), and 20/56 or 35% responded with commerce as an economic activity that offers the greatest social benefit.

SUMMARY OF AGGREGATED RESPONSES CHOICES FIRST SECOND AND THIRD

	ECONOMIC BENEFITS		SOCIAL BENEFITS	
FIRST CHOICE	FARMING 23/56	=41%	FARMING 37/56	=66%
SECOND CHOICE	FARMING 16/56	=28%*	SHEA NUTS 18/56	=32%
THIRD CHOICE	COMMERCE 17/56	=30%	COMMERCE 20/56	=35%
	* SHEA NUT 14/56	=25%		

The importance and value of commerce as an economically significant activity is proven by the proportion of those women interviewed who were involved in commerce. The percentage of women in each of the four village case studies, engaged in commerce is greater than half. The fact that 40/56 or 71% of the rural women interviewed are engaged in commerce suggests that pursuit of a small business enterprise is a common denominator and representative of rural women's activities. The breakdown of women merchants is separated out for each village sampled:

Kourouba	5/8	= 62%	(Malenke)
Nyagadina	13/20	= 65%	(Malenke)
Digan	8/8	=100%	(Bambara)
<u>Sougoula</u>	<u>14/20</u>	<u>= 70%</u>	<u>(Bambara)</u>
Total	40/56	= 71%	

Once certain economically profitable activities were identified, women thus engaged were interviewed to disclose their operation, and to analyze the cost and benefits of their enterprise. A technical and economic description has been provided. The technical description included the inputs, expendible capital and measures used for a particular output. The time and labor allocation demanded, the process required and the market outlet were also components of this technical description. The economic description accounted for the costs of purchased inputs (PI), the value of output or the price times the quantity for total returns (TR), the profit returns to labor TR-PI-CC, (capital costs) and internal rate of returns over fifty weeks.

A cost benefit analysis of 16 randomly selected rural micro-marketing enterprises was compared to determine their viability and profit margin. The first column in Tavle V lists the commodity markets. Outlay for weekly expendable inputs ranged from 215 fcfa (Fru-Fru, fried flour) to 14,000 fcfa (grains) (Column E); US\$ 75-48.00 Yugu Yugu (used clothing) records 40,000 fcfa US\$ the equivalent of 133.00 as a variable input for one month's initial investment. Capital costs (Column L) varied from none whatsoever (Yuga Yuga & salt) to 8,800 fcfa (soap) US\$ 29.

The highest and lowest returns of these 16 commodities studied are summarized below. The first evaluation is from the viewpoint of the women merchants. Their account does not consider their labor, travel time, capital investment or depreciation costs. The second evaluation of weekly market returns of the same commerce activities figures in labor, capital costs, and amortization for two periods: 6 months and one year.

For the first case, the profit returns in fcfa is found in column G. Results show Fru Fru to provide the lowest weekly return, which in US currency hovers near .25. The trade providing the highest return, also in the absence of labor, capital costs and depreciation, is the selling of grains. Weekly returns range between US\$ 9.00 and 12.00. The Yuga Yuga trade is even more significant providing roughly a range of US \$ 15.00 to 37.00 a week. However, an accurate weekly assessment of the used clothing trade is difficult to determine due to numerous variables, one being that this business is operated over one month's initial investment. Nevertheless, this market activity illustrates high return potential. Column H presents the percentage range of profit earned for each activity. The low range is 16% earned above variable costs (salt), to 165% for Moni (porridge).

Column I estimates labor hours devoted (preparation, travel, sale) to each activity from which a more accurate profit was evaluated. Returns to labor (Column J) reveals a profit range of 18 fcfa (Fru Fru) to a high of 417 fcfa (goat meat) for a US equivalency of under .25 a week. Yuga Yuga earns 2000 fcfa (US\$ 16.67) over one month's time. The profit percentage over variable inputs and labor (Column K) ranges from 2% (goat meat) to 27% (Moni).

Capital costs for each activity are recorded in Column L. Depreciation of the capital was figured over a period of six months (assuming non-excludability of the capital items) and a period of one year (Column M & N respectively). Amortization was calculated in Columns O and P by doubling the capital costs for the 1/2 year depreciation and dividing the capital cost by 2 for the full year. The rate of this payment was next figured over a 52 week period for both. The weekly payment for an amortization of six months is found in Column Q, while the 12 month amortization is indicated in Column R.

UNE ANALYSE COMPARATIVE COUT BENEFICE DE 16 MICRO ENTERPRISES RURALES

TABLE X

NET BENEFIT ANALYSIS OF 16 RURAL MARKET ENTERPRISES																																
	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD			
	QUANT	PRICE	QIP	INPUTS	TRANSPD	RETURNS	PROFIT	LABOR	RETURNS	PRICE	EMP/COST	DEPR	1/2 DEPR	2YRS	RATE	RATE	CFA	CFA	RETURNS	RETURN	U	LOW	HIGH	LOW	AVE	USDA	HIGH	LOW	AVE	USDA		
		FCFA	RIC			B-E-F	H/100	HOURS	LIBR	\$/100	FCFA	SUGGESTED	DISCNT	STR	DISCNT/YR	L/2	L/2	\$/2WKS	\$/52	MES	FCFA	STR	FCFA	2YR	FCFA	FCFA	with	with	with	with		
						FCFA	%	WEEKLY	FCFA	\$/100	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA	FCFA		
1) FRY FRY	80 65	5 5	400 325	215 215	0 0	185 110	86 51	6 6	31 18	11 9	2600 2600	5 5	2 2	5200 5200	1300 1300	100 100	25 25	85 10	160 85	14 7	27 14	160 10	10 05	25 25	27 27	10 7	18 18	14 14	10 10	10 10		
2) BOULBIE	varies varies	5 5	500 500	300 360	0 0	200 140	67 39	6 6	33 23	11 6	2600 2600	5 5	2 2	5200 5200	1300 1300	100 100	25 25	100 10	175 115	17 7	29 19	175 10	107 05	25 25	29 29	7 7	18 18	10 10	10 10	10 10		
3) GOAT MEAT	3 3	varies varies	11210 12710	10210 10210	0 0	1000 2500	10 24	6 6	167 417	2 4	5100 5100	5 5	2 2	10200 10	2550 2550	196 0	49 49	421 2500	951 2451	134 417	150 420	2451 803	803 1627	3 3	408 215	134 37	279 123	10 10	10 10	10 10	10 10	
4) RICE REST	22 28	325 150	2890 3290	1890 1890	0 0	1000 1500	51 79	6 6	125 188	7 10	30 30	5 5	5 10	82 42	11 11	806 806	211 210	194 694	789 1290	32 116	132 215	1290 194	741 741	3 3	215 215	37 37	123 123	10 10	10 10	10 10	10 10	
5) DEGE	49 51	25 25	1225 1225	625 650	0 0	600 625	96 96	6 6	100 104	16 16	2320 2320	5 5	2 2	4640 4640	1160 1160	89 89	22 22	511 536	578 603	85 85	96 100	602 510	557 557	2 2	100 100	85 85	100 100	100 100	100 100	100 100	100 100	100 100
6) BONT	100 100	25 25	2500 2500	950 1000	0 0	1550 1500	163 150	6 6	250 250	27 25	2320 2320	5 5	2 2	4640 4640	1160 1160	89 89	22 22	1461 1411	1528 1478	243 235	255 246	1528 1411	1469 1469	5 5	254 254	235 244	244 244	100 100	100 100	100 100	100 100	100 100
7) DRY BAST	44	25	1100	600	0	500	83	6	83	14	2320	5	2	4640	1160	89	22	411	478	68	80	478	411	444	1	79	68	73	100	100	100	100
GRAINS																																
8) PEANUTS			8000	4000	0	2000	50																									
9) BABOON			1300	650	0	650	100																									
10) MILLET			6500	5000	0	1500	30																									
11) BEANS			4100	3300	0	800	21																									
12) BEREKALD			1800	1500	0	300	20																									
TOTAL																																
GRAINS																																
19700 14400 1600 3700 26 26 142 1 26000 5 2 52000 13000 1000 250 2700 3450 0 0 300 300 0 0 136 141 3675 2196 3185 10 141 96 120 10																																
13) TUGU TUGU	varies varies	5 5	100 000 85 000	28 000 48 000	27 000 27 000	45 000 18 000	160 46	24 24	1875 150	7 2	0 0	5 5	2 2	0 0	0 0	0 0	0 0	0 0	0 0	45 000 18 000	45 000 18 000	1875 1875	1875 1875	45 000 18 000	18 000 33 500	100 100	1875 750	1212 1212	100 100	100 100	100 100	
14) SOAP	65 65	varies varies	4375 5025	2975 3015	0 0	1400 2010	47 67	6 6	175 251	6 0	8800 8800	1 1	4 4	8800 8800	2200 2200	169 169	42 42	1221 1221	1254 1968	153 220	169 246	1968 1221	1599 1599	5 5	246 246	152 152	199 199	100 100	100 100	100 100	100 100	
15) BAN	700	5	3500	2500	0	1000	40	6	167	7	2100	5	2	4200	1050	81	20	919	980	151	163	980	919	950	3	163	152	158	100	100	100	100
16) SALT	one sack one sack one sack	1800 2250 2500	2300 2750 3000	1800 2750 2500	100 100 100	400 400 400	22 18 16	6 6 6	67 67 67	4 3 3	0 0 0	5 5 5	2 2 2	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0

1 FRY FRY=ried flour, BOULBIE=fish pallies, TUGU TUGU=USED CLOTHING
Peanuts 10 sacks/7500=75,000 sold 11,000/810=return 35,000

TUGU=300 FCFA

KEY: RETURN PROFIT=RETURN ON VARIABLE COSTS; DEPR S=DISCOUNT RATE 1/2 YR
DEPR 2=DISCOUNT RATE 1 YR, RATE S, 2=RATE DIS COUNTER ON X COSTS; CFA S, 2=
RATE OF PRNT, RETURN S, 2=NET PROFIT; HIGH, LOW, AVE=SUMMARY DISCOUNTED RETURNS
USD=DOLLAR EQUIVALENT

The results of the returns where labor, capital costs and amortization of 6 months and 1 year are figured are found in Columns S & T. The activity that provides the lowest profit is again Fru Fru earning less than US\$.25 a week. The marketing enterprises that offer the greatest weekly returns are goat meat (408 cfa) \$1.36, Yuga Yuga US\$ 1.09 (328 cfca), Moni US\$.85 (254 cfa), soap US\$.82 (246 cfa) and grains US\$.40 (120 cfa).

SUMMARY TABLE

1) No Labor
No Capital
No Amortization

2) No Labor
6 Months Amortization

High: Grains 3700 fcfa (US \$12.33)
Low: Fru Fru 110 fcfa (US \$.36)

High: Grains 2700 fcfa (US \$9.00)
Low: Fru Fru 10 fcfa (US \$<.25)

3) No Labor
1 Year Amortization

High: Grain 3450fcfa (US \$11.50)
Low: Fru Fru 35 fcfa (US \$.28)

1) Labor
No Capital
No Amortization

2) Labor
6 months Amortization

High: Moni 258 fcfa (US \$.86)
Low: Fru Fru 18 fcfa (US \$<.25)

High: Moni 243 fcfa (US \$.81)
Low: Fru Fru fcfa (US \$<.25)

3. Labor
1 Year Amortization

High: Goat Meat 408 fcfa (US \$1.36), Moni 254 fcfa (US \$.73), Soap 199 fcfa (US \$.60), Grains 120 fcfa (US \$.46)
Low: Fru Fru 14 fcfa (US \$<.25)

Spending practices of money earned further indicated economic intentions. For this report, monetary uses were separated into three categories: long term investment (LTI), consumption (C) and social security (SS). Each category was composed of the following possible expenditures:

LONG TERM INVESTMENT

Education
House construction/Repair
Durable assets (bike, radio, housewares, farm equipment, furniture)
Animals
Commerce inventory (6 mos.)
Farm/Garden Equipment

CONSUMPTION

Food
Clothes
Entertainment
Medicine

SOCIAL SECURITY

Marriage
Illness
Death
Unexpected

According to this definition 69% of the women sampled directed their earned money to long term capital. Consumption accounted for 26% with social security rating only .03%. The highest component of LTI was commerce stock at 35% (Refer to Table VI question 4.)

Repayment practices were another indicator in evaluating economic viability. Some of the women's evaluation of their returns already assumed removing the cost for payback. Each of the forty active merchants responded with immediate no interest payback (loan returned at the end of the market day) as an understood "obligation", although this time frame is usually defined as "when it is found". However, the majority of these women paid their debt by the end of the market day or within a three month period depending upon the type, quantity and selling time of a product.

V. RECOMMENDATIONS FOR PLANNING IMPROVED ACCESS TO CREDIT:
A. SUCCESSFUL PROGRAMS FOR WOMEN

Despite the many obstacles, women have exhibited model resourcefulness in developing small enterprises, and have thus made significant contributions to the community. When credit was provided, the success of these enterprises was greatly improved; indeed, loans were repaid promptly, sometimes ahead of schedule. Given the current restrictions women face in obtaining formal credit, and the inadequacies of depending entirely on informal sources, there is need for planning and designing programs which better serve women's potential.

Examples of credit projects reviewed for this research provide some insights and suggestions for efforts to improve women's access to capital resources. The organizations and their credit components reviewed include: DRACOP, Timbuctou; EURO-ACORD, Timbuctou; UNICEF, Timbuctou; IFAD, Segou; OXFAM, Bamako; and CFAR/UNFM, Ouelessebouyou. Only since 1982 have these private and state organizations begun to directly and separately address women. Yet, certain aspects of these sources are particularly appealing. These traits include:

- * Building upon indigenous infrastructures for organization into cooperatives/associations;
- * Broadening of the concept of collateral to include security and guarantees by reference of community members;
- * Flexible repayment plans;
- * Establishing revolving funds from which loans are provided for initiating other projects;
- * Training in cooperative functions (improving production techniques, organization, accounting, market assessment, literacy);
- * Facilitating access to funds due to proximity of borrower and lender

BUILDING UPON INDIGENOUS STRUCTURES

African cultural roles and sexual division of labor are defined but are not exclusive. Recognizing the natural and human resources of indigenous structures is critical to introducing programs and technologies appropriate to the targeted group. In the case of women, it is important to build upon individual and group strengths, roles and organizations already in place. Equally important is to increase opportunities for women to respond to expanding roles. Previous reasons given for excluding women from innovations

(i.e. small production plots, rotation, reclamation practices, condiment rather than staple crops and traditional roles) must be considered to allow for a new design of credit modified around reality. OXFAM in Nyagadina and IFAD in Segon have developed programs considering womens' traditional farming practices. This approach has proved effective in reaching women where previously they were ignored. Several examples where these considerations proved better at reaching women are OXFAM in Nyagadina and IFAD in Segou.

In 1986, Oxfam Bamako, provided the women of Nyagadina with three plows, 2 sowing machines, and six oxen totaling 600,000 fcfa, approximately US\$2000. Although women use agricultural equipment, traditionally women do not operate agricultural equipment. In this case, the intent was not to instruct the women in operation of equipment, but to build upon their managerial and financial capabilities as decision-makers. It was impressed upon the men, for their part, to cooperate in providing the operation as they too would benefit from use of the equipment on their fields.

IFAD, Segou has extended agricultural credit towards gardening involving fifty women. The project began in 1985 with IFAD extending a loan of 350,000 fcfa (US\$1166) to finance fencing, plows, workers, fertilizer, calabashes, and onion seeds for six hectares. After repayment, women received 750,000 fcfa (US\$2500) for the second year, and expanded their field to thirteen hectares. In 1987, a third loan was extended for 900,000 fcfa (US3000). The guarantee of recovery of such substantial sums is in part due to specifically recognizing indigenous structures and locally-established roles. Several such points are highlighted below:

- * Women formed their own groupings based on participation in the same activity or enterprise;
- * Women requested credit to be directed to a specific economic activity in which they were active and experienced;
- * Geographic, demographic and market conditions were favorable (good rains, location on rivers edge, easy access to main road and large market outlets) recognized for exploitation.

BROADENING THE CONCEPT OF COLLATERAL

Presently, 120 villages in the Segou region participate in receiving credit from IFAD. IFAD selects villages based upon recommendations by the Administration and National Political Organization (UDPM). Payment of taxes, political dues and "a show of village solidarity" are the major criteria to be considered for access to credit. In those villages identified, villagers discussed with IFAD representatives their needs, and together drew up a budget. IFAD's expanding the traditional definition of collateral, thus allowing women to be eligible for credit, to participate and to include guarantees by community members. The village is required to pay up front 10% of the total value of the project. This sum is deposited in a bank account and serves as a rotating fund. A 'credit community' is also organized on the village level composed of the traditional village leaders and selected literate members. IFAD's funds for the project are dispersed through and managed by this informal village group. IFAD has thus broadened the concept of collateral to individual guarantees by community members.

FLEXIBLE REPAYMENT PLANS

IFAD, UNICEF AND OXFAM have received prompt reimbursement when repayment schedules are flexible (short and medium term) and adjusted to the season. IFAD presently enacts three reimbursement types. The first, short term credit or 'credit du compagne', involves fertilizer, herbicide, and fungicide. Total repayment is expected, but not until after the harvest. If this agricultural material is for an individual farmer, he (in all cases thus far), is expected to reimburse 100% of the loan. If the material is for a community field or for the multiplication of seeds, 35% of the loan is expected to be returned by the villagers, while the project covers the remaining 65%. Agricultural equipment constitutes medium term credit with repayment arranged over a three to five year period. Repayment allows for a first year grace period on capital costs; yet, an interest payment of 8.5% is expected. Capital repayment is required the second year and continues throughout the remaining years.

The third credit option is the 'Boutique Villageoise'. IFAD requires the selected village to construct a standard six meter by six meter brick shop. The project roofs the shop and provides stock in bulk, purchased at a discounted rate. The villagers sell the merchandise (tea, sugar, oil, kerosene, soap, and flour) at a small affordable markup. The initial cost is repaid to IFAD for reinvestment in new stock, while the marked up interest is deposited into the initial fund of 10% to be managed by the villagers.

UNICEF, Timbuctou has a nutrition and gardening program directed at women. To calculate the amount and time of repayment for materials, UNICEF figured the number of people involved and calculated the amortization for each item, then divided this figure by the unit price. For example, five women share a rake, with an estimated amortization of six years, valued at a unit price of 800 fcfa. The investment required of each person is 30 fcfa ($800/(5 \times 6)30$).

OXFAM, when extending agricultural credit to Nyagadina's women's 'ton' in 1986, asked that repayment begin one year after the harvest in 1987. A year earlier than expected, the women returned half of the loan recovered with funds gained from renting out the equipment. Informal lending practices, as observed in rural Mali, demand no collateral; loans are interest free and the time expected for repayment is usually "when it is found". Even though definition of time requirements are loose, there exists a general time frame. Loans are usually requested pre-rainy season (May to June); repayment usually takes place post harvest (December to March.)

The women's ton in Nyagadina operates as an exception to this traditional behavior. As a result of their repayment practices to Oxfam, the returned money (550,000 fcfa) was reinvested into farm equipment (437,000 fcfa US\$1400), while 112,000 fcfa (US\$ 275) was deposited into the women's treasury. It has then been lent out according to certain requirements, as instituted by women. The minimum amount that can be borrowed is 5000 fcfa, to be returned "when it is found", with an additional 1500 fcfa or 30% interest. If a particularly substantial amount is sought for a long period of time, collateral requirements are enforced. The necessary 'guarantee' includes a selection of the following according to the loan: one half hectare of land, two to three goats, four to five sheep, and one cow. If the lendee does not have enough collateral to merit credit, s/he may seek a sponsor.

ESTABLISHING A REVOLVING FUND

One objective of credit schemes is to provide start up resources for an existing or potential activity and to develop and launch a self sufficient program. EURO-ACORD, Timbuctou and CFAR/UNFM Ouelessebougou are but two examples where women have had as an objective the establishment of a profitable enterprise, and the provision of small scale loans to support other economic endeavors by women. As recent as 1988, a group of women in Timbuctou, in their own informal market survey, assessed the need for a local and more substantial supply of basic stuffs such as oil, sugar, tea, flour, soap and kerosene. Several women were individually engaged in this trade on a small scale. Travelling a long distance to procure only an inadequate supply prompted the group to manage their own shop and stock in bulk. Forty women contributed 200 fcfa (US\$.75) towards the stock they chose. The project EURO-ACORD provided the remainder necessary to stock the shop. In addition to the objective of providing necessities locally, the women had the intention to loan out their profits to other women to start or expand other economic enterprises. The allocation of proceeds are discussed with the shop committee. An additional outcome was to pay the five women who were selected to stock, manage and sell the products.

In an effort to raise their income base, a group of women in Timbuctou, have organized around the storage, dehusking and sale of rice as harvested from the women's own fields. At the time of harvest, women purchase floating rice at 200 fcfa/measure to stock during the dry season (periode de sodure). One woman serves as a guard along with a financial management team of five members. A woman may purchase a quantity at 200 fcfa a measure as witnessed by the committee. She then beats, pounds, and dehusks the rice to sell in the market at 250 fcfa/measure. The 200 fcfa is returned to the treasury for future stock purchases, and the merchant gains 50 fcfa for each measure sold. Another similar example of security storage was initiated by village women near Ouelessebougou. In the early 80's, during a particularly difficult period of drought, the price to acquire rice was prohibitive. These women assessed that the price per sack in the capital city, Bamako, was less than the price per sack in the villages. In response, the women raised enough money to purchase two tons of rice, while the CFAR assisted with the rental of the truck. The CFAR's affiliation with the UNFM carried significant influence in lifting the 'rice for government servants only' limit, thus allowing villagers access in this case. The initiative and organization demonstrated by these women inspired PAM (Program Alimentation Mondial/UNESCO) to provide an additional quantity of rice. The village women were responsible for designing a repayment in-kind policy that would secure future stock for continuing the endeavour. As of 1988, this cereal bank is still functioning.

B. STRATEGIES FOR INCORPORATING WOMEN'S CONCERNS
INTO THE DESIGN OF CREDIT PROGRAMS

In addition to gleaned examples from aforementioned credit programs, there are a variety of other existing resources and infrastructures, which presently develop strategies for incorporating women's concerns into credit programs. Several of these sources, furthermore, are concentrated in the OHV zone (sector Ouelesseborgou), thereby facilitating contacts, exchange of resources, and overall collaboration with the objectives of the DHV project. Specific approaches and training programs of small development enterprises of the four services in the OHV zone are highlighted below. It is recommended that these existing resources of expertise and experience be further developed and incorporated into OHV's and CLUSA's credit cooperative and training objectives.

CFAR/UNFM (Centre Formation des Animatrice Rurales/Union Nationale des Femmes du Mali)

- *Introducing rural women to literacy and numeracy through their involvement in cooperatives, management and accounting of their cereal banks, collective fields, gardening, soap production, shea nut presses and grain mill operations.
- *Providing technical instruction for specific lucrative activities including soap production, gardening, animal raising, and shea nut press and grain mill operation.

Strengths and resources of the CFAR/UNFM:

- * Associated with the UNFM, the center carries political clout;
- *Experienced in implementing programs, the Center generates immediate response and action;
- *The Center possesses substantial networking capabilities and maintains contacts throughout the villages, as well as at the national and international levels;
- *Established training facilities and qualified instructors who are village and civil servant women;
- *Extensive resources of trained village leaders in the domain of health, nutrition, hygiene, midwifery, literacy, animal raising, agriculture, and presently small development enterprises/activities.

November, 1988 the CFAR organized a meeting of several organizations to specifically develop and coordinate strengths in the area of literacy training in economic activities and health. Participants included CFAR in Blah, CMDT, USAID, OHV, CAR and DNAFLA. Contact between these organizations was reinforced in initial discussions, with plans and designs for potential training and financial collaboration.

It is highly recommended that follow up on the elaboration of the economic literacy design be pursued. The themes and booklets presently developed, at DNAFLA, include "Koperatiwu tondon ni min ka kan" (The laws of a cooperative); "Koperativwu koperativwu sigikanw" (The cooperative, The principles of cooperatives); "Sannifeere sugulaben cogo" (Organisation of a commercialized market); "San baaraw wolola min na" (Results of cooperative activities). These materials are available for review for CLUSA as potential manuals to use in

the training of leaders for cooperative action. Literacy notebooks, for self management and accounting, and for certain economic activities specific to the CFAR are presently being designed with DNAFLA. The development of accounting techniques, subject matter and activities specific to the OHV zone, may serve as a useful introduction and base of activity for potential cooperative action.

PEACE CORPS

Since 1983 Peace Corps has worked with the Chamber of Commerce in Bamako and four regional capitals, in the domain of Small Enterprise Development (SED). As of 1988 Peace Corps has taken on an assistant director of SED, is supporting an increased number of SED volunteers, and is considering expansion to the rural areas. Peace Corps and OHV have an established history of working together precisely in the area of credit, and recently, in the area of forestry and agriculture. Collaboration for training programs between Peace Corps, OHV and more recently, CLUSA have already been explored and is underway. A further collaborative effort under consideration, is a rural SED PCV to work along with OHV/CLUSA in developing, implementing and assessing rural economic activities, cooperative potential, and following new credit programs.

OXFAM

OXFAM is one of the few organizations working in the Manding region of OHV. Beginning in 1985, OXFAM has worked in ten villages, nine of a Malenke majority, one of a Bambara background. OXFAM continues to have success with women's agricultural credit programs, has evoked positive responses and actions from promotional development efforts, and has a fund to support the continuation of activities. Suggested collaboration between AID/OHV and CLUSA include an exchange of approaches and programs introduced, for example, by OXFAM, among the Manding, and among the Bambara. AID/OHV and CLUSA can benefit from OXFAM's long established experience and contacts in the Manding region. OXFAM can gain from OHV's technical expertise and agricultural extension services.

OHV/CLUSA

According to the proposition papers of OHV (DHV PP 688 0233 6/20/88) and CLUSA (May 1988) each organization is to undertake separate economic activities in the OHV region. These project activities include credit for animal traction, fertilizer, pre-harvest advances, blacksmiths, and a new credit component to women. It is highly recommended that:

- * responsibilities and implementation of these activities are well defined between OHV and CLUSA;
- * determine from whose budget selected activities, particularly women's credit and agricultural equipment, will be serviced.

The goals specified by both OHV and CLUSA's proposals, anticipate that by the end of the fifth year the projected number of women who will participate with a specific plan of action that includes:

- * identifying appropriate methods as to how to incorporate women;
- * establishing an implementation period with a specific base number of women participants;
- * projecting an incrementation of participants over the five years, for each year;

According to DHV and CLUSA project proposal goals (DHV, June 1988, CLUSA, May 1988), it is anticipated that 8% of the total projected cooperative members to be trained as cooperative leaders be women, and 8% of the projected 11,000 cooperative members receiving training in the management of economic activities be women. In order to achieve this goal, it is strongly recommended that:

- * a woman coordinator be hired. The responsibilities of this coordinator will be to develop upon existing and devise training programs specific to women in moslem countries;
- * her duties include coordinating agricultural training with OHV agents, and literacy trainings with DNAFLA, OHV and CFAR efforts;
- * offering farm equipment and material developed for village women with regard to field size, and crop selection to adapt reasonable repayment programs based on yield projections;
- * hiring women field agents to develop upon rural women's small business enterprises thereby creating greater income security and credit standing;
- * Developing upon the informal indigenous groupings and networks as a stable structure from which to organize and an avenue in which to disseminate credit.

In conclusion, this study identified an initial data base of rural women's activities. Three of which generated significant economic benefits. These include farming (peanuts), shea nut processing, and marketing of produce. Farming activities and shea nut processing lend themselves to further cost benefit analysis, as this study was only able to identify their economic potential.

This study attempted a preliminary evaluation of profits on returns to labor for 16 rural marketing enterprises. The results showed with labor, capital and one year's depreciation cost, top ranked returns are:

- 1) goat meat (408 cfa/wk) US \$1.36
- 2) yuga yuga (used clothing) (328 fcfa/wk) US \$1.09
- 3) moni (254 fcfa/wk) US \$.85
- 4) soap (246 fcfa/wk) US \$.82
- 5) grains (120 fcfa/wk) US \$.40

It is suggested that follow-up analysis of these activities be conducted over several seasons to record more detail of inputs (capital and variable) and labor. Given these profit assessments under current credit limitations, it is recommended that investments be disseminated through indigenous infrastructures. It is projected that extending agricultural credit to women would allow for production expansion.

APPENDIX 1 QUESTIONNAIRES IN BAMBARA, FOLLOWED BY ENGLISH TRANSLATION

1. Musow be se ka juru soro wa? Do women have access to credit?
- 2 Musow be se ka ta jon fe folo ka juru njiini? To whom do women (you) go to first to ask for credit?
- | | |
|----------------------------|-----------------------------------|
| ce (husband)___ | terew (friends)___ |
| fa (father)___ | duguton (village association)___ |
| koroke (older brother)___ | musowton (women's association)___ |
| koromuso (older sister)___ | boutiki tigi (shopkeeper)___ |
| ba (mother)___ | banqui (bank)___ |
| | mogo/yoro were (other) |

3. Ni wari juru soro la, folo o folo i be mun ke ni wari ye?
(Rank) How would you first invest your money?

LONG TERM CAPITAL

bagaw mara (animal raising)___

ka jako ke (commerce)___

den dulongke san (children's clothes)___

Ka so dila (construction)___

ka so minaw san (household wares)___

ka seneke miniw san (farm equipment)___

CONSUMPTION

ka na fen san (condiments)___

ka balo san (purchase food)___

Ka kungo wari mara

(unexpecteds)___

ka finisan (clothes)___

SOCIAL SECURITY

ka fura san (medicine)___

ka denfuralen fen san (marriage)___

4. Musow be se ka baara jumen ke ka wariba soro? What work offers the greatest money for women?

tigifeere (selling peanuts)___ nyo susu machnini (grain mill)___

ka jako ke (commerce)___ ka nako dila (gardening)___

ka abagaw mara (animal raising)___ ka bogolan do (tye dying)___

ka shea tulu barra ke (process shea nuts)___ ka seneke (farm)___

ka safina dila (soap making)___ ka kwari parata (spin cotton)___

ka sanjo soro (gold digging)___ fen were (other)

5. Baara jumen nafa ka bon ka temen be kan? What work offers the greatest social benefit?

6. Baara jumen a ka tonoda bon ka temen be kan? What work offers the greatest economic (monetary) benefit?

7. Musow be se ka ni baara be ke wa? Can women do all of the above work?

8. I yere be baara jumen ke? In which of these activities are you yourself engaged?

9. Nafa jumen be soro o la? What kind of social benefit is derived from...

10. Tono min be soro o la, a ye mun ye? What is the monetary value gained from

11. Ni musow be ____ baara ke, geleya jumen ba la? Mun be musow senge kosebe? What are the problems and constraints associated with _____...
 12. Ni ____ baara be ke, aw ba damine cogo di? Aw mako munna sani aw be se ka ____ damine? What is needed to undertake the following activities _____?
 13. A be soro min? From where can it be obtained? Cogo di? How? Jon fe? from whom? joli la ? how much? A be soro juru la walima warije? Cash or credit?
 14. Ni i be fe ka ____ baara ke, ni wari t'i bolo, i be se ka juru ta jon fe? If you want to undertake ____ activity/enterprise, and you have no money, from whom can you obtain credit to start? (refer to previous list)
 15. Ni i be jura ta ____ fe, a be soro cogo di? i be wari sara wa? I be nyo sara? If you acquire money /credit from someone, how is it reimbursed? cash? In kind?
 16. Ni i be juru ta fo waa kilen, i be na waa kelen sara wa? I be don fara kan? Do you pay interest on the amount borrowed?
 17. Mogo min be juru di ma, a ba fo i be sharti d'a ma wa? Walima, i be juru sara a wati minna? Does the lender ask that credit be returned by a certain time. or is credit returned over an indefinite period?
 18. Ladonton ani duguton a be kelen wa? Is there confusion between the traditional village council and the village association?
 19. Musow be se ka juru ta duguton fe wa? Can women obtain credit through the VA?
 20. ____kaw delila ka juru ta duguton fe wa? Have women of ____village received credit from the VA?
 21. Si oui, musow ye fen jumen ta? If yes, what kind of credit? Under what terms? Si non, munna musow te juru ta duguton fe wa? If not, why not?
 22. Musow ka ton be ____dugu wa? Does a traditional women's association exist here in ____?
 23. Musow be se ka juru ta o fe wa? Can a woman obtain credit through the women's association?
 24. Cogo di? How do women go about acquiring credit through the women's association?
- Musow bee be se ka juru ta wa? Are all women eligible for credit? A shariya ye mun ye? What are the requirements?

25. Musow jumen be se ka juru ta musow ka ton wa? Which women have access to the women's association? Muso kelen (Individuals)___ Musow kulu fitini mogow 3-5 (small groups of 3-5), dugu mosow kulu bee (entire women's association) musow ani cew (men and women alike)___
26. Musow bee be se ka don musow ka ton wa? Can all women join the women's association? Musow furalen ani n'pogotigiw? married and single women?
27. Ni musow be don musow ka ton, a be fen sara folo wa? Is there an initiation fee or dues for the women's association?
28. Musow be gen musow ka ton wa? Fontionnaire musow ani dugumusow ka sariya a be kelen wa? Can a woman be dismissed from the women's association? Are requirements for civil servants and village women the same?
29. Juru jumen be se ka musow baara nyogon ya? Min be se ka musow deme ka lafiya ani ka wari soro? What kind of credit/assistance could help facilitate women's work? Ease the load? Earn greater money?
wari yere yere (money/cash)___ kolon walima pumpu (well/pump)___
misiw (oxen)___ kise (seeds)
misidabaw (plows)___ tubabounogo (improved fertilizer)
seneke miniw were (farm equipment othe)___ binfagalan
(herbicide)___ nyosusu machini (mill)___ other___ ka seneke cogo
kalan (farming technical classes)___ minaw (animals)___
30. Musow be se ka baara ke ni ___ye ? Aw ka cew be son wa? Can women work with ___ equipment/machine? Will your husbands permit this?
31. Jumen ka fisa juru be di musow ka sira wa? cew ka sira wa? Which is preferred credit dissiminated from the women's association or the men's/village?
32. Ni senecogo kalan be ke musow fe, karamogo facon jumen a kafisa ce walima muso? Would as male or female technical assistant be preferred?

COMMERCANTS

1. i ya damine da jako ke cogo di? How did you begin in commerce/trade?
2. Munna i be jako ke? Munna i te baara were ke ka wari soro? Why have you chosen to engage in commerce and not some other economic activity?
3. I be jako ke a be san joli bo sisan? How long have you been engaged in commerce?
4. I be bun feere? I be mun san? Min? What do you sell? Where? What do you buy where?
5. i be taa ____cogo di? How do you get to ____? I be mun sara? How much does transportation cost? A yoro ka dian wa? How far is ____?
6. Nin i be ta __sougoula i be fen san walima i be fen feere?
7. I be __san joli la? How much and for what price do you sell____? Detail all costs inputs, variable, capital, product output, follow all transitions...
- 8.Nafa jumen be soro o la? Joli (tono) be soro? What are the social and economic (monetary) benefits derived fr the sale of ____.
- 9.Munna i be ____ feere (san) muuna i te fen were? Why do you sell/buy this certain commodity?
- 10/ I fana i be seneke wa? Do you also farm? Mun be ? What crops?
11. Bora joli be soro o la? What is your yield in terms of sacks?
12. A fana be feere wa? Is part of your harvest sold as well?
13. Fen jumen be jako baara geleya kosebe? What are the major constraints and problems associated with commerce?
14. Fen jumen be se ka jako baara nyogo ya kosebe? What would facilitate your trade? What would help your business to prosper?
15. A be soro joli la? How much would that cost?
16. I ani jako musow were be ke kulu la wa? Aw be se ka ____soro nyogofe? Do you form a group with other women merchants? Have you/ could you join together to purchase/organize?
17. I ce sonna i be jako ke? Hali tile ____ i be dugu were? Does your husband approve of your trade? Even when ____ days you are traveling and working in another village? Munna cew don te son ulu ka musow be jako ke? Why do some husbands object to their

wives trade?

18. I be se ka tono bee mara wa? I be joli mara? Joli be di i ka ce ma? Can/do you keep all the profit? How much do you keep? How much is given to your husband ? I be joli mara ka don san tougouni? How much do you reinvest?

19. I be __feere wati jumen? wati were i be fen were feere wa? When do you sell __? In what other commerce do you engage at other times of the year?

TABLE IV
 AGGREGATE PERCENTAGE RATINGS OF TOP THREE RESPONSES TO QUESTIONS
 KEY: #=number of individual responses; SS=Sample Size;
 %=percentage; V=Village D=Digan; K=Kourouba; N=Nyagadina
 S=Sougoula

1) Response to whom women seek for a credit source (top three choices):

First Choice

FRIEND				FATHER				SHOPKEEPER				HUSBAND			
#	SS	%	V	#	SS	%	V	#	SS	%	V	#	SS	%	V
1	8	12	D	3	8	37	D	1	8	12	D	0	8	0	D
2	8	25	K	1	8	12	K	2	8	25	K	0	8	0	K
4	20	20	N	3	20	15	N	4	20	20	N	4	20	20	N
6	20	30	S	6	20	30	S	2	20	10	S	0	20	0	S
13/56 =23%				13/56 =23%				9/56 =16%				4/56 =7%			

Second Choice

FRIEND				FATHER				MOTHER				HUSBAND			
#	SS	%	V	#	SS	%	V	#	SS	%	V	#	SS	%	V
3	8	37	D	0	8	0	D	0	8	0	D	1	8	12	D
5	8	62	K	0	8	0	K	2	8	25	K	0	8	0	K
6	20	30	N	2	20	10	N	9	20	45	N	2	20	10	N
7	20	35	S	2	20	10	S	4	20	20	S	2	20	10	S
21/56 =37%				4/56 =7%				15/56 =26%				5/56 =8%			

Third Choice

FRIEND				HUSBAND				FATHER			
#	SS	%	V	#	SS	%	V	#	SS	%	V
4	8	5	D	1	8	12	D	1	8	12	D
0	8	0	K	0	8	0	K	2	8	25	K
7	20	35	N	3	20	15	N	3	20	15	N
7	20	35	S	7	20	35	S	0	20	0	S
18/56 =32%				11/56 =19%				6/56 =10%			

2) Response to work of greatest social benefits (employing the Bambara word TONO)

First Choice

FARMING				SHEA NUTS				COMMERCE			
#	SS	%	V	#	SS	%	V	#	SS	%	V
6	8	75	D	0	8	0	D	2	8	25	D
4	8	5	K	3	8	37	K	1	8	12	K
15	20	75	N	1	20	5	N	2	20	10	N
12	20	20	S	5	20	25	S	2	20	10	S
37/56 =66%				9/56=16%				7/56=12%			

Second Choice

SHEA NUTS

#	SS	%	V
4	8	5	D
3	8	37	K
8	20	40	N
3	20	15	S
18/56=32%			

FARMING

#	SS	%	V
2	8	25	D
2	8	25	K
2	20	10	N
8	20	40	S
14/56=25%			

COMMERCE

#	SS	%	V
2	8	25	D
1	8	12	K
5	20	25	N
5	20	25	S
13/56=23%			

Third Choice

COMMERCE

#	SS	%	V
3	8	37	D
3	8	37	D
9	20	45	N
5	20	25	S
20/56=35%			

SHEA NUTS

#	SS	%	V
3	8	37	
2	8	25	
4	20	2	
3	20	15	
12/56=21%			

FARMING

#	SS	%	V
1	8	12	D
1	8	12	K
0	20	0	N
2	20	10	S
4/56=7%			

3) Response to what work is economically profitable (employing the Bambara word NAFA)

First Choice

FARMING

#	SS	%	V
2	8	25	D
3	8	37	K
13	20	65	N
5	20	25	S
23/56=41%			

SHEA NUTS

#	SS	%	V
5	8	62	D
1	8	12	K
1	20	5	N
9	20	45	S
16/56=28%			

COMMERCE

#	SS	%	V
1	8	12	D
4	8	5	K
5	20	25	N
4	20	20	S
14/56=25%			

Second Choice

FARMING

#	SS	%	V
2	8	25	D
2	8	25	K
6	20	30	N
6	20	30	S
16/56=28%			

SHEA NUTS

#	SS	%	V
2	8	25	D
4	8	5	K
5	20	25	N
3	20	15	S
14/56=25%			

COMMERCE

#	SS	%	V
3	8	37	D
1	8	12	K
3	20	15	N
7	20	35	S
14/56=25%			

Third Choice

COMMERCE

#	SS	%	V
2	8	25	D
2	8	25	K
10	20	50	N
3	20	15	S
17/56=30%			

SHEA NUTS

#	SS	%	V
0	8	0	D
3	8	37	K
4	20	20	N
4	20	20	S
11/56=19%			

FARMING

#	SS	%	V
5	8	62	D
0	8	0	K
1	20	5	N
3	20	15	S
9/56=16%			

4) Response to investment and purchase priorities with money received

First Choice

LTK				Commerce				Consumption				Social Security			
#	SS	%	V	#	SS	%	V	#	SS	%	V	#	SS	%	V
5	8	6	D	4	8	5	D	2	8	25	D	1	8	12	D
4	8	5	K	3	8	37	K	3	8	37	K	1	8	12	K
14	20	70	N	6	20	30	N	6	20	30	N	0	20	0	N
16	20	80	S	7	20	35	S	4	20	20	S	0	20	0	S
39/56=69%				20/56=36%				15/56=27%				2/56= 3%			

Second Choice

LTK				Consumption				Commerce				Social Security			
#	SS	%	V	#	SS	%	V	#	SS	%	V	#	SS	%	V
4	8	5	D	4	8	5	D	1	8	12	D	1	8	12	D
4	8	5	K	4	8	5	K	2	8	25	K	0	8	0	K
13	20	65	N	7	20	35	N	10	20	50	N	0	20	0	N
13	20	65	S	11	20	55	S	4	20	20	S	0	20	0	S
34/56=60%				26/56=46%				17/56=30%				1/56=.1%			

Third Choice

Consumption				LTK				Commerce				Social Security			
#	SS	%	V	#	SS	%	V	#	SS	%	V	#	SS	%	V
1	8	12	D	3	8	37	D	0	8	0	D	1	8	12	D
4	8	5	K	4	8	5	K	2	8	2.5	K	1	8	12	K
6	20	30	N	11	20	55	N	5	20	25	N	2	20	10	N
15	20	75	S	4	20	20	S	3	20	15	S	1	20	5	S
26/56=46%				22/56=39%				10/56=17%				5/56=8%			

5) Response to credit assistance of preference to facilitate women's work

First Choice

Cattle/Plow				Fertilizer/Herbicide				Mills:Shea Nuts/Grains			
#	SS	%	V	#	SS	%	V	#	SS	%	V
0	8	0	D	7	8	87	D	0	8	0	D
6	8	75	K	0	8	0	K	0	8	0	K
7	20	35	N	2	20	10	N	5	20	25	N
11	20	55	S	1	20	5	S	4	20	20	S
25/56=45%				10/56=17%				9/56=16%			

Second Choice

Mills:Shea Nuts/Grains				Fertilizer/Herbicide				Cattle/Plow			
#	SS	%	V	#	SS	%	V	#	SS	%	V
3	8	37	D	4	8	5	D	1	8	12	D
4	8	5	K	2	8	25	K	0	8	0	K
9	20	45	N	2	20	10	N	7	20	35	N
3	20	15	S	7	20	35	S	2	20	10	S
19/56=34%				15/56=27%				10/56=18%			

Third Choice

Cattle/Plow

#	SS	%	V
4	8	50	D
1	8	12	K
5	20	25	N
4	20	20	S
14/56=25%			

Mills

#	SS	%	V
0	8	0	D
0	8	0	K
6	20	30	N
6	20	30	S
12/56=21%			

Money

#	SS	%	V
0	8	0	D
2	8	25	K
4	20	20	N
0	20	0	S
6/56=11%			

Pumps

#	SS	%	V
0	8	0	D
0	8	0	K
3	20	15	N
3	20	15	S
6/56=11%			

TABLE X

UNE ANALYSE COMPARATIVE COUT BENEFICE DE '16
MICRO ENTERPRISES RURALES

NET BENEFIT ANALYSIS OF 16 RURAL MARKET ENTERPRISES

	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD			
	QUANT	PRICE	IMP	INPUTS	TRANSPD	RETURNS	PROFIT	LABOR	RETURNS	FFR/LR	CAP/COST	DEPR	DEPR	DEPR	RATE	RATE	CFA	CFA	RETURN	RETURN	RTH	RTH	RTH	RTH	RTH	USDR	USDR	USDR	USDR			
		FCFA	BIC			D-E-F	G/H/I	HOURS	LR/G/I	\$/100	FCFA	1/2	2YRS	1/2	5	2	1/2	2	5	2	J-R	V	W	X	Y	Z	AA	AB	AC	AD		
						FCFA	%	WEEKLY	FCFA	%	FCFA	SUGGESTED	DEPRECIATIO	FCFA	FCFA	R/S/2MRS	R/S/2	MRS	FCFA	STR	FCFA	STR	FCFA	STR	FCFA	STR	FCFA	STR	FCFA	STR		
1) FRY FLOUR	80 65	5 5	400 325	215 215	0	185 110	0/0 61	6 6	31 18	14 9	2600 2600	5 5	2 2	5200 5200	1300 1300	100 100	25 25	85 10	160 85	14 2	27 14	160 160	10 10	85 85	10 10	25 25	27 27	7 7	14 14	10 10	14 14	
2) BOULOTIER	varies varies	5 5	500 500	300 360	0	200 180	67 29	6 6	31 23	11 6	2600 2600	5 5	2 2	5200 5200	1300 1300	100 100	25 25	100 40	175 115	17 7	29 19	175 175	40 40	107 107	45 45	29 29	7 7	10 10	10 10	14 14		
3) GOAT MEAT	3 3	varies varies	11210 12710	10210 10210	0	1000 2500	10 24	6 6	167 817	2 4	5100 5100	5 5	2 2	10200 10	2550 2550	196 0	49 49	804 2500	951 2451	134 417	150 408	2451 2451	803 803	1622 1622	5 5	408 408	134 134	279 279	10 10	10 10	14 14	
4) RICE BEST	22 20	125 150	2090 3390	1090 1090	0	1000 1500	51 74	6 6	125 188	7 10	30 30	5 5	5 10	42 42	11 11	806 806	211 210	194 694	789 1290	32 116	132 215	1290 1290	154 154	741 741	3 3	215 215	32 32	123 123	10 10	14 14		
5) BEGE	49 51	25 25	1225 1275	675 650	0	600 625	96 96	6 6	100 104	16 16	2320 2320	5 5	2 2	4640 4640	1160 1160	89 89	22 22	511 536	578 603	85 89	96 100	602 602	510 510	557 557	2 2	100 100	85 85	92 92	10 10	14 14		
6) BONT	100 100	25 25	2500 2500	950 1000	0	1550 1500	163 150	6 6	258 250	27 25	2320 2320	5 5	2 2	4640 4640	1160 1160	89 89	22 22	1461 1411	1520 1478	243 235	255 246	1578 1578	1411 1411	1469 1469	5 5	254 254	225 225	244 244	10 10	14 14		
7) NET BAST	44	25	1100	600	0	500	83	6	83	14	2320	5	2	4640	1160	89	22	411	478	60	80	478	411	444	1	79	60	73	10	14		
8) GRAINS																																
9) PEANUTS			5000	4000	0	2000	50				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10) RAOBON			1300	650	0	650	100				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11) MILLET			6500	5000	0	1500	30				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12) BEANS			4100	3300	0	800	24				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12) WHEAT			1800	1500	0	300	20				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL			19700	14100	1600	3700	26	26	142	1	26000	5	2	52000	13000	1000	250	2700	3450	0	0	0	0	0	0	0	0	0	0	0	0	0
GRAINS			19700	14100	2500	2900	19	26	108	1	26000	5	2	52000	13000	1000	254	1800	2546	138	141	3675	2496	3185	10	141	96	120	10	14		
13) YUGU YUGU	varies varies	5 5	100 000 85 000	20 000 40 000	27 000 27 000	45 000 18 000	140 46	24 24	1875 750	7 2	0 0	5 5	2 2	0 0	0 0	0 0	0 0	45 000 18 000	45 000 18 000	1875 750	1875 750	45 000 45 000	18 000 18 000	315 000 315 000	100 100	1875 1875	750 750	1312 1312	10 10	14 14		
14) SOAP	65 65	varies varies	4375 5025	2975 3015	0	1400 2010	47 67	6 6	175 251	6 0	8800 8800	1 1	4 4	8800 8800	2200 2200	169 169	42 42	1731 1841	1358 1968	153 230	169 216	1968 1968	1231 1599	5 5	246 246	153 153	199 199	10 10	14 14			
15) BAN	706	5	3500	2500	0	1000	40	6	167	7	2100	5	2	4200	1050	81	20	919	980	152	163	980	919	950	3	163	153	158	10	14		
16) SALT	one sack one sack one sack	1800 2250 2500	7300 2750 3000	1850 2750 2500	100 100 100	400 400 400	22 18 16	6 6 6	67 67 57	4 2 3	0 0 0	5 5 5	2 2 2	0 0 0	0 0 0	0 0 0	0 0 0	400 400 400	0 0 0	67 67 67	67 67 67	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0		

B FRU FRY=tried flour, BOULOTIE=fish patties, YUGU YUGU=USED CLOTHING
Peanuts 10 sacks@7500=75,000 sold 11,000@110=return 25,000

WSDR=300 FCFA

RET: RETURN PROFIT; RETURN ON VARIABLE COSTS; DEPR 5=DISCOUNT RATE 1/2 TR
DEPR 2=DISCOUNT RATE 1 TR; RATE 5, 2=RATE DIS COUNTED ON F COSTS; CFA 5, 2=
RATE OF PROFIT; RETURN 5, 2=NET PROFIT; HIGH, LOW, AVE=SUMMARY DISCOUNTED RETURNS
USDR=DOLLAR EQUIVALENCY

TABLE VI
RANKINGS (1st,2nd,3rd) AND AGGREGATE PERCENTAGES OF RESPONSES
TO QUESTIONS

Question: From whom do you first ask for credit? Rank second and third choices.

CREDIT SOURCE	NYGADINAKOUROUBASOUGOULA			DIGAN			AGGREGATE %								
	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>			
FRIEND	4	6	7	2	5	0	6	7	7	1	3	4	23	38	32
FATHER	3	2	3	1	0	2	6	2	0	3	0	1	23	7	10
SHOPKEEPER	4	0	2	2	0	2	2	0	0	1	1	0	16	2	7
MOTHER	2	9	0	0	2	1	3	4	1	2	0	0	13	27	4
HUSBAND	4	2	3	0	0	0	0	2	7	0	1	1	7	9	20
MYSELF	1	0	0	3	0	0	0	0	0	0	0	0	7	0	0
WOMEN'S ASSOC.	0	0	0	0	0	0	0	0	0	0	1	0	4	0	0
BROTHER	0	0	1	0	1	2	1	4	3	0	3	1	2	14	13
SISTER	0	0	1	0	0	0	0	1	0	0	0	1	2	2	4
VILLAGE ASSOC	0	0	0	0	0	0	1	0	1	0	0	0	2	0	0
MERCHANT	0	0	0	0	0	0	1	0	0	0	0	0	2	0	0
NO CHOICE	0	1	3	0	0	0	0	0	0	0	0	0	0	2	5
COUNCIL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
BANK	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TTL SMPLE SIZE	20	20	20	8	8	8	20	20	20	8	8	8			

Question: How would you first spend credit issued to you?

INVESTMENT/PURCHASE PRIORITIES	NYGADINA			KOUROUBA			SOUGOULA			DIGAN			SUMMARY		
	<u>1</u>	<u>2</u>	<u>3</u>												
GRAIN RESALE	6	7	4	3	2	2	6	4	3	4	1	1	3	25	18
ANIMAL RAISING	5	1	3	1	1	0	5	1	1	0	1	1	20	7	9
CONSUMPTION	3	1	3	2	1	0	3	7	3	0	0	1	14	16	13
CLOTHING	3	5	2	1	3	3	1	4	12	2	3	0	13	27	30
HOUSEHOLD WARE	1	0	1	0	0	0	3	3	0	0	1	0	7	7	2
FARM EQUIPMENT	2	1	0	0	0	1	1	1	0	1	1	1	7	5	4
COMMERCE CLOTH	0	3	1	0	0	0	1	0	0	0	0	0	2	5	2
MARRIAGE	0	0	1	1	0	0	0	0	1	0	0	3	2	0	9
UNEXPECTED	0	0	0	0	0	0	0	0	0	1	0	0	2	0	0
CONSTRUCTION	0	0	2	0	1	1	0	0	0	0	0	0	0	2	5
RETURN CREDIT	0	1	1	0	0	0	0	0	0	0	0	0	0	2	2
GIVE FATHER	0	1	0	0	0	0	0	0	0	0	0	0	0	2	0
PARI/TONTINE	0	0	0	0	0	0	0	0	0	0	1	0	0	2	0
KOLA NUTS/TOBACCO	0	0	0	0	0	1	0	0	0	0	0	1	0	0	4
SAVINGS	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2
GARDEM	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2
MEDICINE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HOUSE REPAIRS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MILL/SHEA MIL	<u>0</u>														
TTL SAMPLE SIZE	20	20	20	8	8	8	20	20	20	8	8	8			

Question: What work is economically profitable for women? Asked using the word 'tono'

	NYGADINA			KOUROUBA			SOUGOULA			DIGAN			AGGREGATE %		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>									
<u>ECONOMICALLY PROFITABLE ACTIVITIES</u>															
FARMING	13	6	1	3	2	0	5	6	3	2	2	5	41	25	16
SHEA NUTS	1	5	4	1	4	3	9	3	4	5	2	0	29	25	19
COMMERCE	5	3	10	4	1	2	4	7	3	1	3	2	25	25	30
ANIMAL RAISING	0	2	1	0	1	0	1	4	0	0	1	0	2	14	0
GRAIN MILL	1	3	0	0	0	0	0	0	0	0	0	0	2	5	0
COMMERCE CLOTH	0	1	0	0	0	0	1	0	0	0	0	0	2	2	0
GARDENING	0	0	1	0	0	0	1	0	2	0	0	0	2	0	2
PANNING GOLD	0	0	2	0	1	1	0	0	0	0	0	0	0	2	0
NO CHOICE	0	0	0	0	0	1	0	0	5	0	0	1	0	0	2
COTTON	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2
RENT HOUSE	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2
TRANSPORTATION	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2
TYE DYEING	0	0	0	0	0	0	0	0	1	0	0	0	0	0	2
SOAP MAKING	<u>0</u>	<u>0</u>	<u>0</u>												
TTL SAMPLE	20	20	20	8	8	8	20	20	20	8	8	8			

Question: What work offers the greatest social benefits? Asked incorporating the Bambara word 'nafa' indicating social/non-monetary values

	NYGADINA			KOUROUBA			SOUGOULA			DIGAN			AGGREGATE %		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>									
<u>GREATEST SOCIAL BENEFITS</u>															
FARMING	15	2	0	4	2	1	12	8	2	6	2	1	66	25	7
SHEA NUTS	1	8	4	3	3	2	5	3	3	0	4	2	16	32	20
COMMERCE	2	5	9	1	1	3	1	5	5	2	2	3	11	23	36
RENT EQUIP	2	0	0	0	0	0	0	0	0	0	0	0	4	0	0
ANIMALS	0	4	0	0	1	0	1	1	2	0	0	1	2	11	5
CLOTH	0	0	0	0	0	0	1	0	0	0	0	0	2	0	0
GARDENING	0	1	2	0	0	0	0	2	1	0	0	0	0	5	5
PANNING GOLD	0	3	0	1	2	0	0	0	0	0	0	0	0	2	9
TYE DYEING	0	0	0	0	0	0	0	0	0	0	1	0	0	2	0
NO CHOICE	0	0	1	0	0	0	0	0	4	0	0	1	0	0	11
COTTON*	0	0	0	0	0	0	0	0	2	0	0	0	0	0	4
MILL GRAIN	0	0	0	0	0	0	0	0	1	0	0	0	0	0	2
TRANSPORT	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2
SOAP MAKING	<u>0</u>	<u>0</u>	<u>0</u>												
TTL SAMPLE	20	20	20	8	8	8	20	20	20	8	8	8			

*SPINNING/PICKING

Question: What credit opportunities would best facilitate your work, and generate greater income possibilities?

CREDIT PRIORITIES	NYAGADINA			KOUROUBA			SOUGOULA			DIGAN			AGGREGATE %		
	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>3</u>
OXEN/PLOW	7	7	5	6	0	1	11	2	4	0	1	4	43	18	25
GRAIN MILL	5	9	4	0	4	0	4	3	6	0	3	0	16	34	18
HERBICIDE	1	2	0	0	2	0	1	4	3	6	1	1	14	16	7
MONEY	3	0	4	2	0	2	2	3	0	0	0	0	13	5	11
WELL/PUMP	1	1	3	0	0	0	1	1	3	1	0	0	5	4	11
FERTILIZER	1	0	0	0	0	0	0	3	0	1	3	0	4	11	0
ANIMALS	1	0	1	0	1	0	1	1	1	0	0	0	4	4	4
METAL DE-															
TECTOR	1	0	0	0	0	0	0	0	0	0	0	0	2	0	0
GROUP DEC.	0	0	0	0	0	0	0	1	1	0	0	0	0	2	2
SEEDS	0	0	0	0	0	0	0	1	1	0	0	0	0	2	2
TRANSPORT	0	0	0	0	1	0	0	0	0	0	0	0	0	2	0
FOOD	0	0	0	0	0	0	0	1	0	0	0	0	0	2	0
X-RAY GLASSES	1	0	0	0	0	0	0	0	0	0	0	0	0	2	0
MATERNITY	0	0	0	0	0	5	0	0	0	0	0	3	0	0	14
TYE DYEING	0	0	0	0	0	0	0	0	1	0	0	0	0	0	2
FENCING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AG TRAINING	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
WOMEN'S CTR	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TTL SAMPLE	20	20	20	8	8	8	20	20	20	8	8	8			

TABLE VII
FIXED AND OPERATING CAPITAL NECESSARY TO UNDERTAKE THE FOLLOWING
ACTIVITIES

<u>FARMING</u>	<u>ITEM</u>	<u>SOURCE</u>	<u>COST</u>
	FIELD FLOW	HUSBAND'S FIELD	LABOR
		AGRICULTURAL CREDIT	42.820 FCFA
		BLACKSMITH	
	MULTICULTURE	OHV	(US\$220.00) 66.210 FCFA
	SEEDER	OHV	(US\$181.00) 54.380 FCFA
	HARROW	OHV	(US\$73.00) 29.900 FCFA
	HERBICIDE	OHV	(US\$38.00) 11.350 FCFA
	FUNGICIDE	OHV	(US\$ 2.00) 570 FCFA
	INSECTICIDE	OHV	(US\$28.00) 8.500 FCFA
	FERTILIZER	OHV	(US\$29.00) 8.800 FCFA
	SPRAY INSTRUMENT ULV	OHV	(US\$45.00) 13.400 FCFA
	SPRAY INSTRUMENT T15	OHV	(US\$45.00) 18.430 FCFA
	SPRAY INSTRUMENT T16	OHV	(US\$105.00) 31.400 FCFA
	OXEN	(US\$223 - 500.00)	67,000 - 150,000 FCFA

* More detailed price listing see 1988/89 campaign
 Prices/quantity generally respond to one hectare, quantity per unit accounts available from OHV Agricultural Credit Section, Bamako

<u>SHEA NUT</u>	MATT	FARMER	1000 FCFA
	BOILER POT	BLACKSMITH	2500 FCFA
	STRAINER/STEAMER	BLACKSMITH	200 FCFA
	LADEL	TREE/MARKET	75-100 FCFA
	CLAY POT	BLACKSMITH	300 FCFA
	METAL PAIL	BLACKSMITH/SHOP	2000 FCFA
	MORTAR	CARPENTER	3000...
	PESTLE	CARPENTER	1000...
	AXE	BLACKSMITH	500 -750
	HEAD CLOTH	MERCHANT	500-1000
	BOWLS	MERCHANT	2000...
	<u>TOTAL CAPITAL COST</u>		<u>13850 FCFA</u>
	VARIABLE COST WOOD	WAGON LOAD/FOREST	1250 FCFA
	<u>TOTAL COMBINED COSTS</u>	(US\$50.00)	<u>15100FCFA</u>

*Basic start up capital materials required. Quantity shea oil per unit varies according to availability.

GARDENING

FIELD	HUSBAND/VILLAGE	LABOR
HAND HOE	BLACKSMITH	500 FCFA
BOWLS	MERCHANT	2000 FCFA
ROPE	MERCHANT	50/METER
BUCKET	MERCHANT/BLKSMTH	2000 FCFA
SEEDS	PREVIOUS STOCK/MARKET	250-500 FCFA
STUMPS/TREES	FOREST	1000 FCFA
WATERING CAN	BLACKSMITH	1000-2500 FCFA
<u>TOTAL</u>		<u>8550FCFA</u>
Basic capital for start up +-hectare	<u>TOTAL</u>	<u>US\$28.00</u>

ANIMAL RAISING

CHICKEN	FARMER/MERCHANT	a) 800-1500 FCFA
GOAT	HERDER/FARMER	b)2800-5000 FCFA
SHEEP	HERDER/FARMER	c)15000...
COW	HERDER/FARMER	d)67500-150000 FCFA
MATTS	FARMER	500
WIRE	MERCHANT	300/METER
TREES	FOREST/FARMER	1000...
BRICK(MUD)	FARMER	100..

* Market price for one unit quantity. a= US\$5, b=US\$17, c=US\$50, d=US\$500.

COMMERCE OF SPECIFIC PREPARED FOODS

<u>RICE RESTAURANT</u>	TOTAL QUANTITY	22-28 PLATES
RICE	FARMER/MERCHANT	940 (10K)
MEAT	BUTCHER	500 KILO
DRIED ONIONS	FARMER/MERCHANT	50 FCFA
FRESH ONIONS	FARMER/MERCHANT	50 FCFA
SPICES	FARMER/MERCHANT	50 FCFA
BUILLION CUBES	MERCHANT	100 FCFA
TOMATOE PASTE	MERCHANT	50 FCFA
OIL	FARMER/MERCHANT	50 FCFA
VEGETABLES	OWN GARDEN/FIELD	---
WOOD	COLLECTED/MERCHANT	100/ PILE
<u>TOTAL OPERATING CAPITAL</u>		<u>1890 FCFA</u>
	<u>TOTAL US\$</u>	<u>6.00</u>

FIXED CAPITAL

COOKING POT 8 KILOS	MERCHANT	7000 FCFA
SAUCE POT 3 KILOS	MERCHANT	2500 FCFA
LADELS (2)	BLACKSMITH/MERCHANT	1000 FCFA
PLATES (8)	MERCHANT 300/350	2600 FCFA
BOWLS (8)	MERCHANT 600/	4800 FCFA
DRINKING CUPS (4)	MERCHANT 200/	1000 FCFA
SPOONS (10)	MERCHANT 100/	1000 FCFA
WATER JUGS (3)	BLACKSMITH 2000-2500	7500 FCFA
STRAW FANS (5)	FARMER/LEAVES	250 FCFA
BENCHES (2)	CARPENTER	1000 FCFA
AWNING	CARPENTER	1000 FCFA
CONSTRUCTION HOUSE	MASON	10000 FCFA
<u>TOTAL FIXED CAPITAL</u>		<u>(US\$130.00) 39,450FCFA</u>
<u>COMBINED CAPITAL</u>		<u>(US\$138.00) 41,290FCFA</u>

FRU FRU (FRIED FLOUR)

OPERATING CAPITAL FOR TOTAL QUANTITY 65-80		
FLOUR	MERCHANT	2 KILOS 530 FCFA
SHEA BUTTER	SELF/MERCHANT	500 FCFA
PEANUT OIL	MERCHANT	1 LITER 500 FCFA
SUGAR	MERCHANT	50 FCFA
SALT	MERCHANT	15 FCFA
WOOD	FOREST/MERCHANT	100 FCFA
<u>TOTAL OPERATING COSTS</u>		<u>(US\$5.60)1695 FCFA</u>
FRYING PAN	MERCHANT/BLACKSMITH	500 FCFA
SPOON	MERCHANT	100 FCFA
BOWL	MERCHANT	2000 FCFA
<u>TOTAL FIXED CAPITAL</u>		<u>(US\$8.70)2600 FCFA</u>
<u>COMBINED CAPITAL</u>		<u>(US\$14.00)4295 FCFA</u>

BOULOUTE (FRIED FISH PATTIES)

OPERATING CAPITAL QUANTITY VARIES < 40		
FISH	FISHERMAN	200 FCFA
OIL	SELF PRODUCED/MERCHANT	500 FCFA
BUILLION CUBES	MERCHANT	20 FCFA
ONIONS	FARMER/MERCHANT	25 FCFA
SALT	MERCHANT	15 FCFA
WOOD	COLLECTED/MERCHANT	100 FCFA
<u>TOTAL OPERATING CAPITAL</u>		<u>(US\$1.40) 410 FCFA</u>
<u>FIXED CAPITAL</u>		
FRYING PAN	BLACKSMITH/MERCHANT	500 FCFA
SPOON	MERCHANT	100 FCFA
BOWL	MERCHANT	2000 FCFA
<u>TOTAL FIXED CAPITAL</u>		<u>(US\$8.70) 2600 FCFA</u>
<u>COMBINED TOTAL</u>		<u>(US\$10.00) 3010 FCFA</u>

COOKED GOAT MEATOPERATING CAPITAL

GOATS (3)

HERDER/FARMER

10,000

SAUCE INGREDIENTS

FARMERS/MERCHANT

200

TOTAL(US\$34.00)10,200FIXED CAPITAL

BOWL

MERCHANT

2000

SPOON

MERCHANT

100

POT

BLACKSMITH

2000

TOTAL FIXED CAPITAL(US\$14.00)4100TOTAL COMBINED(US\$48.00)14,300DEGE MILLET PORRIDGE

MILLET

FARMER/MERCHANT

250

MILK

HERDER 2 LITERS 100/

200

SALT

MERCHANT

25

SUGAR

MERCHANT

150

TOTAL OPERATIONAL CAPITAL(US\$2.00)625FIXED CAPITAL

BOWLS

MERCHANT

2000

SPOONS 4

VINES/MERCHANT 75/

320

TOTAL FIXED CAPITAL(US\$8.00)2320TOTAL COMBINED(US\$29.00)2945MONI MILLET PORRIDGE

MILLET

SELF/MERCHANT

500

GRINDING PROCESS

MILL

75-100

LEMON/LIME

TREE/MERCHANT

25- 50

SUGAR

MERCHANT

300

TOTAL OPERATIONAL CAPITAL(US\$3.00)950FIXED

BOWLS MERCHANT

2000

SPOONS (4)

TREE/MERCHANT

75/

320

TOTAL FIXED(US\$8.00)2320COMBINED TOTAL(US\$10.00)3270

Exchange rate 300 fcfa=US\$1.00

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