
MALI: WOMEN IN PRIVATE ENTERPRISE

Final Report

*Bureau for Private Enterprise
U. S. Agency for International Development*

Prepared for: USAID/Mali and PPC/WID

*Prepared by: Sydney A. Lewis, Ernst & Young
Karen Russell, Consultant to Ernst & Young*

*Sponsored by: Private Enterprise Development Support Project II
Project Number 940-2028.03
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EXECUTIVE SUMMARY

Of all of A.I.D.'s development activities, the role of gender has been least explored and understood in the area of private sector development. Most Missions have conducted detailed assessments of the private sector; examined credit constraints; designed projects to encourage the private sector; and developed training programs for the private sector -- often without talking to a single woman entrepreneur. The purpose of this study is to uncover that part of the private sector which is frequently ignored: women-owned enterprises.

The team interviewed 34 women entrepreneurs at varying levels of "formality" and business sophistication. A profile of each entrepreneur and her firm is presented in Annex 1 to the report. For analytical purposes, the team examined entrepreneurs in the formal sector and the informal sector separately.

A. Women Entrepreneurs in the Formal Sector

- Women entrepreneurs are just beginning to establish themselves in Mali's formal business sector; there are probably no more than 35 to 40 registered businesses owned by Malian women.
- The most common sectors for women's involvement are the commercial and services sector.
- Women in the formal sector start their businesses for diverse reasons. Often women open a business after working in the public sector for years; a pending retirement, a financial bonus for early retirement, or the desire for more flexibility and challenge may be the incentive for moving from the public to the private sector. In other cases, women see a particular void in the market and seize the opportunity to start a new business. Economic liberalization has opened up opportunities for the private sector, and women have started businesses in areas which used to be the domain of the public sector.
- Lack of access to finance is the major constraint facing women in the formal sector, even for those firms that are well-established and have been in operation for some time. The second most important constraint is government red-tape and bureaucratic regulations.
- Women have relatively little access to institutional support relative to their male counterparts. The Association des Femmes Commerçantes et Entrepreneurs du Mali (AFCEM) has recently been created; its objective is to represent the interests of women-owned businesses.

- Women identified finance as their most critical need. They also identified a number of business training needs; some of the most critical areas for training and technical assistance are management, marketing, inventory control and financial planning.

B. Women in the Informal Sector

- The informal sector has a number of characteristics that enable women to participate more easily. Unlike the formal sector, there are few barriers to entry in the informal sector. The entrepreneur circumvents the administrative procedures and obligations officially prescribed by the government, and can often avoid the attention of the authorities by remaining small and less visible.
- The informal sector entrepreneur begins her business out of economic necessity; it is becoming increasingly difficult for families to survive in Bamako without several sources of income. In many cases, the women's business provides an essential, if not sole, source of income for the family,
- The informal entrepreneur rarely limits herself to one type of entrepreneurial activity; she often runs several different types of businesses to generate income.
- The majority of women-owned businesses fall in the services and commercial sectors.
- Informal entrepreneurs attempt to avoid Mali's high taxes and complicated regulations by remaining unofficial. Nonetheless, entrepreneurs and government agents may also collaborate through elaborate systems of networks and pay-offs. These "systems" are by no means certain, however, and informal entrepreneurs remain vulnerable to the vagaries of such networks.
- The most important constraint to informal entrepreneurs is the decline in purchasing power stemming from the "crise economique" in Mali; this has had a dramatic impact on informal entrepreneurs' ability to sell goods and services.
- When women in the informal sector considered their needs, they usually thought of some immediate material need for their business which they could not afford. They expressed no interest in training.

C. Recommendations for USAID/Mali

Chapter VI of the report contains a series of recommendations for ensuring women's participation in USAID/Mali's private sector programs. The recommendations focus on projects and programs in the Mission's portfolio which have or could have the greatest impact on private sector development in Bamako. They include the following:

1. The Economic Policy Reform Project

USAID/Mali's Economic Policy Reform Project (EPRP) aims to promote an environment conducive to private sector development and reduce the burden of the public sector on the economy. The project has three components: fiscal and regulatory reform, budget restructuring, and technical assistance in computerization.

Under EPRP, the team offers the following recommendations for addressing the specific concerns of women entrepreneurs:

- Specifically, Article 38 of the Marriage Code and Article 4 of the Commercial Code which require married women to obtain their husband's authorization before participating in commercial activity, should be revised.
- The procedures to legally establish an enterprise should be simplified and well-publicized. Currently, many uneducated individuals operate their own businesses; they could also legally register their businesses if complicated procedures were eliminated. Entrepreneurs must also have easy access to information on how to register their businesses. For women entrepreneurs, this may mean disseminating the information through different channels: the radio, the markets, the tontines and AFCEM, as opposed to the Chamber of Commerce, the newspapers and other traditional sources of information.
- The negative and distortionary impact of credit ceilings and interest rate ceilings on the growth of the private sector is well-documented. Their impact on women entrepreneurs? Women are able to obtain only a small piece of a shrinking pie of finance available for private sector firms. An active dialogue should be maintained with the Banque Central des Etats de l'Afrique de l'Ouest to address monetary policy issues that affect private sector development, including credit ceilings, interest rate ceilings, inflation, money supply and convertibility questions.
- The Government of Mali should continue to simplify and rationalize taxes to ease the burden on the private sector. Most women entrepreneurs are either baffled or intimidated by the current tax system, and incur considerable costs in an effort to avoid tax authorities. Both the Government and

entrepreneurs stand to gain from a simplified system. Again, if women are to participate in the formal economy, it is important to disseminate information on taxes through their channels of information.

- The Voluntary Early Departure Program has been very effective in reducing the public sector payroll; but it is one step to leave the public sector and quite another to start a new enterprise. The team recommends that additional assistance be provided through small group workshops and on-site technical assistance to assist entrepreneurs make the transition from the public to the private sector.

2. The Human Resource Development Assistance (HRDA) Project

The HRDA Project aims to stimulate and support national and regional training programs to strengthen African development institutions, enhance the growth of the private sector and increase the participation of women in development. The HRDA project has two specific targets: 50% of all training should promote private sector development and 35% of all trainees should be women. The following recommendations are provided to assist the Mission reach women in the private sector.

- The Association des Femmes Commerçantes et Entrepreneurs du Mali (AFCEM) is currently the most appropriate vehicle for providing training to the formal community of business women. The institution is new, however, and many issues have yet to be resolved. The team recommends that, initially, USAID work in collaboration with AFCEM to establish a series of training programs in business management; such support will serve to strengthen AFCEM's technical grounding. Given that it is a new institution, USAID may wish to provide assistance in a "phased approach," thereby providing an opportunity to assess the impact of assistance at the end of each phase. Entrepreneurs identified their needs in the following areas:

- * Business Start-Up and Planning
- * Business Management
- * Financial Planning
- * Accounting Techniques
- * Organizational Planning
- * Management of Personnel
- * Marketing Techniques
- * Packaging Techniques
- * Effective Pricing of Products
- * Inventory Control
- * Quality Control
- * Legal Rights of Entrepreneurs
- * Information on Donor Programs and Projects
- * Information on Employee Training Programs

Very few informal sector entrepreneurs interviewed during the course of this study expressed an interest in training. Their lack of interest in training could be due to a number of factors: lack of exposure to educational and training programs, lack of knowledge of the benefits of training, lack of time or transportation to attend training, and the literacy and/or French language requirements of some programs.

Nonetheless, the business skills of Mali's informal sector are often rudimentary at best and could be improved significantly through hands-on training programs. It will be important, however, to "market" the programs effectively to encourage participation. Factors such as location and scheduling of training programs will influence women's participation; programs that are located closer to the home or work-sites will be more conducive to ensuring women's participation. The use of Bambara and other local languages will be critical to ensuring women's participation. Lastly, literacy requirements may prove to be an important impediment to women's participation in training efforts; literacy and basic business skills training may be combined, however, to address the needs of women entrepreneurs in the informal sector.

It is also important to provide technical assistance as a follow-up to training. The "classroom" can provide the fundamentals of business skills, but the application of such skills is often more difficult. Women entrepreneurs expressed a keen interest in one-on-one technical assistance, as a follow-up to training.

3. The Private Voluntary Organization Co-Financing Project

The PVO Co-Financing project will provide approximately nine grants, ranging from \$500,000 and \$1,000,000 to promote three sectors: (i) micro and small enterprise development, (ii) child survival, and (iii) natural resource management. For the micro and small enterprise component of the project, the team has recommended a number of design mechanisms to encourage greater female participation. These include: flexible eligibility criteria, non-collateral based loan programs, market-based loan terms, neighborhood and/or work-based programs, development of appropriate marketing tools and institutional mechanisms. These design issues and other recommendations are discussed in greater detail in Chapter VI of the report.

GLOSSARY

AFCEM	Association des Femmes Commerçantes et Entrepreneurs du Mali
AIFEM	Association Pour l'Intégration de la Femme dans l'Economie Malienne
BCEAO	Banque Central des Etats de l'Afrique de l'Ouest
CCIM	Chamber of Commerce and Industry in Mali
CEPI	Centre d'Etudes et de Promotion Industrielle
CMCE	Centre Malien du Commerce Exterieur
EPRP	Economic Policy Reform Project
FED	Fonds Europeens du Development
HRDA	Human Resources Development Assistance Project
UNFM	Union National des Femmes du Mali
WID	Women in Development
WWB	Women's World Banking

CHAPTER I

INTRODUCTION

Of all of A.I.D.'s development activities, the role of gender has been least explored and understood in the area of private sector development. Most Missions have conducted detailed assessments of the private sector; examined credit constraints; designed projects to encourage the private sector; and developed training programs for the private sector -- often without talking to a single women entrepreneur.

Women's roles in the private sector are often less visible. In most developing countries, women are not active members of the local chamber of commerce; they are not the banks' major clients; they are not known by the investment promotion boards, the stock market or export promotion associations. It is precisely because of this less visible role that women are more difficult to reach through traditional private sector programs. It is not that they are less active in the private sector, but rather, that their activities are often less associated with official, formal and visible types of institutions.

The purpose of this study is to uncover that part of the private sector which is frequently ignored: women-owned enterprises. This study represents the first phase of USAID/Mali's efforts to collect data on women in the private sector. The geographic focus of this study is Bamako given the overwhelming concentration of private sector activities in the capital city; future studies will focus on secondary towns that have closer links with rural areas. More specifically, the study aims to address the following questions:

- * What types of enterprises do women own in Bamako and why?
- * Where are they involved in the private sector and where are they excluded?
- * What are their constraints to doing business, and how do they do business in spite of these constraints?
- * Do women entrepreneurs need assistance? Do they want assistance?
- * Most importantly, how can USAID structure its private sector activities to ensure women's participation?

The study was prepared by an Ernst & Young (formerly, Arthur Young) team under the auspices of the Private Enterprise Development Support Project, in coordination with USAID/Mali's WID Coordinator. It was jointly funded by USAID/Mali and the Office of Women in Development through buy-ins to the PEDS Project. The team

consisted of Sydney Lewis, an Ernst & Young staff consultant, and Karen Russell, consultant to Ernst & Young and attorney with Duncan, Allen and Talmage in Washington D.C.

The field work for the report was carried out during a four week period from May 22 to June 15, 1989. The scope of work for the assignment is included in Annex 4 to this report.

The team wishes to express its sincere appreciation to Assitan Diallo, the USAID/Mali WID Coordinator, for her valuable guidance and assistance in helping the team meet and understand Mali's women in the private sector. We also wish to thank the entrepreneurs we interviewed for revealing another side of private sector development.

A. Methodology

1. The Target Group

The team interviewed 34 women entrepreneurs in Bamako. The aim of the interviews was to obtain information on women's activities in the private sector directly from entrepreneurs. It is important to recognize that the individuals interviewed by the team do not represent a statistically representative sample of women entrepreneurs. There are two reasons for this approach. First, given the lack of statistical data on private sector activities in Mali - and particularly women's activities - it would have been impossible to draw a truly representative sample. More importantly, however, the intent was to examine women's business activities at all levels of formality and business development. In selecting firms, the team aimed to examine the most prevalent types of entrepreneurial activities in the formal sector, as well as the informal sector. A "profile" of each entrepreneur and her firm is presented in Annex 1 to the report.

The team developed a set of questions and issues to be covered in each interview with entrepreneurs. The team felt it was important, however, to conduct each interview in an unstructured fashion, and used the questionnaire more as a guide to ensure that all issues were covered. Most Malian women entrepreneurs, particularly those in the informal sector, are unaccustomed to interviews and feared that the information could be obtained by government authorities. An unstructured approach to the interviews seemed less intimidating and more conducive to eliciting women's views on their constraints and needs. The team also assured the women that their names would not be included in the report; for this reason, entrepreneurs are not identified by their actual name in the profiles in Annex 1. To maintain confidentiality, a typical Malian name was used for each of the entrepreneurial profiles.

2. Secondary Sources

As a supplement to its interviews with entrepreneurs, the team conducted a series of interviews with institutions that support the private sector: the Chamber of Commerce, the Centre Malien du Commerce Extérieur (CMCE), the Centre d'Études pour la Promotion Industrielle (CEPI), and several local banks. Institutions that aim to support Malian women were also interviewed: for example, the Union National des Femmes du Mali (UNFM) and the newly-created Association des Femmes Commerçantes et Entrepreneurs du Mali (AFCEM). A complete list of these contacts is included in Annex 2.

The team also reviewed a number of documents on private sector development in Mali, as well as general information on women's role in the Malian economy. This was essential background for the study. This material is summarized in the report as a means of providing a context in which women's entrepreneurial activities take place. Chapter II presents salient features of Bamako which influence the environment in which women entrepreneurs operate. Chapter III examines the legal, policy and regulatory framework and its impact on women entrepreneurs.

3. Method of Analysis: The Formal and Informal Sectors

The Malian private sector operates on two levels: there is a relatively small formal sector and a large informal sector. There is no consensus on how to define "formal" versus "informal" activities, and we make no claim to have the definitive answer to the debate. To develop a working definition of formal and informal activities, however, the team applied Hernando de Soto's concepts of formality. To summarize briefly, economic activities in the formal sector tend to comply with the written regulations and procedures established by government institutions. In contrast, economic activities in the informal sector "typically fail to fulfill one or another legal requirement, even as the objectives of their endeavors are perfectly lawful. They tend to violate at least one of formal government's licensing, minimum wage, tax, sanitation, reporting, or other requirements."¹

For analytical purposes, the team reviewed women's role in the formal sector and the informal sector separately. Chapter IV of the report presents an analysis of the opportunities and constraints to women's entrepreneurial activities in the formal sector; Chapter V discusses the opportunities and constraints in

¹ Jerry Jenkins, "Informal Economies: Emerging from Underground" in Beyond the Informal Sector: Including the Excluded in Developing Countries, The Institute for Contemporary Studies Press, San Francisco, CA, 1988, p. 6.

the informal sector.

This is not to imply, however, that there is a precise line dividing the two sectors. On the contrary, the team found that many entrepreneurs operate in a "grey area" somewhere between the formal and informal sectors. It is often more helpful to think of entrepreneurs as falling somewhere along a continuum of formality and informality, as opposed to falling in one category or another. The entrepreneurial profiles in Annex 1 have been ordered in such a way to demonstrate the continuum of formality versus informality.

Entrepreneurs 1 - 16 are more formal in terms of their compliance and association with regulations and procedures.

Entrepreneurs 17 - 22 represent the types of firms that fall into the "grey area" between formality and informality.

Entrepreneurs 23 - 31 have few associations with Mali's formal institutions and regulations.

Entrepreneurs 32 - 34 are the "want-to-be" business women; they have ideas but have been unable to launch an actual business.

4. Recommendations for USAID/Mali

Based on its observations and assessment of how women operate in the formal and informal sectors, the team developed a series of recommendations for USAID's existing and planned portfolio of private sector activities; these recommendations are presented in Chapter VI of the report. Since the study was limited to women entrepreneurs in Bamako, the team focused on projects and programs which have or could have the greatest impact on private sector development in Bamako. They include the following: the Economic Policy Reform Program, the Human Resources Development Project, and the planned PVO Co-Financing Project.

CHAPTER II

THE CONTEXT: BAMAKO

Bamako is the nucleus of Mali's entrepreneurial activity. More than three-quarters of the country's industrial and commercial firms are located in Bamako. It is a city that engenders opportunities for the entrepreneur due to its relative concentration of people and resources. But it is also a difficult business environment. The entrepreneur faces extreme competition for a market that has very limited ability to purchase goods and services.

This environment is changing rapidly, in large part, due to economic necessity. In this chapter, we will attempt to capture some of the dynamics of this changing environment for the entrepreneur, and for women entrepreneurs in particular. These are what we see as the most salient features of the environment in which entrepreneurs operate in Bamako:

- Rapidly growing population
- Declining opportunities for formal sector jobs
- A flourishing informal sector
- Socioeconomic changes at the household level
- The need for personal or family assets

A. Rapidly Growing Population

Bamako's population growth has been no less than explosive. In 1957, the city had 62,000 people; in 1960, 130,000 people; and in 1987, 646,000 people. It is, in fact, Mali's only large city. All other cities have less than 100,000 people.²

One of the major factors contributing to this rapid growth is migration from rural areas. Bamako has experienced three periods of rapid migrant growth: the severe droughts of 1973-74, the period 1978-80, and 1983. (UNICEF, p. 89). From 1976-1983 alone, more than 250,000 migrants moved to Bamako from rural areas.

Such rapid growth raises severe economic and social problems. The city is unable to meet the population's growing needs for housing,

² UNICEF, Enfants et Femmes au Mali: Une Analyse de Situation, Edition L'Harmattan, 1989, p. 91.

services, jobs and food supplies. The results? A rapidly deteriorating infrastructure, crowded housing, crowded schools, development of squatter areas on the periphery of Bamako with little to no infrastructure, land speculation and expropriation.

In the face of these difficulties, people work to survive. It is precisely these "survival tactics" that generate an abundance of entrepreneurial activity in Bamako: unknown and uncounted entrepreneurial activity. Unable to find salaried jobs, Bamako's residents create their own means of earning money, be it selling cold water on the street or braiding a friend's hair. People work to survive, and manage to provide not only for themselves, but their family members as well.

Bamako's growth has spawned new neighborhoods and new markets, and this has been an important force in generating new enterprise development. But it is also important to recognize that these "new markets" have very limited means to purchase goods. Bamako's residents do buy, but their limited purchasing power forces them to buy in different ways; they may purchase goods in small quantities or goods of poor-quality or they may need to buy on credit. The informal market is able to respond to this kind of market demand, and hence, thrives in Bamako.

The formal market is less able to respond to the fluid and flexible needs of Bamako's residents. Growth opportunities in the formal sector are therefore limited by the lack of disposable income and low purchasing power. Markets are easily saturated by a few firms.

B. Declining Opportunities for Formal Sector Jobs

Bamako faces a serious employment problem. Due to the rapid rate of population growth and slow real economic growth since the early 1980s, the number of unemployed persons has been increasing dramatically and will continue to grow unless there is a major change in economic conditions. The problem is three-fold:

The formal private sector is stagnant and offers few opportunities for absorbing Bamako's growing population. As noted in the Grant & Hanel's business climate survey, "the overall employment in the modern private sector, including industry, trade, and other services, grew from 1974 to 1987 by 48%, significantly less than the active urban population, which increased by 91%."³

³ W. Grant and P. Hamel, A Study of the Business Climate in Mali, September 1988, p. 77.

Public sector employment is declining. The government can no longer afford to carry the burden of employing Mali's youth. Unemployment has continued to increase as the Malian government seeks to reduce its role in employment-creation. Even when people have jobs, they may experience significant delays in being paid.

The supply of labor continues to increase dramatically, with no concurrent increase in the demand for labor. The number of unemployed urban persons was estimated to represent 26% of the active urban population in 1987.

During the course of the team's interviews, entrepreneurs made constant reference to the "crise economique" in Mali. The "crise" is not just a phenomenon discussed among the senior policy-makers and economists. Rather, it is a phenomenon which is felt by Bamako's people on a daily basis. They have no jobs; they have no income; and they see few alternatives for change. People had few resources before the economic crisis; now they have less.

C. A Flourishing Informal Sector

As opportunities for wage-earning employment continue to decline in the public and private sectors, the informal sector burgeons. Bamako's residents energetically create their own means of earning money by often taking on two or three different types of entrepreneurial activities. Their businesses often respond quite effectively to the needs of a market with little disposable income. On the other hand, because they generally require few technical skills and little start-up capital, there is easy access for many entrepreneurs. The competition is stiff. In this competitive environment, entrepreneurs see little value in working as a group; each individual would rather work independently to beat out the competition.

The range of activities in the informal sector is vast. A "would-be" entrepreneur sees an opportunity for selling either a service or a good and moves on it. The activity is usually based on a skill that the individual has learned from family or friends, or a skill learned in a previous job.

An important feature of the informal sector in Bamako is that it is almost entirely service or commerce-based; to a large extent, this is a reflection of the formal economy. There is relatively little transformation of goods taking place in the economy, and hence, little value-added production. Entrepreneurs in the informal sector buy and sell goods, and they provide a multitude of services, but their activities are essentially "non-productive" in the sense of providing additional economic value. This is not to discredit the value of the informal sector's contribution to the economy; on the contrary, it is probably the primary source of

income-generation in Bamako and certainly the most vibrant segment of the urban economy. It does demonstrate that there are special issues and/or problems, however, associated with measuring the contribution of the informal sector to economic growth and development.

D. Socioeconomic Changes at the Household Level

Economic crisis has changed fundamental aspects of Malians' daily lives: their jobs, the way they earn income, and who earns income. There appears to be little data which measures the impact of the economic crisis at the micro-level, and even less data which measures the social impact of recent economic changes. Nonetheless, the team was struck during the course of its interviews by what seemed to be significant changes in the socioeconomic dynamics of urban life at the household level. Many of these changes were directly attributed to the "crise economique" by the interviewees. Some of the key trends described to the team are the following:

One source of income is no longer adequate to meet household needs; both the husband and the wife must generate income for the family.

Traditionally, the Malian husband has been viewed as the primary provider for the family. Whether his traditional role as the main provider is perceptual or real, is subject to interpretation. In rural areas, for example, men generally provide the grains for family consumption. Women provide the fruits, vegetables, meat, milk, cheese, sauces and oil for family consumption. From the sale of surplus production, the woman pays for medicines, clothing, household utensils, and food for family and religious obligations (Caye and McGowan, p. i). Who is the main provider?

In urban areas, the roles of the husband and wife as providers for the family are equally fuzzy. Clearly, men tend to dominate the wage-earning sectors of the urban economy. But whether that income is the primary source of funds for the household is not clear. What women said is that they must work out of economic necessity; the husband's income is simply not sufficient to meet the needs of the family. Women are increasingly joining the work force, but rarely in the wage-earning sector due to the limited number of new job opportunities. Instead, they create their own enterprises. These are generally small and unregistered businesses in the informal sector. From the income generated by these businesses, women often provide the major source of income for the family.

The need for two incomes creates new opportunities for women in business, but also creates new problems as women attempt to juggle their entrepreneurial activities and domestic responsibilities.

To our knowledge, there is no data available which measures the growth in numbers of women-owned firms. Based on the perceptions of the women we interviewed, however, women now have many more "opportunities" to enter the private sector. This does not necessarily stem from a greater openness of the society toward women in business, but rather reflects the deterioration in economic standards which in turn drive women's need to earn money. In starting a new business, the Malian woman rarely relinquishes her on-going domestic responsibilities. She is therefore faced with a new set of problems in how to juggle her entrepreneurial activities -- which are often vital to the family's livelihood -- with her other responsibilities at the home.

The growing role of women in business generates a new set of economic and social dynamics that never existed before.

Through their entrepreneurial activities, women are increasingly becoming either the main provider or the sole provider for the family. Among the informal sector entrepreneurs interviewed by the team, two-thirds of the women were the sole source of income for their families. The remaining third were either main providers or equal contributors to the family budget.

These shifts in roles have major implications for socioeconomic change at the macro- and micro-level. Given the paucity of data, it is difficult to assess the implications at the macro-level; by mere observation, however, it is clear that women are key actors in Mali's economy. At the micro-level, women are now primary or major providers for the household; this implies change in economic relationships, as well as social relationships. The team found that families were generally very supportive of the women's entrepreneurial endeavors. In some cases, however, their capacity to generate income and their increased financial independence were viewed as threatening, and the result in these cases was often divorce.

E. The Need for Personal/Family Assets

Women can enter the informal sector with relative ease because the barriers to entry are minimal. Beyond the informal sector, however, new enterprise development is a difficult and capricious process at best. There are few sources of institutional support for the small entrepreneur, be it financial or otherwise. There is no systematic process, no rational set of steps to follow, in developing a business in Bamako.

Four factors seem to play a key role in starting up a new business: luck, connections, money and dedication. This is not to deny the importance of education and technical skills; usually such skills are necessary, but not sufficient for starting a new business. For many entrepreneurs, their entree to the private sector is contingent on getting finance. Their ability to obtain finance often seems to have a lot to do with being in the right place at the right time or finding out by chance about a particular line of credit. Connections help ... and entrepreneurs who have a friend or family member in the government bureaucracy are viewed as having a distinct advantage. For many entrepreneurs, the key to starting their business is the ability to draw on family resources; with little institutional credit available in Mali, entrepreneurs must rely on more informal sources of finance to start new businesses. Even if the entrepreneur has luck, connections and money, she still must be dedicated. The process of starting and operating a profitable business in Mali is a constant test of the entrepreneur's dedication and will.

CHAPTER III

THE POLICY ENVIRONMENT FOR WOMEN ENTREPRENEURS

Women and men entrepreneurs face many of the same constraints to business development: a small domestic market, onerous and irrational taxes, lack of credit for investment in new projects, lack of access to market information, and lack of technically skilled labor. These types of constraints have been examined in several studies commissioned by USAID/Mali.⁴ The purpose of this chapter is not to examine the general business climate, but rather to look at those policy issues which have a particular impact on women entrepreneurs.

A. The Legal Framework

1. The Malian Constitution

The Malian Constitution declares equality before the law without regard to origin, race, sex, language or creed. It further provides that no discrimination is permitted between men and women and that constitutional rights belong to all citizens, be they men or women. According to the Constitution, women have equal access to various professions. They are subject to the same conditions of age, education, character and nationality as men.⁵

Contrary to these constitutional rights, other legal codes severely constrain the right of Malian women, particularly married women, to conduct business. These codes include the Marriage Code (Law of February 2, 1962 as modified by Law No. 63-19 of January 23, 1963) and the Commercial Code (Law 86-13 AN-RM of March 21, 1986 enacted January 21, 1987).

⁴ The climate for private sector development in Mali is examined in the following studies:

A Study of the Business Climate in Mali prepared by William Grant and Peter Hanel, (September 1988).

Malian Financial Markets Assessment and Strategy: Survey and Policy Recommendations prepared by Louis Berger International, Inc. (April 1988).

Policy Reform and Private Sector Development: The Case of Mali prepared by Jerry Oppenheim, (June 1987).

⁵ Institut du Sahel, (CILSS), La Condition Juridique et Sociale de la Femme Dans Quatre Pays du Sahel, Etudes et Travaux de L'USED No. 9, December 1988.

2. The Marriage Code

Under the Malian Marriage Code, marriage is seen as a civil contract between a husband and wife under which each individual has rights. In principle, a married woman may undertake legal acts. Article 36 of the code stipulates that married women have full legal capacity and may exercise their capacity without constraint of marriage or of the law. Moreover, Article 39 permits married women to undertake separate activities from their husbands.

In contrast to these provisions, Article 34 of the Marriage Code confers the title of head of household to the husband. Article 35 mandates that married women who have a profession separate from their husbands are required to contribute to the payment of household bills. And most importantly, Article 38 dictates that married women cannot deal in commerce without their husband's authorization.

3. The Commercial Code

The Commercial Code reinforces restrictions on women's commercial activities. For example, Article 4 of the Commercial Code requires married women to obtain their husband's authorization before participating in commercial activity. This article is particularly surprising in light of the fact that the Commercial Code was recently revised to incorporate a number of liberalizing features to simplify the conditions under which commercial activities are conducted. It is both curious -- and lamentable -- that this antiquated and discriminatory provision was again incorporated into the new "liberalized" commercial code.

Clearly, this provision is directly contradictory to the principles of gender equality found in the Malian Constitution. Moreover, this provision serves as an impediment to any progress women may make in Mali's most active and prosperous arena -- the commercial sector.

B. Monetary Policy

Mali rejoined the West African Monetary Union in 1984. In doing so, it adopted the CFA Franc currency in exchange for adherence to policies established by the Banque Central des Etats de l'Afrique de l'Ouest (BCEAO). In the past two years, the BCEAO has fixed tight credit ceilings on the amount of money banks can lend. In addition, Mali has adopted interest rate ceilings which discourage banks from lending to riskier clients. These policies discriminate most heavily against the small entrepreneur, and therefore, in effect against women entrepreneurs. The largest woman-owned firm identified by the team employed 22 people.

1. Credit Ceilings

Credit ceilings serve as a disincentive for banks to seek out new clients, and in particular, smaller and riskier clients. Malian banks have the liquidity to lend; in fact, due to credit ceilings, they have more money than they are able to lend. Given restrictions on the amount they can lend, however, they have no incentive to market their services to new clients; they continue to lend to their traditional clientele of low-risk short-term borrowers.

There are a few women entrepreneurs that fall into the category of the bank's traditional clientele; they tend to come from wealthy families that have had long-standing connections with Mali's banks. Even they have experienced reductions in recent years in the amount of credit they receive. These women are the exception to the rule. The vast majority of women entrepreneurs have been unable to establish a relationship with formal financial institutions. Their relative inexperience in business and lack of personal contacts in the banking community make them more risky and less creditworthy in the eyes of the banker. Malian banks are not unique in their reticence to lend to women entrepreneurs; banks in many countries perceive women as more risky clients -- in spite of the fact that, in cases where repayment rates have been disaggregated by sex, women have demonstrated that they are very good credit risks.

2. Interest Rate Ceilings

As described in the Grant & Hamel Business Climate Assessment, the interest rate ceiling for ordinary credit is set at 13.5%; the interest rate ceiling for priority sectors -- agriculture and small enterprise -- is set at 9%. The intention was to benefit those sectors which are most critical to Mali's growth and development. The effect, however, has been to provide yet another disincentive to small enterprise lending. Banks are barely able to cover the administrative cost of lending to small enterprises at an interest rate of 9%, hence they prefer to minimize lending to this group.

Banks tend to view the woman entrepreneur as a more risky client because she often doesn't have the established track record in business. Given interest rate ceilings, however, banks are unable to cover the cost of their perceived risk. They would prefer not to lend to a small or "risky" client for fear of not covering their lending costs. The result? Few women are able to break into the formal financial network.

3. The Structure of Lending

The level of financial depth in Mali is low. Of the six major banks in Mali, the team interviewed representatives from two banks: the BIAO (Banque Internationale de l'Afrique Occidentale) and the BOAM (Bank of Africa Mali). Both banks expressed a keen interest in lending to entrepreneurs with viable projects, be they men or women. The constraints which block access to credit are therefore more subtle than the entrepreneur's sex.

More than 80% of all lending in Mali is for short-term loans; the majority of these loans are for commercial purposes. Very little credit is allocated for investment purposes. The availability of credit for commercial purposes would appear to be an advantage for women because they tend to be very active in commerce. Other barriers far outweigh this advantage however. Factors such as lack of education, experience, ownership of assets, contacts and connections -- which often are gender related -- are the types of constraints which block women's access to formal credit systems.

The preference for short-term commercial lending limits credit for productive entities, be they owned by women or men. The team was able to identify only one women entrepreneur in the industrial and manufacturing sector; she was unable to obtain finance through local banks and finally obtained a loan via the World Bank. The team also met several women who want to establish manufacturing entities; they are completely blocked by lack of investment capital.

4. Collateral Requirements

Women entrepreneurs face an additional hurdle in meeting the collateral requirements mandated by local banks. In general, Malian banks prefer guarantees offered by donor credit agencies. They may also accept cosignatures by well-known bank customers, collective guarantees by associations and cooperative, or real assets (Malian Financial Markets Assessment Strategy, p. 8). Although these guarantees pose a considerable constraint to all credit applicants, they are particularly burdensome for women entrepreneurs who possess few real assets; they are rarely in the network of well-connected bank customers willing to cosign a loan application. Moreover, women entrepreneurs are usually not as well informed of donor credit programs as their male counterparts.

5. The Legal Rights of Women vis-a-vis Banks

Malian legislation provides for the "separation of property" as part of the matrimonial code, unless the couple signs a contract to the contrary; each individual retains the right to administer and dispose of personal property as he or she wishes. In the context of this provision, Article 39 of the Marriage Code gives women the authority to open a bank account in her own name and

obtain credit in her name. Hence, in theory, Malian women have the right to access banking services as independent agents.

In practice, few women exercise this right. In addition, a survey of Malian banks conducted under the auspices of the African Development Bank indicates that bankers generally are not aware of women's rights vis-a-vis banks. They prefer to take the "safer" route and obtain a husband's authorization or another man's co-signature before granting credit to a woman.⁶

Few women exercise their right to open a separate bank account. Malian banks are far from mobilizing the savings of its population, but least of all have they mobilized the savings of women. For a variety of reasons, women are more likely to turn to tontines (a type of revolving savings association) and other types of savings groups to meet their particular financial needs. Tontines rarely require the participant to fill out complicated forms, as do banks; for many women who are illiterate the prospect of facing a bank is intimidating. Furthermore, tontines are often based in the neighborhood among family or close friends. The element of trust is critical.

C. Regulatory Policy and Administrative Issues

Numerous women told the team of their difficulties in dealing with government regulations. Government intervention and red-tape pervade many critical aspects of business. The process of starting a new enterprise requires numerous steps, some of which are listed on the following page provided by Mali's Chamber of Commerce. In addition, taxes are cumbersome and convoluted; customs tariffs and fees are applied at will; and investment procedures continue to be lengthy in spite of recent "liberalization". One of the major difficulties an entrepreneur faces is simply finding out what the regulations are; the long-term challenge, however, is knowing how to comply ... or how not to comply ... and still have time to run a business. In commenting on her dealings with the government, one entrepreneur said, "on se depense trop pour faire de l'argent au Mali; il faut etre dure et couragueuse ...". When she went into business, she wanted to do it the right way and follow the rules and regulations; now she feels tired of fighting the bureaucracy on nearly a daily basis and wonders whether her business warrants the constant hassle.

Mali's highly regulated and intricate system of regulations clearly escalates the cost of doing business. Dealing with the bureaucracy takes considerable time and energy. The private sector often finds

⁶ J. Ki-Zerbo, "L'Acces de Femmes au Credit" prepared for the Ministry of Finance and Commerce, Republic of Mali and the African Development Bank, November 1986, p. 17.

ways to bypass the system ... but again at considerable cost. The regulatory system creates an environment ripe for corruption and fraud; both public officials and entrepreneurs stand to gain, ironically at the expense of the government.

Dealing with the regulatory system is not a problem unique to women entrepreneurs. The weight of government regulations is a constraint that all entrepreneurs confront. There are some factors that make it particularly difficult for a woman in business. First, many women feel that they are not taken seriously by public officials unless they are already known; the presumption is that she must "prove" that she is a business-person. Secondly, we found that relative to their male counterparts, women entrepreneurs are less likely to have the informal networks and contacts within the government that are needed to "work the system" to their advantage. Most importantly, women are usually juggling the demands of their business with numerous domestic responsibilities; they rarely have the time, staff or resources needed to tackle the web of administrative procedures.

CHAPTER IV

WOMEN ENTREPRENEURS IN THE FORMAL SECTOR

Women entrepreneurs are just beginning to establish themselves in Mali's formal business sector. "Formality" is the exception to the rule for most women-owned enterprises. Indeed, one of the first challenges the team faced was how to identify women entrepreneurs. Relative to their male counterparts, they are less well-known and well-connected to the institutions that support private sector development. As a starting point, the team obtained two lists of formally-established women-owned businesses. One list consisted of the officers of the newly-created Association des Femmes Commerçantes and Entrepreneurs du Mali (AFCEM). The second list was a partial listing of women commerçantes prepared by the Chamber of Commerce. It is interesting to note that the Chamber had already prepared a disaggregated list of enterprises by gender; the list was readily available upon the team's request. This was particularly interesting in light of the fact that nearly all women interviewed by the team felt they had little to no support from the Chamber of Commerce.

The most effective way to identify business-women, however, proved to be through personal networks; each interview with a business-women led to another set of entrepreneurs, and so the network continued to expand. All in all, we estimate that there are no more than 35 to 40 registered businesses owned by women. To our knowledge, there is no precise count of women-owned enterprises; furthermore, any number would be clouded by the fact that many enterprises fall somewhere in the "grey area" between formality and informality.

This chapter summarizes the findings of the team's interviews with more formally-established women-owned enterprises. We wanted to find out directly from women-entrepreneurs what their business is about: what are they doing; who are they; what are their problems; and what are their needs.

A. Where Are Women Active? Sectors of Inclusion and Exclusion

Women in the formal sector start their businesses for diverse reasons. Often women begin a business after working in the public sector for years; a pending retirement, a financial bonus for early retirement, or the desire for more flexibility and challenge may be the incentive for moving from the public to the private sector. In other cases, women identify a void in the market and seize the opportunity to start a new business. Economic liberalization has opened up opportunities for the private sector, and women have started businesses in areas which used to be the domain of the public sector (such as health care and wholesale foods).

Women's participation in the formal sector reflects patterns found in the private sector as a whole: the most active sectors are the commercial and services sector, whereas the least active sectors are industry and manufacturing. There is, in effect, very little transformation of goods in the Malian economy -- and even less in women-owned enterprises. Most product transformation takes place at the artisanal level where the level of value-added is relatively low. In descending order of prevalence, women-owned enterprises fall into the following sectors:

1. Commerce

Commerce is by far the most common entrepreneurial activity for women in the formal sector. Activities range from retail sales of goods and services, to wholesale/distribution of goods, and import and export; usually a "commercante" does not specialize in any one of these activities, but rather combines all three as part of her enterprise. The types of products also cover a broad range, and include clothing, food, children's toys, beauty products, luxury items, as well as more unusual items such as construction materials.

2. Services

Women entrepreneurs are also concentrated in the service-oriented enterprises. At the high end of the technical scale, one finds women providing professional services through the private sector. For example, of the approximately ten private medical clinics in Bamako, four are owned and operated by women. The number of women in the private legal profession remains small, but is growing. A few women have established private education facilities, the most interesting of which is a computer-training school established by a very young and dynamic entrepreneur [Profile 9]. Women have just begun to break into the private consulting profession.

In contrast to professional services, the vast majority of women are involved in businesses that require less education and fewer technical skills. The most common of these are hair salons, dress-making businesses and restaurants.

The most unique service-oriented entrepreneur owns and manages three gas stations in Bamako [Profile 8]. To her knowledge, she is only woman active in the petroleum sector in Mali. It is interesting to note that she feels that her success in a male-dominated sector has engendered considerable jealousy and animosity.

3. Artisinal

Many Malian women are active in artisinal production because it is a skill easily transferred within the family. Artisinal activities often fall in a "grey area" between the formal and informal sector. The entrepreneur may have associations with formal institutions in Bamako, such as the CMCE which has actively promoted the artisinal sector. On the other hand, they may or may not be formally registered and pay taxes.

4. Transportation

Women own taxis and small trucks for local transportation in Bamako; they never drive the vehicles themselves, but employ men to do so. On a more limited scale, they are involved in the transport of building and construction materials: sand, cement and other heavy items from other West African countries. This sector is particularly interesting in that it inevitably places the woman in a supervisory position over male employees. None of the women cited difficulties in managing their employees; in fact, one woman who imports building materials, noted the male employees seem to prefer dealing with her than her brother because she is more likely to understand their perspective on various problems.

5. Construction

The team was able to identify only two women in the construction industry. Neither of them have had formal engineering training. The case of "Anna" described in Profile 11 is interesting. Based on her keen interest in becoming a builder, she approached a builder and asked if she could observe his work on site; he was initially skeptical, but nonetheless, allowed her to observe. He eventually became her mentor. She studied engineering books independently. After several false starts, she passed the necessary examination to obtain her builder's license. She is the only woman to have passed this examination in Mali.

6. Industry/Manufacturing

While the industrial sector is relatively shallow in Mali, women's participation in this sector is particularly low. The team could identify only one female entrepreneur in the industrial sector. As described in Profile 1, she has recently started up a small factory to sell and package dried spices. The team interviewed two entrepreneurs that would like to enter the industrial sector, but are blocked by lack of finance for their projects.

7. Other Considerations: Number and Types of Employees

All of the formal sector enterprises interviewed by the team were small firms. The largest firm had 22 employees on contract for transportation and construction work, whereas the smallest firm had no employees; the average number of employees was 10. Most of the entrepreneurs preferred not to hire their family or friends as employees; they wanted the most qualified and skilled labor they could obtain and this usually did not include family members.

The exception to this rule was in artisional sector, one of the "grey areas" in the formal-informal distinction. In the artisional enterprises interviewed by the team, employees were drawn from family and friends; furthermore, they were not paid. Artisional firms also often take on apprentices who want to learn the trade; they are also unpaid labor.

B. Characteristics of Women Entrepreneurs

There is no single profile of the woman-entrepreneur in the formal sector. On the contrary, several "types" of entrepreneurs emerged from our interviews. The differences in their profiles seemed to be mostly closely related to education and prior work experience. Both of these factors are determining factors in the type of enterprise women choose to initiate. The four types of profiles that emerged from the interviews are as follows:

"Group A" had obtained at least the equivalent of bachelor's degree from a university, often from an overseas university. Following their education, they worked in the public sector for a number of years. Based on their education and their professional experience, they decided to launch an enterprise in their field of expertise. Their reason for leaving the public sector often had little to do with money, but rather, a desire to do something more meaningful for themselves. Their enterprises?

- * Private medical clinics
- * Private legal practice
- * Private schools
- * Consulting firms
- * And a single manufacturing firm

"Group B" had less education, perhaps obtaining the baccalaureate. What made the difference in this group, however, was a history of family involvement in well-established businesses. Usually these women grew up in the milieu of business, and learned the business from a parent (father or mother). Some of the women inherited a part of their fathers' business; others were strongly supported by their parents -- either morally or financially -- in their decision to launch an enterprise. Their enterprises were unanimously commercial enterprises.

"Group C" are what we call the "want-a-be" entrepreneurs. They vary in terms of educational background, but often had considerable work experience. What makes this group unique is their entrepreneurial idea: they see an opportunity to develop a market for a new product and they want to exploit that market. The big question is how. Their education and experience are often completely unrelated to their new idea; they have no access to finance; and often they have very little understanding of what may be involved in putting their idea into action. And yet they continue to pursue the idea with passion and remain convinced that they will eventually launch their enterprise. Their optimism is based largely on connections they have developed through their work; someone will pull the "right string" to make things work. Their ideas?

- * A factory to process and package smoked-fish and meat products
- * A factory to produce sanitary-paper products (toilet paper, tissue, disposable hospital sheets, etc.)
- * Incense production

Lastly, "Group D" consists of women who have very little education, but who learned some very basic skills from their mother or another female relative. They have usually practiced the same trade for many years, often starting as a young girl to assist their mother. Their enterprises require few technical or managerial skills. Most often they fall in the "grey area" between the formal and informal sector; they may have some connections with the CMCE or other institutions and pay taxes, but often rely on unpaid labor. It is interesting to note that these women are adamant about providing education for their children; they want their daughters to continue going to school. They rely on their assistance during school vacations only. Their enterprises? Primarily artisinal.

Among all four groups of entrepreneurs, the number of children in the immediate family ranged from zero to four. The exception was women in the artisinal sector who had more four children.

C. Opportunities and Constraints for Women Entrepreneurs

1. Access to Finance

Almost all entrepreneurs in the formal sector identified lack of finance as a major constraint to their business; in fact, only one women, a notary/lawyer, stated that lack of finance was not a constraint to her business [Profile 4]. Nonetheless, the nature of the finance problem is quite different for each entrepreneur and is often related to how well-established the business is.

Firms that have been in operation for a number of years and are well-established are now confronted with a significant decline in the amount of credit in the financial system. These types of firms received adequate levels of working capital finance for many years and established a good record of repaying their loans. The entrepreneurs point to the year Mali joined the franc zone (1984) as a turning point in their ability to obtain credit. Prior to 1984, they had ready access to lines of credit; since then the amount of credit has been dramatically reduced. Well-established firms continue to receive some working capital credit, but not enough for their businesses to expand. In addition, many of the well-established entrepreneurs have ideas for new private sector projects, but need investment capital. Few Malian entrepreneurs (men or women) can obtain long-term investment capital given current financial policies. This will clearly have an impact on the private sector's ability to grow.

Another set of financing sources and requirements stems from the firms that are newly-established. These firms may have obtained finance to start their enterprise, such as through the World Bank. More often, however, they are financed by family or friends. Their current constraint is access to working capital. They don't have the established record and experience of the well-established firms and hence rarely have access to any lines of credit.

Lastly, we return to the "want-a-be" entrepreneurs. Again, these entrepreneurs strongly believe that they have a good idea for an investment -- but they have no personal capital for investment, nor do they seem to have ready access to institutional credit. They hope and believe that their connections to either bank or government officials will make the difference.

2. Relations vis-a-vis the Government

Formal sector entrepreneurs spend a considerable amount of time, energy and money in coping with Mali's maze of regulations. In most cases, the entrepreneurs we interviewed have attempted to comply with government regulations; but many are frustrated and discouraged. They feel that the business of coping with petty bureaucratic issues is a never-ending problem -- and it does have an important impact on their motivation and ability to do business.

Profile 1 is a case in point. "Aicha" received authorization to start her business in less than four months, a relatively short period of time; she was also able to obtain certain benefits and tax exonerations under the new investment code. She was unable to establish her business, however, because she had no finance; just as she received a line of credit from the World Bank, her benefits under the investment code expired. The government rejected her request for reinstatement of investment code incentives, again delaying the start-up of her business. With a change in leadership in the Ministry, she was finally able to obtain approval and

establish her business. She has been operation for less than a year.

Profile 9 illustrates a different kind of case. Hawa needed to obtain an "agrement" or authorization to start a computer training school. Government officials were stuck in her case because there was no precedent to follow. There was no similar type of training center in the public sector, nor were there other private computer training schools. The fact that she had no personal contacts in the government exacerbated the problem; she had to be persistent and constantly follow up on the status of her application. After considerable delays, she was finally granted the authorization ... only to be confronted with yet another set of hurdles in importing computer equipment for the school.

There is no doubt that friends or family in the government bureaucracy are an extremely valuable asset. Malian women are not shy about revealing their connections or lack thereof. In the case of the "want-a-be entrepreneurs" described in Profiles 32 and 33, both women are confident of their ability to start new businesses because of their connections to high-ranking officials. Women without the connections generally need more time and dedication to secure approvals; they fully recognize they are at a disadvantage.

3. Training and Technical Knowledge

Most of the entrepreneurs in the formal sector feel that they know the technical side of their business. They have often had years of experience in the public sector and/or academic training which has given them a firm technical grounding. What they lack is training in business and management. Of all the women interviewed, only one woman had any type of business training [Profile 1], which she had obtained through an A.I.D.-sponsored program. In addition, only one woman had received technical assistance for her business [Profile 13], which she had obtained through the FED Program. Lack of business skills is clearly a critical constraint for formal sector entrepreneurs. Most importantly, the entrepreneurs themselves perceive management and marketing training as a critical need.

4. Socio-Cultural Issues

a. Familial Concerns

Each of the formal sector entrepreneurs faced a very different set of circumstances regarding family. At the risk of generalizing unique situations, there were several common themes expressed by entrepreneurs. These were as follows:

Malian husbands are often very supportive of their wives' business initiative.

The team was admittedly surprised by this finding. Among the sixteen formal sector entrepreneurs, nine of them felt their husbands accept and support their business pursuits. Initially, the husband may have been opposed to the woman's business ideas because of the need for international travel or time away from home; with time, however, they adjusted to the idea. In four of the nine cases, husbands became closely involved in the operations of the business. There is no question that it is her business; she is the chief decision-maker, but he often assists her in the administration of affairs; in these four cases, the woman's enterprise generates all of the family revenues.

**Malian husbands may also feel very threatened
by the woman's business pursuits.**

In contrast to above, three Malian women felt their husbands were unable to adjust to her interest in business. The husbands seemed to feel threatened by the woman's financial independence, or resented the fact that she spent less time at home. All three of these women were very recently divorced. Their business revenues will provide for all family expenses in the future.

b. Social Issues

Women in the formal sector downplayed the importance of social and cultural constraints to the development of their business. Other factors such as finance and administrative constraints were considered much more significant. Many women felt, however, that they were not taken seriously by the banks and government officials until they had a chance to prove themselves. Furthermore, women lack access to the "old-boy" network, which can prove to be an important source of contacts and connections. One woman, a notary public, felt that some clients were reluctant to conduct business with her because of her gender. There are no apparent religious constraints to women's involvement in business in Mali.

5. Access to Institutional Support

Formal sector entrepreneurs have varying levels of access to institutional support for business development. These institutions include the following:

a. AFCEM: Association des Femmes Commerçantes et
Entrepreneurs du Mali

AFCEM is a newly-created organization which aims to represent the interests of women-owned businesses. After four years of debate and delay, the organization was formally established in February 1989. Some of its specific objectives include the following:

- Serve as a forum for women to discuss business issues, finance, commerce and other concerns;
- Represent women in business vis-a-vis the administrative authorities and other economic and social partners;
- Promote commercial and business relations between Mali and other countries in West Africa;
- Contribute to the introduction of new production, packaging and distribution techniques in an effort to improve products' quality and presentation;
- Improve the technical competence of Malian entrepreneurs through the organization of seminars and training courses; and
- Distribute technical and commercial information.

These are laudable objectives; there are no other institutions which serve these types of needs for women entrepreneurs. The implementation of AFCEM's objectives may prove to be difficult however. In accordance with its statutes, the Union Nationale des Femmes du Mali (UNFM) is the sole women's organization in Mali; as a result, AFCEM had to be created under the tutelage of the UNFM. There is clearly a difference of opinion among the organization's members regarding the role of the UNFM. Many members feel that the commercial and economic objectives of AFCEM have little to do with the more political objectives of the UNFM; if the UNFM does carry a large role in determining AFCEM's agenda, membership is likely to fall.

AFCEM's members are actively contacting other women entrepreneurs in an effort to expand the organization's membership. It is interesting to note that most women want to carefully consider their decision to join; they carefully read the statutes and often confer with their husband before making the decision. One of the difficulties AFCEM may face is increasing its membership in light of the fact that its members must be registered firms; the members hope to encourage and assist informal firms to become registered businesses and join AFCEM simultaneously.

b. CMCE: Centre Malien du Commerce Exterieur

The primary objectives of the CMCE is to promote exports and rationalize imports. Under the direction of M. Hama Ag Mahmoud, the CMCE has also taken a very active role in promoting the role of women in business. The CMCE regularly informs women entrepreneurs of overseas trade fairs; most of the participants are from the artisanal sector, and hence, tend to be those firms which are actually less formal in character. In addition, it is largely due to the intervention and impetus of the CMCE that AFCEM was created. M. Hama Ag Mahmoud and his staff maintain a keen interest

in women in business issues and would serve as welcome advocates for furthering their cause.

c. CEPI: Centre d'Etudes et de Promotion Industrielle

CEPI is a governmental organization that carries out feasibility studies for small and medium enterprises. Its main function is to help entrepreneurs develop business plans and obtain an "agreement" to start up a business. CEPI has no special services for women entrepreneurs. Nonetheless, the team was struck by the number of women that used the organization's services. The entrepreneurs had mixed reactions regarding the quality of CEPI's studies.

d. CCIM: Chamber of Commerce and Industry in Mali

The Chamber of Commerce is viewed by most women entrepreneurs as the classic representation of the "old-boy" network. While there are no legal restrictions to women's participation, none of the women identified the Chamber of Commerce as a source of institutional support. A few women have attended meetings at the Chamber, but they are a "lone" voice in the mass of businessmen; they do not feel comfortable nor welcome.

The team was surprised to find that the Chamber of Commerce disaggregates its list of members by gender. The Chamber was able to provide a list of about 14 commercantes to the team upon request.

e. AIFEM: Association Pour l'Integration de la Femme dans l'Economie Malienne [Women's World Banking]

In an October 1986 report prepared for the Canadian Agency for International Development, the author noted that AIFEM had been legally established in May and should be officially functioning by the end of the year.⁷ Unfortunately, AIFEM is still not off the ground. Many issues have held up the creation of a Women's World Bank affiliate in Mali, not the least of which is the role of the UNFM. Other issues involved the development of a business plan acceptable to WWB in New York, as well as the role of the local bank. During the team's visit to Mali, a series of negotiations were in process to make AIFEM operational. Mme Diallo Oumou Traore, the executive president of AIFEM, is optimistic that all issues will be soon be resolved.

If and when AIFEM does become operational, it will provide a guarantee fund for loans to small women-owned businesses. Women's World Banking will guarantee 50% of the loan, AIFEM will guarantee

⁷ C. Baudot, "Rapport de Mission au Mali: Context General de l'IFD au Mali, prepared for the Agence Canadienne de Developpement International, October 1986, p. 20.

25% and a local bank (the BMCD) will guarantee the remaining 25%. There is clearly a need for such a facility -- but there is also a need to explain its aims and operations to women entrepreneurs. While they have all heard of AIFEM, they have no understanding of how the program operates. An informational session in which the program is clearly explained to women entrepreneurs will be key to AIFEM's future success. At this point, however, entrepreneurs are baffled and skeptical.

D. Expressed Needs

Women in the formal sector identified finance as their most critical need. The current restrictions on working capital and the lack of investment capital severely constrain all entrepreneurs. Private sector firms, be they owned by women or men, will be unable to expand and grow without access to credit for good projects. The second most common expressed need was for business training. As noted previously, most women have the technical knowledge to run their business, but have no knowledge or exposure to business techniques outside of their practical experience. They identified business training/seminar needs in the following areas:

- * Business Start-Up and Planning
- * Business Management
- * Financial Planning
- * Accounting Techniques
- * Organizational Planning
- * Management of Personnel
- * Marketing Techniques
- * Packaging Techniques
- * Effective Pricing of Products
- * Inventory Control
- * Quality Control
- * Legal Rights of Entrepreneurs
- * Information on Donor Programs and Projects
- * Information on Employee Training Programs

Most women preferred the idea of training sessions in collaboration with male entrepreneurs because they felt they could benefit from their experience; furthermore, women want to feel part of the general business community and do not want to isolate themselves further. The training sessions should be planned and announced in advance so that women can plan their international travel around planned training sessions.

Women in business noted the importance of individual technical advisory assistance as a follow-up to classroom training. They felt that training would have the greatest impact if an advisor could assist the entrepreneur to apply new business and technical skills on-site in her firm.

Lastly, entrepreneurs in the medical profession noted the lack of access to critical medicines, drugs and machinery. This was a special problem in their practice that did not arise elsewhere.

CHAPTER V

WOMEN ENTREPRENEURS IN THE INFORMAL SECTOR

The informal sector has a number of characteristics that enable women to participate more easily. Unlike the formal sector, there are few barriers to entry in the informal sector. The entrepreneur circumvents the administrative procedures and obligations officially proscribed by the government; and can often avoid the attention of the authorities by remaining small and less visible. Informal sector businesses tend to be more loosely structured and flexible; this enables women to respond to responsibilities at home, in addition to economically productive activities.

The team faced a different set of challenges in identifying and interviewing entrepreneurs in the informal sector than in the formal sector. Given their "unofficial status", informal sector entrepreneurs were reluctant to be interviewed; they feared that the information gathered in the interviews could be revealed to government authorities. The team needed a personal entree to each entrepreneur, someone who already knew the entrepreneur well and could explain the purpose of our interviews.

The language barrier also proved to be a problem. All of the interviews in the formal sector could be conducted in French; in contrast, very few entrepreneurs in the informal sector could speak French, and the team needed a translator to conduct most interviews in Bambara. Perhaps even more significant than the language barrier, however, was the "conceptual barrier." Concepts such as training, technical assistance and even credit were foreign to many of the entrepreneurs we interviewed; in the context of these language and conceptual barriers, we found penetrating the informal sector particularly challenging. Again, we attempted to explore what kinds of activities women are doing in the informal sector, what are their characteristics, what are their constraints to growth, and what are their needs.

A. Where Are Women Active? Sectors of Inclusion and Exclusion

1. Services

Based on observation, the majority of women-owned businesses fall in the services sector. Entrepreneurial activities include hair-dressing, sewing, and most importantly, food preparation. Chantal Rondeau, a Canadian anthropologist working in Mali for many years, has examined in detail the various types of enterprises that are involved in food preparation in Bamako. The following examples demonstrate the variety of specialized businesses found in this sector alone:

a. Special Dinner Platters

Some women specialize in the preparation of small platters for the evening meal. The market is well-defined; these women cater to the needs of Bamako's large extended families in the center city. Such families prepare enormous quantities of staple foods for dinner, but rarely can afford the time or expense of making special dishes for the entire family. The wife will therefore buy a platter (a salad or a macaroni dish) for just the husband or other "special" people. It is interesting to note that one would probably never find this type of enterprise in the city's periphery, which tends to be dominated by smaller and poorer families that have no need for this type of service.

b. The Bureaucrat's Lunch

Many women prepare brochettes and other snack items to cater to the needs of Bamako's bureaucrats and working class. They set up their business in the same location every day, serving "beignettes" in the morning and brochettes in the afternoon. Women that engage in this type of enterprise are usually young, have recently completed their schooling, and are just beginning to enter the entrepreneurial sector.

c. Take-Out Meals

As more women enter the labor force, the less time they have for cooking meals. One of the ways entrepreneurs have responded to working women's needs is to sell take-out meals. Often the working woman will drop off all of the food for the meal; the entrepreneur will have it fully cooked and ready for pick-up in the evening.

d. Catering

Women in the informal sector prepare large quantities of food for special religious or ceremonial events: weddings, baptisms, Ramadan and Christmas. This is a particularly lucrative type of business.

e. The Afternoon Snack

Entrepreneurs take advantage of people's urge for a later afternoon snack by preparing a variety of small items, such as french fries or sweet cakes. Women often "recruit" their daughters to assist in this type of enterprise because it is after school hours.

f. The African Restaurant

Some entrepreneurs specialize in preparing full meals as in a restaurant. The restaurant may be a few chairs and benches in the courtyard of the women's compound. There often is no sign that there is a restaurant in the home, but nonetheless, it may be well-known and full of customers.

2. Commerce

Women in the informal sector are very active in commerce, and their activities parallel those of their counterparts in the formal sector. They import and export products from other West African countries, transporting them via the Dakar-Niger railway or shared mini-trucks; in addition, they sell fresh fruits, vegetables, fish and spices. Even ice water is a marketable product for Bamako's dusty and dry streets [Profile 30]. In contrast, the sale of meat and potatoes tends to be the domain of male entrepreneurs.

3. Artisinal

A number of women engage in artisinal types of activities to produce tie-dye fabrics, garments, soap and other items. Again, these artisans often have some links to the formal sector, but remain unofficial by choice.

4. Agri-Business

Agri-business activities are less common in Bamako, of course, than in Mali's rural regions. Women do raise cattle for milk production on the outskirts of the city; as the city continues to expand, this type of enterprise grows less viable. They also grow fresh vegetables in gardens next to the house.

B. Characteristics of Women Entrepreneurs

The informal sector entrepreneurs interviewed by the team tended to have similar characteristics. There were no divergent patterns among the women in the informal sector, as there were among the women in the formal sector. The characteristics of women entrepreneurs in the informal sector are as follows:

1. **The informal entrepreneur often starts her business out of economic necessity.**

As one of the entrepreneurs stated, "Men can't do everything." It is increasingly difficult for families in Bamako to survive without several sources of income. In contrast to economic necessity, the formal sector entrepreneur starts her business for diverse reasons: to take advantage of new business opportunities that open as a result of economic liberalization or changing markets, or to make the transition away from public sector employment. The potential for increased income was never stated as a motivating factor for formal sector entrepreneurs.

2. The range of ages is very wide among informal sector entrepreneurs.

Due to the low barriers to entry, women can initiate informal activities at nearly any age. As noted above, young girls are often recruited by their mothers to assist in the enterprise. The team's interviewees also included a number of very old women, who had to continue their businesses for income. The range of ages among formal sector entrepreneurs is much narrower. They generally have years of education and/or experience before moving into the private sector.

3. The informal entrepreneur tends to use little labor.

Among the informal entrepreneurs interviewed for this study, many of them were self-employed. Occasionally a family member would assist in the business, but rarely as a paid employee.

4. The entrepreneur targets a very specific market.

The examples of food-preparation enterprises discussed above illustrate the high level of specialization within activities in the informal sector. This is in part due to the stiff competition among informal sector entrepreneurs to capture a particular market. The entrepreneur schedules her work around the needs of the specific market she is targeting to maximize revenues.

5. The entrepreneur balances her income-generating activities with her domestic responsibilities by locating the business in the home or close-by.

In order to take care of the family while earning money, the female entrepreneur often bases her enterprise at home. A second factor which comes into play is the husband's desire for the woman to remain close to home.

6. The informal sector entrepreneur often has more than one business.

The fluidity of the informal sector allows women to have several types of enterprises. For example, the woman who sells ice water on the street also sells cooked grains at her home-based restaurant. Women may hold a job in the formal sector but may also have a small business to earn additional income.

7. The entrepreneur rapidly adapts to changes in the economic environment.

Informal sector entrepreneurs do not operate within the rules and regulations established by the government. As a result, they can often respond more quickly to changes in the economic environment. Due to the decline in disposable income, entrepreneurs often work

on the basis of a vast network of credit and barter. The woman who sells wood to her neighbors obtains the wood on credit; she also sells the wood on credit for those who can't pay. While the informal entrepreneur works outside of price controls set by the government, she faces an extremely competitive market which limits her ability to adjust prices in accordance with fluctuating costs. She is more likely to adjust the quantity for a given price, than the price itself.

8. Whether literate or not, most women have a system for calculating revenues and profits.

The methods of "financial management" were crude among the entrepreneurs we interviewed, yet very effective for their needs. Most of the women kept some type of notebook where they recorded outstanding credits and business profits.

9. The informal entrepreneur faces stiff competition.

Ease of entry into the informal sector means that many people vie for the same market. As soon as one entrepreneur is successful in a business, others follow suite. The market is quickly saturated. The fact that these markets have less disposable income only exacerbates the problem. Several entrepreneurs sadly noted that people just don't have money to buy these days; hence, the number of customers continues to decline.

10. Entrepreneurs are basically mistrustful of one another.

Due to the high level of competition, entrepreneurs rarely collaborate. When they do work together in groups, they have a very specific common goal to achieve. The goal may be moving a shipment of goods through customs or it may be collecting savings to meet social and familial obligations. Groups are based on trust and personal knowledge of one another.

C. Opportunities and Constraints to the Informal Entrepreneur

1. Access to Finance

None of the informal entrepreneurs interviewed by the team had access to cash credit in any form; none of the women had borrowed from a financial institution or a money lender. The fact that their businesses are unregistered and hence "illegal" prevents informal entrepreneurs from obtaining credit from institutional sources. Other factors come into play as well. For example, the financial needs of informal entrepreneurs are generally very small. For banks, the administrative costs of handling small loans is high relative to the gains. In addition, the literacy rate among Malian women is extremely low. The need to fill out applications and comply with administrative procedures can be very intimidating.

The most important source of finance for most of the entrepreneurs in the informal sector was supplier's credit. The virtual lack of collateral required for such type of credit makes it accessible to women. Entrepreneurs receive their goods on credit from their suppliers; the supplier returns at a later date to pick up partial payment for the goods. There are rarely fixed repayment terms and schedules. In fact, the entrepreneur never knows when the supplier may arrive to pick up payment; she must always be prepared to pay at least some portion of her debt.

The team also found that none of the women held bank accounts in formal banking institutions. In contrast, a number of the women participated in tontines, a type of revolving savings association. The members of a tontine contribute a regular amount on either a daily, weekly or monthly basis; each individual receives a set amount based on a regular schedule of rotations among the tontine members.

Several women noted that they used to belong to a tontine, but had to drop out. Due to hard economic times, their earnings fluctuated greatly and they were unable to make regular contributions to the tontine. Others dropped out because they felt the tontine was not working properly.

Due to lack of finance, the opportunities for moving beyond the microenterprise level are marginal for most of the entrepreneurs we interviewed. Entrepreneurs save their revenues to (a) repay their debts to their suppliers, and (b) support the large extended families. The remaining funds are usually too small to purchase another supply of merchandise.

2. Relations vis-a-vis the Government

Government rules and regulations are perceived as so complicated and costly that entrepreneurs often choose to remain in the informal sector. To some extent, the entrepreneur can bypass administrative procedures and obligations by remaining small and less visible; the informal restaurant may have no sign indicating its services, the hairdresser may braid her clients' hair all day in the protection of her family's compound, the tie-dyer employs 15 women in the courtyard of her home. But many women's activities are visible ... they sell their goods in the open market, they prepare and sell their foods on the street, they actively trade goods across borders. These women must deal with the bureaucracy, though they often do so by negotiating some type of accommodation or arrangement with government officials.

It is clear that there are heavy transaction costs to operating in the formal sector. It is important to recognize, however, that there are also significant costs to operating in the informal sector. As noted previously, informal entrepreneurs located on the

streets may be wiped out at any time as part of the government's effort to "clean-up" Bamako. There is the constant fear of harassment from government officials for lack of compliance with tax laws; and as some women described, they may be the victims of "bandits" who claim they are officials. These false agents take advantage of the entrepreneur's fear and ignorance to exact heavy fines for so-called unlawful activities.

Lambert de Frondeville vividly portrays another side of the relationship between the informal commercantes and government officials in her article "Une Alliance Tumultueuse: Les Commerçantes Maliennes du Dakar-Niger et les Agents de l'Etat," Cahiers de l'Orstom, July 1986. For years, Malian women have traversed West Africa on the Dakar-Niger Railway to buy and sell goods; they take traditional wares and raw inputs to Senegal, and return with bags of manufactured products (clothing, shoes, beauty products and fabrics) for resale in Mali. Rarely do the commercantes have a license to import and export; rarely do they have any of necessary documentation to engage in business.

The commercantes' informality is the basis for their "tumultuous alliance" with government officials. On the one hand, commercantes and government officials collaborate through an elaborate system of networks and pay-offs; every woman must try to ensure that she has the support of a customs official, a police agent or a railways official before undertaking the trip to Dakar. The success of her enterprise depends in large part on her ability to negotiate a suitable arrangement to protect her merchandise. On the other hand, commercantes are subject to the vagaries of the "system"; their goods may be partially or completely confiscated at any time. The lack of clearly defined regulations, as well as their complexity, makes it possible for officials to exact arbitrary and unreasonable penalties at any time. For the commercante, the costs may be grave, often 20 to 50% of the purchase price of their goods (de Frondeville, p. 8). They have no legal recourse.

It is not clear to what extent commercantes continue to use the railway between Dakar and Niger; de Frondeville notes that during a trip in 1986 many women seemed to have abandoned the train for more profitable circuits (p. 20). This reinforces the point that informal entrepreneurs quickly adapt to changes in the economic environment. Whether their relationship with government agents has also changed is not clear; the indications from our interviews with informal entrepreneurs is the "tumultuous alliance" continues ... but has merely shifted to a different place and a different set of individuals.

3. Training and Technical Knowledge

The skills required to start an informal business, particularly a microenterprise, are often learned at home or from friends. There is usually little need for formal education or training to start

the business. This is particularly relevant in the case of Mali, where the percentage of girls attending school remains very low. Without access to education, women use what skills they already have to create businesses in the informal sector. Most of the entrepreneurs interviewed by the team had no formal schooling, especially the older women.

4. Socio-Cultural Issues

Informal sector entrepreneurs also downplayed the importance of socio-cultural constraints to their business. Most of the women work because they must work; there are no issues regarding whether the family agrees or disagrees -- on the contrary, her work is matter of basic survival for the family. About two-thirds of the women we interviewed in the informal sector are the sole providers of income for their families. This phenomenon is rarely due to death or divorce; the woman supports both her husband and children. Women who are not the sole supporters of the family may be the main providers for their family or they may share expenses with their husbands. Clearly, the income of the informal woman entrepreneur is crucial to the livelihood of these urban families.

As in the formal sector, we found that many entrepreneur's husbands are supportive of their wives' work, and to the extent possible, help out. But even though the woman now holds the responsibility of supporting the family, she continues to maintain her domestic responsibilities. For this reason, the woman's business is often home-based or located near the home. Time is a critical constraint for these woman, who often work seven days a week with no set hours.

5. Access to Institutional Support

By virtue of their informality, Malian women have very few links with formal institutions. The CMCE has contacted women in the informal sector to inform them of trade fair opportunities overseas. The informal sector entrepreneurs could not identify any other form of support.

6. Market Constraints

Mali's economic crisis and decline in purchasing power has hit the very small and marginal entrepreneur most deeply. Women-owned businesses, in particular, are extremely vulnerable to downturns in the economy. Unlike formal sector entrepreneurs, the informal entrepreneurs repeatedly mentioned the impact of the "crise economique" on their businesses. The women noted they no longer have the number of customers they used to have. To make things worse, there are many more entrepreneurs out there selling exactly what they are selling due to decreased opportunities in the formal sector.

D. Expressed Needs

When women in the informal sector considered their needs, they usually thought of some immediate material need for their business which they could not afford. For example, the fish seller in Profile 25 noted that she needs a cover for the truck which transports her goods from Selingue to Bamako in order to prevent spoilage. The owner of the African restaurant in Profile 20 and the cookie and brochette seller in Profile 29 both need a refrigerator to protect their left-overs every day. Both the vegetable seller in Profile 22 and the tie-dye fabric maker in Profile 18 need a truck to transport their goods.

Their needs were very specific and usually addressed a specific problem in the business; the fish seller, for example, has experienced several major losses because, without a cover for her truck, the ice melted quickly and her fish spoiled. None of the entrepreneurs seemed to have considered the possibility of obtaining credit for the purchase of these goods, perhaps because it seems so far from the realm of their current options. They might also be concerned about incurring additional risk in such difficult economic times.

Entrepreneurs in the informal sector felt they needed no additional training to run their businesses. In fact, most of the women emphasized that they had no interest and no time for training. They would like their children to be trained so that they could help out in the business, but had no interest in training for themselves.

Even with no formal education, most women had their own system of measuring cash flows and profit, and felt no need or desire to learn book-keeping; sometimes the woman asks a family member to keep the books, and in this case, wants training for the family member. Most women see no need for training for themselves. Only one woman noted that she was interested in learning basic financial management and recording of cash flows; another woman said she would like to learn French.

Several factors may account for this lack of interest in training: lack of previous exposure to educational and training programs, lack of knowledge of the benefits of training, lack of time or transportation to attend training, and the literacy and/or language requirements of some programs.

Informal entrepreneurs learn their business skills through experience. If their businesses are to expand, however, the need for more "formal" training will also grow. The most beneficial types of programs would be short-term hands-on training programs that provide basic and practical skills. Given women's stated lack of interest in training, it will be important to "market" the training programs effectively to encourage participation. Factors

such as language, location, scheduling and eligibility requirements will be important to consider in the design of appropriate training programs.

On the policy side, entrepreneurs in the retail business emphasized the importance of examining price controls. They noted that given the margin between their purchase price on basic food items and the controlled consumer price is so low that they are virtually forced to sell at a loss.

In terms of credit, a few entrepreneurs mentioned the need for working capital to purchase their inputs. Most of them did not express a need for capital, per se, but rather expressed their need in terms of the material item they needed to purchase.

Lastly, the two tie-dye entrepreneurs mentioned the need for additional information on chemical dyes. They also feel that they need access to less expensive sources of dyes, as the ones available on the local market are extremely costly.

E. Formal and Informal Sector Linkages

Only one woman among the thirty-four interviewed by the team was able to graduate from the informal sector to the formal sector. Profile 16 describes her transition from informal preparation of food for factory workers to the establishment of a small grocery store. "Alima" is now a strong advocate of bringing informal entrepreneurs into the formal sector in an effort to defend their rights and interests. As long as the informal sector remains diffuse and unorganized, entrepreneurs will never be able to defend their rights vis-a-vis the government.

There have been other attempts to bridge the gap between the informal and formal sectors in the financial domain. One bank in particular, the Banque Internationale pour l'Afrique Occidentale au Mali (BIAO), is interested in establishing a relationship with the tontines; the bank recognizes the importance of the informal sector's resources that never pass through the banking system. The basic idea is that tontines would deposit their funds with the bank, and these funds would serve as collateral against loans to the members of the tontine. The members would not have to wait their turn to obtain funds, but could borrow funds at any time. Thus far, the BIAO has been unsuccessful in establishing a relationship with tontines; bank officials feel that their initial plans may have been too complicated and overwhelming. They maintain their interest in working with the tontines, but will plan a simpler approach in the future.

Yet another vehicle to bridging the gap between formal and informal sector enterprises may be AFCEM, the newly-created Association des Femmes Commerçantes et Entrepreneurs du Mali. The members of AFCEM plan to assist informal sector entrepreneurs become part of the formal sector. This is in part to boost the ranks of AFCEM itself, but more importantly, to effectively represent and defend the interests of women entrepreneurs in Mali.

CHAPTER VI

RECOMMENDATIONS FOR USAID/MALI

The purpose of this chapter is to examine how USAID can better structure its private sector activities to ensure women's participation. Given the nature of the constraints and needs expressed by Malian entrepreneurs, the most relevant projects for integrating their concerns are the following:

- The Economic Policy Reform Project
- The Human Resources Development Assistance Project
- The PVC Co-Financing Project (Planned)

A. The Economic Policy Reform Project (EPRP)

USAID/Mali's Economic Policy Reform Project aims to promote an environment conducive to private sector development and reduce the burden of the public sector on the economy. The project has three components: fiscal and regulatory reform, budget restructuring, and technical assistance in computerization. The project began in 1985; life-of-project funding to date has been \$24.5 million.

Under the fiscal and regulatory component of the project, EPRP has assisted the Government of Mali in the formulation of a new commercial code; reduced irrational and excessive taxes; adjusted prices to remove economic distortions; and revised external trade policies.

Under the budget restructuring component, EPRP has initiated a novel and ambitious early retirement program for public sector employees. This will assist in reducing the heavy burden on Mali's public payroll. The Voluntary Early Departure Program provides retirees with a sum of money upon leaving the government, as well as access to a guarantee fund to initiate new projects. In the first phase, the program made no distinction between men and women applicants for participation; in the second phase of the program, women applicants were given priority in program participation.

The team commends USAID/Mali and the EPRP staff for their excellent accomplishments to date. The project has introduced a number of significant reforms; in creating an environment more conducive to overall private sector development, the project has also created a better environment for women entrepreneurs.

With respect to future activities under EPRP, the team offers the following recommendations for addressing the specific concerns of women entrepreneurs:

- All articles in the Marriage and Commercial Codes which prevent women from independently establishing a business should be abolished. Specifically, Article 38 of the Marriage Code and Article 4 of the Commercial Code which require married women to obtain their husband's authorization before participating in commercial activity, should be revised.
- The procedures to legally establish an enterprise should be simplified and well-publicized. Currently, many uneducated individuals operate their own businesses; they could also legally register their businesses if complicated procedures were eliminated. Entrepreneurs must also have easy access to information on how to register their businesses. For women entrepreneurs, this may mean disseminating the information through different channels: the radio, the markets, the tontines and AFCEM, as opposed to the Chamber of Commerce, the newspapers and other traditional sources of information.
- The negative and distortionary impact of credit ceilings and interest rate ceilings on the growth of the private sector is well-documented. Their impact on women entrepreneurs? Women are able to obtain only a small piece of a shrinking pie. An active dialogue should be maintained with the Banque Central des Etats de l'Afrique de l'Ouest to address monetary policy issues that affect private sector development, including credit ceilings, interest rate ceilings, inflation, money supply and convertibility questions.
- The Government of Mali should continue to simplify and rationalize taxes to ease the burden on the private sector. Most women entrepreneurs are either baffled or intimidated by the current tax system, and incur considerable costs in an effort to avoid tax authorities. Both the Government and entrepreneurs stand to gain from a simplified system. Again, if women are to participate in the formal economy, it is important to disseminate information on taxes through their channels of information.
- The Voluntary Early Departure Program has been very effective in reducing the public sector payroll; but it is one step to leave the public sector and quite another to start a new enterprise. Thus far, the project has provided a monetary settlement to program participants, as well as access to feasibility studies and credit. In addition, some training has been provided to participants. The team recommends that additional assistance be provided through small group workshops and on-site technical assistance to assist entrepreneurs make the transition from the public to the private sector. Given EPRP's limited staffing, such assistance may not be able to be provided through the project; alternative sources of assistance might be the Mission's training project or the PVO Co-Financing Project.

B. The Human Resource Development Assistance (HRDA) Project

The purpose of the Human Resources Development Assistance Project is to stimulate and support national and regional training programs to strengthen African development institutions, enhance the growth of the private sector and increase the participation of women in development. The project was initiated in FY 1988. Compared to its predecessor regional training projects, the African Manpower Development Projects I and II, the HRDA project has two new targets: 50% of all training should promote private sector development and 35% of all trainees should be women (Private Sector Training Needs Assessment, February 1989, p. 3).

While the Mission has been making special efforts to include women in its training programs, it is far from reaching its target of 35%. The following recommendations are provided to assist the Mission reach women in the private sector:

- The Association des Femmes Commerçantes et Entrepreneurs du Mali (AFCEM) is currently the most appropriate vehicle for providing training to the formal community of business women. The institution is new, however, and many issues have yet to be resolved. The team recommends that, initially, USAID work in collaboration with AFCEM to establish a series of training programs in business management; such support will serve to strengthen AFCEM's technical grounding. Given that it is a new institution, USAID may wish to provide assistance in a "phased approach," thereby providing an opportunity to assess the impact of assistance at the end of each phase.

Entrepreneurs identified training needs in the following areas:

- * Business Start-Up and Planning
- * Business Management
- * Financial Planning
- * Accounting Techniques
- * Organizational Planning
- * Management of Personnel
- * Marketing Techniques
- * Packaging Techniques
- * Effective Pricing of Products
- * Inventory Control

- * Quality Control
- * Legal Rights of Entrepreneurs
- Information on Donor Programs and Projects
- * Information on Employee Training Programs

- Training programs should be planned and publicized well in advance to ensure maximum participation of business women. Programs should be no longer than two-weeks. In marketing the training programs, it is important to recognize that women do not have access to the same types of information channels as men. It is therefore critical to publicize programs through networks of information that are used by and are accessible to women.
- Very few informal sector entrepreneurs interviewed during the course of this study expressed an interest in training. Their lack of interest in training could be due to a number of factors: lack of exposure to educational and training programs, lack of knowledge of the benefits of training, lack of time or transportation to attend training, and the literacy and/or French language requirements of some programs.

Nonetheless, the business skills of Mali's informal sector are often rudimentary at best and could be improved significantly through hands-on training programs. Given women's stated lack of interest in training, it will be important to "market" the training programs effectively to encourage participation. The location and scheduling of training programs will influence women's participation; programs that are located closer to the home or work-sites will be more conducive to ensuring women's participation. The use of Bambara and other local languages will be critical to ensuring women's participation; very few of the informal sector entrepreneurs interviewed by the team spoke French. It is important to recognize that literacy requirements may prove to be an important impediment to women's participation in training efforts; literacy and basic business skills could be combined in training programs, however, to address the needs of women entrepreneurs in the informal sector.

The importance of marketing training programs through channels of information used by women must be reiterated for informal sector entrepreneurs. Radio is a more effective medium than newspapers and brochures which require literacy. The most effective method of reaching women in the informal sector, however, would be through existing neighborhood networks: the market, the tontine, the local shop and other areas where women tend to congregate.

In the future, AFCEM plans to encourage informal entrepreneurs to make the transition from the informal to the formal sector and register their businesses. The need to comply with government regulations may imply a special set of training needs for these entrepreneurs.

- The team identified several potential candidates for the Entrepreneurs International or Entrepreneurs Africa program. They include:

- Profile 6: Agricultural Equipment
- Profile 9: Computer Training Schools/Computer Maintenance/Electronics Training
- Profile 11: Construction and Building Maintenance
- Profile 32: Smoked Fish Production and Packaging
- Profile 17: Incense Production and Marketing

- It is also important to provide technical assistance as a follow-up to training. The "classroom" can provide the fundamentals of business skills, but the application of such skills is often more difficult. Women entrepreneurs expressed a keen interest in one-on-one technical assistance, as a follow-up to training. Such assistance could be potentially be provided through the PVO Co-Financing Project. Another source of short-term technical assistance is the International Executive Service Corps (IESC); under this program, retired executives work hand-in-hand with a local firm to resolve technical or managerial problems.

C. The Private Voluntary Organization Co-Financing Project

The PVO Co-Financing Project is an \$8 million project to promote USAID/Mali's development objectives through private voluntary organizations. While the project is currently in the design phase, USAID plans to provide approximately nine grants to PVOs, ranging from \$500,000 to \$1,000,000. The grants will provide funding for activities in three sectors: (i) micro and small enterprise development, (ii) child survival, and (iii) natural resource management. The project is scheduled to begin in 1989 and end in 1994.

The PVO Co-Financing Project offers an excellent opportunity to address the needs of Malian women. Malian women play a critical role in all three of the sectors identified by the Mission. The Mission should seek to work with NGOs to provide finance, training and technical assistance for micro and small enterprise development, with an emphasis on integrating the specific needs of women entrepreneurs into program design and implementation.

As noted in the A.I.D.'s Microenterprise Stock-Taking Synthesis Report, "microenterprise programs are well suited to the goal of integrating women into the development process ... The proportion of women beneficiaries is highest in those programs that (1) specifically targeted women, and (2) targeted assistance to urban commercial microentrepreneurs - sectors having proportionally high rates of female participation."⁸

While targets may have a positive impact on directing resources to women beneficiaries, they are no guarantee that project resources will reach women. A goal expressed in percentage terms has little meaning if the project does not contain the appropriate mechanisms for reaching women entrepreneurs. In other words, it is critical to build the mechanisms for targeting resources into the design of the project. If designed well, microenterprise projects can reach a significant number of women without the need to establish artificial quotas or targets.

The micro and small enterprise grant programs may involve a combination of credit, technical assistance and training. In the design of these programs, USAID and its grantees should consider the following types of factors to ensure increased participation of women.

⁸J. Boomgard, Development Alternatives, Inc., AID Microenterprise Stock-Taking Synthesis Report, (draft), prepared for the AID/CDIE, March 1989, p. xv.

- Program Marketing

Information must be disbursed effectively to the target group. Information in newspapers and television is unlikely to reach Mali's microentrepreneurs, much less women who have relatively low rates of literacy. Radio and informal networks such as the markets and tontines are more appropriate channels for distribution of information to reach women. Dissemination of information in Bambara will be essential, particularly if the project aims to target the informal sector.

- Selection of Implementing Institution

It is critical to select grantees that know business in the PVO Co-Financing Project. The grantee must have the financial know-how to manage a loan program if credit is involved. The ultimate objective is ensure the positive and profitable development of local businesses.

Moreover, to ensure participation of women entrepreneurs, grantees should demonstrate in their proposals how the program will reach women entrepreneurs. Proposals should also demonstrate consideration of the types of special issues that arise in providing assistance to women-owned enterprises: language, education, literacy, channels of information, the need for flexible locations and schedules, and other factors discussed in this report.

- Application Procedures

Given the extremely low rates of female literacy in Mali, it is crucial to avoid literacy as a criterion for participation. Application forms, if needed, must be simple to ensure greater participation of women; interviews may also be used to screen applicants, in lieu of written forms.

- Eligibility Criteria

To encourage greater female participation, microenterprise lending programs should not include collateral as a criterion for eligibility. Women rarely have access to real assets which they can use for collateral. A recommended alternative is the creation of small groups of individuals who **know and trust one another**; the group members should be self-selected. Members of the group are individually and collectively responsible for loan repayment. If technical assistance is to be provided, provide it through these same small groups.

- Loan Size

Women entrepreneurs may be inadvertently excluded from the project if the program is targeted to larger loans. Most women-owned microenterprises require very small loans to buy an immediate material need for their business.

- Loan Terms

The need to modify/eliminate credit and interest rate ceilings was discussed in the EPRP recommendations. As an interim measure, credit programs under the PVO Co-Financing Project should be designed outside of interest rate ceilings for small enterprise lending; such low rates will not allow the program to cover administrative costs and will quickly jeopardize the program's long-term sustainability. In addition, certain features should be incorporated into the program to reduce transaction costs for the lender and the borrower. The program should incorporate quick and simple loan procedures. Program "facilities" should be located in close proximity to borrowers.

D. Policy Dialogue Issues

There are a number of additional policy-dialogue issues which fall outside of the domain of the three projects discussed above. These include the following:

- Key policy-makers in the government should be sensitized to the importance and vibrancy of the informal sector in Mali's economy. The Mission has already made some steps in this direction and should continue to encourage Mali to recognize this vital part of its economy. Additional data gathering and research on the role and operations of the informal sector should be carried out to provide effective tools for policy dialogue. Data should be gender-disaggregated in order to assess women's role in the informal sector.
- Malian officials should also be sensitized to the possible negative impacts of government policy on the informal sector. For example, the Malian government has undertaken an active campaign to "clean" the streets of Bamako. While there is clearly a legitimate need to clean the streets to improve sanitary conditions and public access, informal sector businesses are also swept away in the "cleaning" process. And yet, such businesses provide an important source of income and employment for many of Bamako's residents.

- USAID, in collaboration with the Malian Government and the private sector, should explore possibilities for expanding linkages between the formal and informal sectors. An excellent source of information and ideas for formal-informal linkages is the entrepreneur in Profile 16.
- The establishment of the WID Coordinating Committee is an excellent initiative on the Mission's part. We recommend that USAID deepen its contacts and dialogue with businesswomen by including Malian women in WID Coordinating Committee Meetings on a regular basis. The WID Coordinating Committee could also serve as a catalyst for examining necessary changes in the Malian Marriage Code and the Commercial Code.

E. Mission Administrative Policy

The USAID Mission itself can support the growth of women-owned businesses in using their services to the greatest extent possible. The additional experience and credentials earned by performing services for an international donor agency would be beneficial for many women-owned firms. Some of the types of enterprises interviewed during the course of this study that could be of service to the USAID Mission include consulting firms, computer training schools, and building repair and cleaning services.

F. Resources for Examining Gender Issues

As noted in the introduction to this report, this study represents the first phase of USAID/Mali's effort to collect data on women in the private sector. This study focused on Bamako, whereas future studies will focus on secondary towns that have closer links with rural areas. The PEDS Project, under which this study was conducted, is one resource for examining the role of gender in private enterprise. In addition, A.I.D.'s Office of Women in Development provides other sources of assistance to integrate gender issues in projects and programs. A list of these sources of assistance is included in Annex 5.

ANNEX 1

PROFILES OF WOMEN ENTREPRENEURS IN BAMAKO

ENTREPRENEURIAL PROFILE #1

Type of Enterprise:

Spice factory

I. Background Information

Aicha has always had a special interest in food production; she obtained her B.A. in food engineering in Germany and worked in the Malian state-owned dairy for fourteen years. In observing the local market, she found that the quality of local spices was inferior; furthermore, it was difficult for working women to have the time to seek out better quality condiments and spices. This sparked her interest in establishing a spice factory that would produce high-quality packaged spices. In 1983, she contacted CEPI to conduct a feasibility study. This past year, she began to produce packaged spices in a small factory.

II. Household Income and Expenditures:

Because she has been in business for such a short time, Aicha's enterprise has yet to show a profit. She will use any future profits to repay her loan in installments and reinvest in the business.

Aicha and her husband share household expenses; he pays for cereal and rice and she pays for the children's tutor, spices, the servants' wages and clothing.

III. Access to Resources

- a. Finance: Finding finance was the most significant constraint to starting her business. At first Aicha wanted to rent space for the factory but found that landlords tend to increase the rent once a business is installed. To avoid the uncertainty in renting, she decided to buy a building.

She tried to obtain finance from the World Bank through the BDM to buy a building and finance the start-up of the factory. At the time, BDM was experiencing many problems; as a result, her loan was blocked and the financing fell through. Last November, she contacted a visiting World Bank delegation regarding possible financing. In December 1988, the World Bank sent her a letter approving the loan; in January 1989 she received working capital funds.

- b. Labor: Aicha employs approximately twelve people, all of whom are on salary. She emphasized that none of her employees are family or friends; she consciously chose to avoid employing relatives and friends as favors. To avoid social pressure, she requested CEPI's assistance in testing and selecting the most qualified personnel. Five of her employees are women.
- c. Education/Training: She received her undergraduate degree in food engineering. She gained substantial experience in the food industry by working for ten years for the Malian parastatal, Mali Lait. She has also attended training programs offered by various donors. For example, she attended a three week business management training seminar in Abidjan that was organized by UNDP.
- d. Infrastructure: The business includes a factory and a mill.
- e. Institutional Support: She first received assistance from CEPI, who conducted the feasibility study for her enterprise in 1983. She has received other support from donors, including USAID through the Entrepreneurs International Program and UNDP. The CMCE provides assistance in international marketing; according to Aicha, CMCE unfortunately does not finance trips to trade fair sites.
- f. Information: She received information about the World Bank credit line from other entrepreneurs. She noted that adequate information about donor assistance or government assistance for entrepreneurs is not widely disseminated.

IV. Opportunities/Constraints

- a. Administrative: Aicha received an "agreement" in three to four months, a relatively short period of time. Nonetheless, administrative problems did pose a significant constraint in starting up her business. For example, she was able to obtain certain benefits and tax exonerations for the enterprise under Regime C of the Investment Code. These benefits later expired while she was trying to obtain finance. One minister rejected her application to reinstate the investment code incentives; the succeeding minister approved her application.
- b. Technical: Aicha faces specific technical constraints, but remains interested in learning about new technologies that could be applied in her factory.

- c. Financial: Initially, she faced considerable financial constraints as she was unable to get a loan for operating capital. Lack of finance delayed the start-up of her business by several years.
- d. Family: Aicha acknowledged that a family can pose significant problems for the Malian business-woman. While her husband is supportive, it took many years to prepare him for what she wanted to do. She is careful to give her husband adequate notice of any upcoming trips.

She believes that many Malian business women who encounter problems with their spouses may not advise their husbands of all aspects of the business. Malian men enjoy being at the center of family affairs and are jealous of their wives' outside business interests. Malian women, on the other hand, are often likely to hide their business activities or travel plans. The end result may be trouble for the marriage.

She believes that children should share in taking care of the household responsibilities. All of her four children are trained to take care of themselves and each other. When she travels, each child has certain responsibilities at home.

V. Expressed Needs

- a. Additional financing for working capital.
- b. Technical assistance in the food industry, especially regarding new technologies.
- c. Short-term training in marketing and management suitable for her level of expertise. She noted that the short-term course she attended through UNDP was useful, but that one of its weaknesses was that it included entrepreneurs with varying levels of experience; this reduced the effectiveness of the training. She suggested that training programs be targeted to a very specific group of entrepreneurs with similar types of experience and knowledge.

ENTREPRENEURIAL PROFILE #2

Type of Enterprise:

Private Medical Clinic

I. Background Information

Maimouna opened a private medical clinic about two years ago, shortly after the Malian government changed legislation to allow for private practice. Prior to opening her clinic, she spent 25 years in France; she undertook her medical training in France and practiced medicine for 15 years in a private clinic. Maimouna is recently divorced with two children (25 years old and 8 years old). Both of her parents are in the medical profession; her father is a veterinarian and her mother is a nurse.

II. Description of the Enterprise

Maimouna is the sole physician and manager in her clinic. Originally, she considered the idea of establishing the clinic as a "societe" jointly owned by her husband, father and herself. Given her recent divorce, the clinic will probably be established as a partnership between herself and her father.

The clinic has five bedrooms and several consultation rooms. Since private medical practice was just recently authorized, there are less than ten private clinics in Mali; four of these are owned by women. The government still maintains considerable control of the clinics, however, by setting fees for services. The fees in Malian private clinics are as follows:

Consultation with a general physician:	4185 F CFA
Consultation with a medical specialist:	5945 F CFA
Emergency consultation:	9000 F CFA
Consultation with a mid-wife:	2350 F CFA
Delivery of infant:	25000 F CFA

Maimouna notes that the fee structure is inappropriate for her practice. Often a woman may need to see her several times toward the end of her pregnancy; clearly, she cannot charge the woman nearly 6000 F CFA for every visit, and yet by law, she is unable to charge a reduced fee. Her solution is to charge the fixed fee only once a month; all other consultations are free. Fees for medical services in public facilities are negligible.

Despite the relatively high fees in the private sector compared to those in the public sector, attracting clients is not a problem for Maimouna. On the day we visited the clinic, she had had consultations with at least 20 women in a period of four hours.

III. Household Income and Expenditures:

Maimouna is recently divorced and now is the sole provider for the household. Her home is next to the clinic.

IV. Access to Resources

- a. Finance: Maimouna received her first loan from a French bank shortly after returning to Mali; she notes that she was able to receive this loan because her reputation as a physician was well established in France. She has made some preliminary attempts to secure finance for her new clinic in Mali during the past year. The Malian banks insist on a feasibility study before granting a line of credit. Maimouna's brother is in the process of undertaking the study. In the meantime, she has no access to finance. She buys equipment whenever she accumulates sufficient funds.
- b. Labor: Due to high levels of unemployment, trained medical personnel are abundant in Mali. She employs 4 mid-wives in the clinic, all of whom were trained overseas.
- c. Education/Training: Maimouna has excellent training and experience as an obstetrician-gynecologist; however, she has no training in the management of a private clinic.
- d. Infrastructure: At this point Maimouna has no operating room in the clinic. She is forced to perform operations in a public hospital where a friend/surgeon permits her to use an operating room; since she is using a public facility, she is not allowed to receive any fees for her services at the hospital. Furthermore, if her friend is not at the hospital when an emergency operation arises, she has no recourse.
- e. Institutional Support: None.

V. Opportunities/Constraints

- a. Technical: It is very difficult to obtain the medicines and drugs that Maimouna needs. Whenever friends go to Paris, she gives them money to purchase medicine. Clearly, this is an irregular and unreliable way of obtaining essential inputs to her practice.
- b. Financial: Maimouna has been trying to secure finance for at least six months, but has made no progress without the feasibility study mentioned above.

- c. Familial: Maimouna mentioned that she and her husband had divorced just several days before the interview. Her husband wanted to take a second wife; Maimouna refused to be married to him under such circumstance. Maimouna believes that the root cause of their difficulties was that he felt "threatened" by her level of financial independence.
- d. Religious/Cultural: None.
- e. Time: Time is extremely critical in Maimouna's practice. While she maintains fairly regular hours for her daily consultations, in practice, the day never ends due to emergency calls.

VI. Expressed Needs

Maimouna's greatest need is finance to purchase essential medical equipment for the clinic and to build an operating block within the clinic. She mentioned a critical need for an echograph machine for her practice.

She also needs more reliable access to essential medicines and drugs.

ENTREPRENEURIAL PROFILE #3

Type of Enterprise:

Private Medical Clinic

I. Background Information

Mati is a trained mid-wife and anesthesiologist. She obtained her medical training in France. She practiced medicine in France and in a public hospital in Mali before beginning her private clinic. Mati is married with four children, all of whom are independent adults. She and her husband work in tandem at the clinic; she handles the technical aspects of the medical practice, while he manages the administrative aspects. They are partners in all respects of the practice. There was no question that both Mati and her husband would jointly participate in the interview.

II. Description of the Enterprise

Private medical practice is new to Mali. In 1985, the Government introduced legislation to allow for the creation of private medical facilities. The purpose of the legislation was to reduce the financial burden of having health professionals on the government's pay-roll; more importantly, it gave the large number of unemployed medical practitioners the opportunity to develop their own practice. However, due to a number of constraints discussed below, only a few individuals have initiated their own clinics.

Mati's clinic includes an operating room, 10 hospital beds, a sterilization room, a kitchen and other basic medical facilities; she prides herself on the sanitary conditions in her clinic, particularly compared to the conditions found in public hospitals. Medical physicians make regularly scheduled visits to the clinic to serve her clients. The clinic has been open for about a year and a half. It is not profitable at this point.

III. Household Income and Expenditures

Both Mati and her husband work full-time at the clinic. While the clinic is not profitable, revenues from the clinic support the couple. It was not clear whether they have other sources of revenue; Mati's husband recently retired from public service and may receive a pension.

IV. Access to Resources

- a. Finance: Mati received a loan for 18 million F CFA from the Development Bank of Mali (BDM) to begin the clinic; the loan period is five years with no grace period and the interest rate is 11%. Mati noted that she received the loan just one month before the government began to restructure the BDM; given the current restrictions in lending, she noted that she would probably be unable to receive this level of finance if she were applying now. The total investment required to begin the clinic was 40 million F CFA.
- b. Labor: Mati employs 10 individuals: five nurses and five support staff. Given the high level of unemployment among nurses, it was not difficult to find well-trained staff. In addition to these employees, she must also pay physicians that make regular rounds at the clinic and perform operations. Her husband handles all management and administrative aspects of the clinic.
- c. Education/Training: Mati is a trained mid-wife and anesthesiologist. Neither she nor her husband have been trained in the management of a private business.
- d. Infrastructure: The clinic is located in a complex of detached buildings. Mati rents the space. She would like to expand the clinic to a third building in the complex to create a laboratory on the premises. (There are currently no private medical laboratories in Mali; public services are too slow to react to medical emergencies).
- e. Institutional Support: Before initiating the clinic, a local consulting firm conducted a feasibility study; this was an essential step in the process of obtaining finance. Nonetheless, Mati notes that the study was "fiction" based on invalid assumptions regarding the level of demand for private medical services and the level of operating expenses.

V. Opportunities/Constraints

- a. Technical: The clinic lacks essential medical equipment, in particular an "echograph" machine. It also lacks access to required medicines. There is no source of quick and reliable laboratory results available in Mali.
- b. Financial: The interest burden on her loan is extremely heavy, particularly given that the clinic is not profitable at this point.

- c. Market: Given that private clinics are new to Mali, people are unaccustomed to paying for medical services. During the first year, the clinic received few clients and yet the fixed costs of operating a clinic were extremely high. Malians prefer to go to a public hospital where the services are free despite poor sanitary conditions. The success of private medical practice will therefore require a change in the way Malians perceive health services. The clinic is slowly beginning to attract more patients; approximately 3 of the 10 hospital beds are occupied on a regular basis.
- d. Familial: Mati and her husband work as a team. The support he provides is a great asset to the clinic.
- e. Religious/Cultural: None.
- f. Time: Time is a major constraint for the Mati and her husband. They work day and night seven days a week to keep the clinic in operation. The clinic is their life.

VI. Expressed Needs

The most critical need is for specific medical equipment, in particular, an echograph machine. Mati would be very interested in receiving used medical equipment from the U.S. In terms of training, Mati is too busy to receive additional overseas training. The real gap in skills falls more in the management and administrative aspects of the clinic; since her husband is responsible for managing the clinic, he would be a more appropriate candidate for training.

The couple mentioned they would be eager to have a U.S. medical practitioner work in the clinic to provide training in both management and technical aspects of the practice.

ENTREPRENEURIAL PROFILE #4

Type of Enterprise:

Notary Public

I. Background Information

Khadija received her masters degree in business law and opened her own office in 1987. She is the only woman notary public in Mali.

II. Description of the Enterprise

Khadija has a secretary and an associate who assist her in the office. She is a specialist in business law and often gets clients on other clients' recommendations. Currently, the economic climate in Mali is not good for business, although she has experienced some strong months in the past.

III. Household Income and Expenditures

As a single woman without extended family obligations, Khadija spends most of her revenues on developing her business.

IV. Access to Resources

- a. Finance: Khadija reportedly obtained a five year loan quite easily from the Bank of Africa Mali. She first contacted the president of the bank and later the director in order to obtain credit. She noted that she had no collateral.
- b. Labor: Khadija recruited her associate to help her in the business. She foresees no problem in obtaining other personnel qualified in business law should she decide to expand her business.
- c. Education/Training: Khadija recently returned from Amsterdam where she attended an international conference for notary publics; she often participates in other professional meetings.
- d. Institutional Support: Khadija received no assistance from the Malian government nor other institutions in starting up her business.
- e. Information: Khadija has access to newspapers but learns more about possible business opportunities by word of mouth and client referrals.

V. Opportunities/Constraints

- a. Administrative: Khadija did not face any administrative constraints in beginning her own enterprise.
- b. Technical: According to Khadija, most women require some sort of technical assistance in running their businesses. They often are misinformed about what commodities to trade in and may not understand the concepts and practices involved in marketing, accounting and business management.
- c. Financial: Finance is not a major constraint for her; however, she noted that most Malian women entrepreneurs have a difficult time getting credit for their businesses.
- d. Familial: Her family, which includes her mother and father, supported her decision to establish her own office.
- e. Religious: None.
- f. Cultural: It is difficult for a woman to be a notary public; at present, she is the only one in Mali. She believes that she has lost some clients because they did not want to do business with a woman.

VI. Expressed Needs

Khadija provided general suggestions for women entrepreneurs, but did not identify any needs specific to her business. She noted that a seminar would be useful to help entrepreneurs learn how to run an efficient business. Even more beneficial, however, would be a technical advisor based at AID to follow the operations of various enterprises; she/he would provide on-site technical assistance with a special emphasis on accounting and management.

ENTREPRENEURIAL PROFILE #5

Type of Enterprise:

Import-Export
Wholesale Foods

I. Background Information

As the daughter of a "commercant", Amal began selling food products on a small-scale; she later began a small grocery store in the Niarela neighborhood. In addition, she owned a hair-dressing salon, which was operated by a friend and business partner. In 1984, she purchased the Teriya Super-Market from the state-owned SOMIEX company; the team conducted its interview with Amal at her supermarket.

She is married with four children ranging in ages from 7 to 20; all of her children reside in France where they attend school. Amal obtained her "diplome fundamental" in Mali and was later trained as an official in the PTT (Post, Telephone and Telegraph Office).

II. Description of the Enterprise

The Teriya Super-Market originally aimed to serve as a neighborhood grocery store. Amal found that the residents preferred the small local vendors to her more modern super-market. As a result, she shifted the focus of her business from retailing to wholesaling and distribution of food products.

III. Household Income and Expenditures

Amal spends 35-40% of the business revenues to support household expenditures. The remainder is reinvested in the business. Without this level of reinvestment, Amal noted that the enterprise would not be viable.

IV. Access to Resources

- a. Finance: In purchasing the Teriya Super-Market from the state-owned SOMIEX, Amal received two lines of credit: one loan for 150 million F CFA for 5 years at an interest rate of 11% and a second interest-free loan for 50 million F CFA for 3 years. The only guarantee was the super-market itself.
- b. Labor: She currently employs 12 people. During the change from retailing to wholesaling, the firm was forced to lay off 12 employees.
- c. Infrastructure: The floor-space of the store is expansive and includes a warehouse. Amal also has a truck which she uses to distribute food to retail outlets.

- d. Institutional Support: She has participated in trade fairs at the invitation of CMCE, but did not find them useful to her line of work; she noted that CMCE did not assist in defraying travel costs. She is aware of the newly-created Association of Women Entrepreneurs, but has not yet joined. The most important source of support for Amal's business is COFACE, the French export credit insurance agency which insures her line of credit from French suppliers.
- e. Information: Amal's suppliers are her key source of information. She has contacts with the commercial attache from the French Embassy.

V. Opportunities/Constraints

- a. Technical: None.
- b. Financial: The cost of customs duties is prohibitive, particularly for luxury food products. Rates range from 100 to 300% of the value of the product.
- c. Training: Amal expressed a need for business management training and financial management.
- d. Familial: Originally, both her husband and his family were strongly opposed to her starting a new business. Her husband did not like her travelling for work. Over time, she has been able to resolve the problem with her husband and she now travels whenever necessary.
- e. Religious: Because Muslims are forbidden from consuming alcohol, Amal's mother was vehemently opposed to her selling alcohol at the super-market. Her mother refused to "be nourished" from the profits of alcohol sales.
- f. Cultural: According to Amal, there are cultural barriers to women-owned businesses. The fact that a woman may make more money than her husband is very threatening to most Malian husbands and may result in marital difficulties.

VI. Expressed Needs

Amal expressed a need for training in business management and financial management. She noted that seminars should include both male and female entrepreneurs.

ENTREPRENEURIAL PROFILE #6

Type of Enterprise: Children's Clothing and Toys
Ready to Wear Clothing for Men and Women

I. Description of the Enterprise

Madina entered the retail clothing business because she saw an opportunity to fill a gap in the local market for quality clothing. She realized that most of the clothing available in Bamako was inexpensive and of poor quality. Rather than compete with what was already available on the market, she chose to focus on a very select clientele: Bamako's wealthy business class, high-level government officials and the fairly sizable foreign community. She began her business by selling clothes from her home; this was in effect her attempt to "test the market." In 1981, she established a store for quality ready-to-wear clothing.

Based on the success of her ready-to-wear store, Madina decided to expand and diversify her business. She noted that Bamako's only children's store had no merchandise most of the time. Again, she spotted a market opportunity and decided to establish a children's clothing and toy store.

In the future, Madina plans to expand into the agri-business sector as a supplier of agricultural machinery and tools. She has bought land in Segou and has conducted a feasibility study via CEPI. She received her "agreement" for the agri-business project in June 1988.

II. Household Income and Expenditures

Madina is divorced and is the sole provider for her two children.

III. Access to Resources

- a. Finance: Madina held an account at the BMCP from 1979 to 1986. She used her father's home as collateral for her initial loans. When she decided to expand her business to include the toy store, however, she was unable to receive credit from the BMCP (despite a good credit record and annual revenues in excess of 500 million F CFA). She cited the 1984 change to the F CFA system as a turning point in her ability to access credit. She later changed her account to BIAO because it seemed to be "better organized."

Access to finance continues to be a major constraint. The toy store business has three major peak seasons:

Ramadan, Tabasci and Christmas. If she is unable to obtain sufficient credit to have the store well-stocked for these periods, her business is severely hurt. Madina believes that banks have greater confidence and trust in men than women, and is convinced that access to credit is more difficult for women than men.

- b. Labor: Madina employs five people, none of whom are family members.
- c. Education/Training: Madina completed her baccalaureate degree. She has no special business training.
- d. Infrastructure: Madina had difficulty finding a good location for the toy store. She eventually rented an office building, knocked down all the walls and built appropriate displays for her merchandise.
- e. Institutional Support: Madina is an officer of AFCEM. She believes that the AFCEM should be an independent institution representing women's business interests; she is discouraged by the prospect that it may become a political tool of the UNFM. If AFCEM is dominated by the UNFM, Madina intends withdraw her membership. The current debate is where to locate AFCEM's office; she believes that AFCEM should be based at the CMCE to encourage independence from the UNFM.

Madina commissioned CEPI to conduct a feasibility study for her agri-business project. The study cost 630.000 F CFA; she was pleased with the results.

- f. Information: Her most important source of information is a friend in Paris who assists her in identifying suppliers for the two stores.

IV. Opportunities/Constraints

- a. Administrative: Although Madina has been relatively successful in business, she feels that she has also paid a considerable toll in doing so. She constantly has to handle official bureaucratic problems of one sort or another. She is discouraged by the need to deal with petty administrative problems on a daily basis. She said that she has considered selling her businesses because "on se depense trop pour faire de l'argent au Mali; il faut etre dure, couraguese ... "

The team had an opportunity to witness first-hand Madina's frustration in dealing with administrative problems. Two government officials came to her store

during the team's interview to return a check that she had sent. At first it appeared they wanted her to put a person's name on the check; she refused to change the check since she had filled it out as instructed. They then insisted that she pay the amount in cash; again, she refused because she wanted the returned check as proof of payment. Lastly, they insisted that she have the check certified by the bank; she had to agree.

Madina noted that it is these types of problems that encourage people to remain outside of the "official" circuits of conducting business. There are few women that have legally established their businesses, relative to the number of women that operate in the black market.

Madina also faced problems in attempting to travel to the U.S. She wanted to explore the possibility of importing from the U.S., but was unable to obtain a visa; she was told that she needed a letter from a supplier. The purpose of her trip, however, was to identify potential suppliers.

- b. Technical: Madina noted no specific technical problems in her current work. She may face technical constraints as she enters the agri-business sector.
- c. Financial: As noted above, finance is a major constraint for Madina's business. Without finance, she is unable to provide stock for peak business times.
- d. Familial: Madina is divorced with two children. One of the primary reasons for her divorce was her need to travel for business. Her husband was upset when she was not home and claimed that she ignored the housekeeping and care of her children. In contrast, her parents were very supportive of her interest in business; her father provided 7 million F CFA in starting capital for her first business.
- e. Cultural: Women begin on the margins of business in Mali, and because of cultural constraints, which block their access to finance and other resources, they remain on the margins.
- f. Time: Time is not a major constraint. Madina feels comfortable leaving the store in the hands of her employees. Her home responsibilities are relatively limited since one of her two children is in France.

V. Expressed Needs

- a. Training in management techniques, particularly computer skills for stock management.
- b. Technical assistance in identifying appropriate agricultural equipment for resale in Mali.

ENTREPRENEURIAL PROFILE #7

Type of Enterprise:

Construction Materials:
Retail and Wholesale

I. Background Information

Fatoumata was trained and licensed in psychology and worked in the Ministry of Social Affairs for six years to promote education for the handicapped. In 1981, she and her siblings inherited a number of retail and wholesale businesses that had been established by her father over a 40 year period. Fatoumata took over one of the stores, a major retail and wholesale supply store for construction materials.

While Fatoumata had no special training in management and/or construction materials, she had "grown up with the business", having spent much time with her father in the store when she was young. She is married with four children, ranging in age from 2 to 15 years old.

There is no doubt that Fatoumata prefers her work in business to that in the public sector. She gave several reasons: first, her work in business enables her to keep more flexible hours; no one is watching the clock to see when she arrives or leaves. More importantly, she has the opportunity to earn money for herself through business; this is a strong motivating factor for her.

Fatoumata plans to expand her business activities in the near future. She has bought space behind the SuperMarche Teriya to establish four types of businesses: (a) wholesale cement sales, (b) a beauty salon, (c) a dress-making business, and (d) a store for selling beauty products. She has already dipped into the beauty products business on a small-scale; whenever she travels on business, she purchases beauty products for her friends. Sometimes she sells the products through her sister's salon close to the Hotel Amitie.

II. Description of the Enterprise

Fatoumata and her brother jointly manage the operations of the store. She is responsible for ordering all supplies from overseas and marketing the products. Her brother is responsible for day-to-day operations and management of the store. According to Fatoumata, this division of labor best suits their individual interests and skills.

III. Household Income and Expenditures

Fatoumata is financially responsible for her entire family and manages all of the family expenditures. She also manages the family's tax obligations. Her husband is a government official; she brushed aside his contribution to the family budget as negligible.

IV. Access to Resources

- a. Finance: Fatoumata continues to receive short-term finance from the bank, but at relatively low levels. Credit based on orders is usually extended for 60 days and no more than 120 days; the actual turn-around time from order to sale, however, is approximately 6 months.
- b. Labor: Fatoumata has 16 employees; 15 are men and 1 is a woman; she is responsible for product promotion. Five of these employees are relatives. The others were recommended by her lawyer.
- c. Education/Training: All of her business skills have been learned on the job.
- d. Infrastructure: Fatoumata's enterprise has been in the same location for over forty years as a family business.
- e. Institutional Support: Fatoumata is an active member and supporter of the newly-established AFCEM. She is trying to encourage other women to join. She notes that one of the aims of AFCEM will be to encourage women entrepreneurs to join the formal sector; this will strengthen the voice of business women vis-a-vis the government. She is having difficulty convincing women to join the association however; many women involved in the import-export business are "unofficial" and prefer to remain that way to avoid taxation.

Fatoumata has attended Chamber of Commerce meetings, but does not feel that the Chamber is an effective support mechanism for women entrepreneurs. She has received no other form of support or assistance from the government.

UTA offered special half-price rates to women entrepreneurs between April 15 and May 31 for business trips to Paris. Many entrepreneurs took advantage of the discount fare.

V. Opportunities/Constraints

- a. Administrative: According to Fatoumata, "the Malian Government supervises everything." She spends a great deal of her time dealing with administrative hurdles to import construction materials.

After her father's death, Fatoumata requested an "agrement" in her own name; she received her license after six months of close follow-up by a Malian lawyer.

- b. Technical: Fatoumata has no received no formal technical assistance or training in business management.
- c. Financial: Fatoumata continues to have open lines of credit, but the ceilings on her credit are much lower than before. This is a constraint to her plans to expand and diversify business activities.
- d. Familial: Fatoumata mentioned that it is difficult to travel overseas frequently, due to her family obligations. She continues to make frequent trips to Saudi Arabia, Europe and other African countries. To reduce the family burden, she tries to ensure that her trips are short.
- e. Cultural: According to Fatoumata, it is difficult for Malian men to accept a female supervisor. At the client level, however, she seems to face no major constraints. Some clients prefer to deal with her brother and others prefer to work with her. Although her brother is responsible for the daily management of the business, she faces no major constraints vis-a-vis her staff of largely male employees. In fact, they often come to her because she is more likely to be understanding of their problems.
- f. Time: As noted above, Fatoumata prefers the flexible hours she can work in the private sector; she usually spends about four to five hours a day handling business matters. This usually involves a trip to the bank in the early morning and a number of visits to clients.

VI. Expressed Needs:

- a. Finance to expand and diversify her business activities. Fatoumata plans to open a complex of beauty and women's clothing stores in Lafiabougou. Her current lines of short-term credit will limit her ability to diversify her business.
- b. Seminars and training courses in management techniques, in particular, stock management. Given her need to travel often, the courses should be short in length and geared toward practical business techniques.

ENTREPRENEURIAL PROFILE #8

Type of Enterprise:

Gasoline Service Station

I. Background Information

The interview was conducted at the gas station in the presence of Aminata's husband and son; both assist in planning and managing the business. Aminata is regarded as the head of the business. While she obtains advice from her family, she makes the final decisions. She has two sons, an engineer and a banker.

Aminata began her career as a nurse. As an entrepreneur, she began her business activities in transportation: taxi-ownership and transport of bottled beverages to retail stores. For the past twelve years, she has been active in petroleum sales -- a sector which has traditionally been the domain of men. She began as an agent for BP and later purchased several service stations.

II. Description of the Enterprise

Aminata owns three service stations in Bamako; she employs 15 people to operate the stations. She is a direct importer and transporter of petroleum. She has a French partner based in Lome who acts as her purchasing agent.

Aminata plans to undertake a major expansion and renovation of one service station. Aminata commissioned an in-depth feasibility study for the expansion, and is currently seeking financing from banks and investors. The principal aim of the renovation would be to increase the station's capacity to stock petroleum. Eventually, she would like to develop a petroleum depot and serve as a supplier to other gas stations in Mali. The estimated cost of modernizing the service station is 20-25 million F CFA; the estimated cost of building a storage depot is 200-300 million F CFA.

III. Household Income and Expenditures

Aminata is the sole provider for the family; her husband assists her in the management of the service stations.

IV. Access to Resources

- a. Finance: Aminata receives credit from several banks, but notes that finance is difficult to obtain.

- b. Labor: The three service stations employ 15 people, none of whom are family members. Aminata's sons are involved in the management and expansion of her business.
- c. Education/Training: She has no specific business training.
- d. Institutional Support: Aminata is a member of AFCEM.

V. Opportunities and Constraints

- a. Administrative: Aminata's most pressing concern is the high level of taxation on petroleum; she expressed this concern repeatedly during the interview. In addition, several years ago, Aminata faced serious harassment from the government. A senior official claimed that she had no authorization to operate a service station; the station was bulldozed and destroyed. Aminata claims that the conflict had nothing to do with "authorizations", but rather jealousy due to her success in business. As compensation for her loss, she received a parcel of prime property upon which she built a new service station.
- b. Technical: No technical problems were mentioned.
- c. Financial: She needs major financing to renovate and expand the service station. Due to the complete lack of finance for investment purposes in Mali, Aminata is currently seeking individual investors for her project.
- d. Familial: Aminata has the complete support of her family. They are an integral part of the enterprise.
- e. Religious: None.
- f. Cultural/Social: Aminata notes that her success has engendered jealousy and animosity. The fact that she is a successful businesswoman in a sector dominated by men has aggravated the problem.
- g. Time: Not an issue.

VI. Expressed Needs

- a. Policy reform on tax issues.
- b. Finance for working capital and investment purposes.

ENTREPRENEURIAL PROFILE #9

Type of Enterprise:

Computer Training Center

I. Background Information

Hawa is a young and very dynamic entrepreneur. At the age of 25, she has created the first private computer training school in Mali. Hawa attended university in Canada for four years and holds a degree in computer science. She attended secondary school in Haiti because her father was assigned there as a UNESCO official.

Hawa considered various career options. Despite her exceptional credentials, she felt she would have difficulties finding a good job in Mali. Even before graduating from school, she began to make plans for creating a private computer training center. Two years before coming home, she began to look for land upon which to build a school, and eventually purchased a site in her own name. She commissioned CEPI to conduct a feasibility study for the computer training center, which took about six months. The building for the center was constructed in accordance with her specifications and completed in October 1987.

II. Description of the Enterprise

The computer training school has been in operation for only 18 months, but has had a very successful beginning. The facilities are impressive and appear well-designed for the school's activities. There are forty IBM or IBM-compatible computers on site for training students. During the course of the first year, the school has trained approximately 150 students in the use of personal computers. Hawa is a strong proponent of the need for effective marketing and has used television, radio and newspaper announcements to promote attendance.

The courses are designed to offer personalized instruction in the use of personal computers. Courses can be adapted to the specific needs of a client. The school also offers a standard set of courses:

- Introduction to Personal Computers
- Introduction to MS-DOS and Word Processing Programs:
 Word-Perfect, Word-Star, Multimate, Word, and others
- Advanced Word Processing
- Introduction and Advanced Programming: Lotus 1-2-3
- Introduction to D-Base III or D-Base III Plus

III. Household Income and Expenditures

Hawa's husband is a manager at Aeroflot. They share the responsibility of household expenditures. She notes, however, that she takes care of all of the expenses for their young child.

IV. Access to Resources

- a. Finance: Hawa applied for a loan from the BMCD, but was rejected. Hawa believes that the fact that she is a woman is not a major constraint to doing business; the major constraint is lack of finance. She notes that it is difficult for new and young entrepreneurs to obtain finance -- particularly if one does not have the necessary connections. She believes that she may have better luck if she were to apply now because her business is established and getting well-known in Bamako.

Due to the difficulty of obtaining institutional finance, Hawa had to rely on the support of her family and friends in Canada. Without their assistance, Hawa could have never started her own business.

Hawa recently heard about a line of credit for women entrepreneurs from the World Bank; she would like to pursue the possibility of obtaining a line of credit to expand her business interests. She does not know how to approach the World Bank.

- b. Labor: The computer training school employs a full-time principal (also a woman), an accountant, a secretary and twelve teachers/consultants. All of the teachers have studied overseas to learn computer skills.
- c. Education/Training: Hawa studied computer science for four years and obtained her degree at a Canadian university.
- d. Infrastructure/Equipment: Hawa had a building constructed to her specifications to house the computer training school. The building has approximately eight classrooms, a large assembly room and a library. The school has over forty computers which are used for training students.
- e. Institutional Support: CEPI conducted a study to assess the feasibility of creating a computer training school. She felt the study was well done and useful.

V. Opportunities and Constraints

- a. Administrative: Hawa needed the Malian government's approval to establish the computer training center. It took a long time to obtain the "agreement" because there are no professional standards or diplomas for computer training in Mali; the Malian government officials were faced with a completely new type of enterprise and hence could not rely on standard procedures.

Hawa emphasized that she had no contacts in the Malian government to assist her; she believes that her lack of contacts probably slowed the process down considerably. Nonetheless, she was persistent and continued to work toward getting the necessary documentation. In addition to the agreement, Hawa needed permission to import computers for the school; this also proved to be a lengthy process. When she had an "inaugural party" to open the school, no one could believe that she had come so far in establishing the school.

- b. Familial: Hawa has the complete moral and financial support of her husband and family. Her parents brought her up with the notion that she should not be dependent on her husband, and they are very proud of her success.
- c. Religious/Cultural/Social: Hawa believes that women do face cultural constraints. Often women are not taken seriously -- this is particularly true for women in business. The problem is exacerbated if you do not have necessary connections. Basically, one has to be known in order to succeed. The other key to success is money. Because there is no money in the Malian financial system, you have to have your own money to make money.
- d. Time: Hawa works long hours to keep the business running well. She does not view lack of time as a major constraint however.

VI. Expressed Needs

- a. Hawa has every intention of expanding her business. She would like to expand the school to provide computer maintenance services. She is also interested in opening another private school/workshop to train students in electronics.
- b. She would like to encourage A.I.D. and other donor institutions to provide computer training to long-term training participants. Knowledge of basic computer skills is virtually essential for university students. Long-term participants could learn word-processing and other basic computer skills before travelling overseas, just as they currently attend English language courses.

ENTREPRENEURIAL PROFILE #10

Type of Enterprise:

Toy Sales

I. Background Information

The interview was conducted with the entrepreneur and her husband. They wanted to be interviewed together because they are partners in business.

Oumou began her career as a day-care provider for children. She worked for 18 years with the Malian government to provide day-care. She travelled to Israel for one year of training in child-care at a kibbutz; the training was provided through UNICEF. Her long experience in caring for young children inspired her to start a business in toy sales.

II. Description of the Enterprise

Oumou and her husband import toys for distribution to retail stores in Mali. They also import pin-ball machines and video game machines. All goods are imported from Spain. They would like to build an amusement park in Bamako and are currently seeking finance from banks and investors.

III. Access to Resources

- a. Finance: She has received no finance from banks. The initial working capital for the purchase of toys came from her husband. Once she established a working relationship with suppliers in Spain, they sold goods on credit to her. The fact that she has no outside source of credit does limit her business potential. She is currently seeking finance to build an amusement park.
- b. Infrastructure: The business is based from the home.
- c. Institutional Support: Oumou commissioned a feasibility study from CEPI before beginning her business.

IV. Opportunities and Constraints

Oumou noted no major constraints except lack of finance. She and her husband are seeking a very sizable loan to finance an amusement park in Bamako. She notes, however, that women do face special constraints in business: for example, men tend to be particularly jealous of women in business and this can create special problems for the woman entrepreneur. She feels very fortunate to have a supportive husband, who is also her business partner. Oumou notes that the key to success in Malian business is contacts.

- V. Expressed Needs: Investment capital.

ENTREPRENEURIAL PROFILE #11

Type of Enterprise: Construction and Building Maintenance

I. Background Information

Alima began her career as a secretary, but quickly realized that she wanted to do something different and more challenging. She set her mind to learning the building trade. She approached a builder and asked if she could observe his work on site; he was initially skeptical, but nonetheless, he allowed her to observe and gradually became her mentor. Her cousin lent her his engineering books, which she studied independently.

In order to obtain the required agreement, Alima needed to pass a national examination. She took the exam three times and finally passed -- the first woman in Mali to do. She obtained her agreement in April 1988.

The interview was conducted in the USAID Building at Alima's request.

II. Description of the Enterprise

Alima recently opened her construction and building-maintenance enterprise. She has been awarded several long-term contracts to maintain office buildings [e.g. the Caisse Autonome, Assurance SNAR, and a Canadian agency]. In this context, office maintenance includes cleaning, interior decoration and basic repair work. She is currently bidding on several construction projects and is awaiting responses to her proposals. She recognizes that one of the difficulties in starting a new business in the construction industry is that it will take time to accumulate the technical references needed to win contracts. Her lack of experience is a real deterrent at this point.

She is eager to expand her business activities -- and was particularly eager to seek an entree to USAID.

III. Household Income and Expenditures

Since she is just starting out, most of her earnings go directly back into the business. It appears that the majority of household expenditures are covered by her husband's income.

IV. Access to Resources

- a. Finance: Alima's suppliers are willing to provide inputs on credit. In the case of a some contracts, she has been able to obtain an advance. She foresees no possibility of obtaining any major financing because of the tight credit situation in Mali; furthermore, she has no assets to put up as collateral.

At this point Alima purchases all of her inputs locally; once her business is better established, she would want to import building materials.

- b. Labor: Alima forms teams of workers depending on the number of contracts she has. For a building maintenance and cleaning contract, she usually has 6-8 people working together as a team. Clearly, for any construction work, she employs an engineer and a technical specialists. All of her employees are salaried on a contract basis. She believes strongly in mutual respect between an employer and employees; for this reason, she pays her employees well.
- c. Education/Training: Alima attended secretarial school. As noted above, she taught herself the building trade with the assistance of a mentor.
- d. Infrastructure: None
- e. Institutional Support: Member of the newly-created AFCEM.

V. Opportunities and Constraints

- a. Administrative: None mentioned.
- b. Technical: Alima is a self-taught builder. She is eager to learn -- even when she has access to few resources. She feels that she still has much to learn, however, in terms of technical skills.
- c. Financial: At this point in her business, lack of finance has not proved to be a major constraint. If she were to win a significant construction contract, however, she would need financing.
- d. Familial/Religious/Cultural: Her husband encouraged her to pursue her interest in construction. No specific constraints were mentioned.

VI. Expressed Needs

- a. Alima fully recognizes her need for additional technical training to strengthen her skills. She would like training in construction and maintenance. Since she learned her trade primarily through observation, she would like to work with other companies -- particularly women-owned companies -- to observe their building and business practices. She notes that she would be very willing to study overseas. The team felt that Alima would be a strong candidate for the Entrepreneurs International or the Entrepreneurs Africa program.
- b. For the more immediate future, she must gain additional experience through new contracts. She noted that the most effective type of "assistance" USAID can provide is to award contracts to women-owned firms. She is confident that she could make a number of improvements in the USAID building that would make it a better environment for professional work. The experience she would gain through a contract with USAID would be extremely valuable in winning future contracts.

ENTREPRENEURIAL PROFILE #12

Type of Enterprise: Import-Export,
Transportation

I. Background Information

The interview took place in Rokia's home, a large modern house with two cars; we met in her office at home. Rokia is married and has four children. She attended school up to the DFA level. Rokia noted that her daughter just completed the DFA level; she pulled her out of school to train her in the import-export business. The daughter is now travelling on a regular basis to other African countries to visit suppliers.

Rokia began her career at Radio-Television Mali (1968-69) and the Office of Tourism as a documentalist. She entered the private sector on a small scale as the owner of a few taxis and "baches". She left the public sector about 11 years ago to focus exclusively on developing her export-import business. She has an official "carte de commercante" and an import license.

II. Description of the Enterprise

Rokia is the sole owner of a business involving numerous activities in import-export and transportation. She includes herself among the ten largest "commercants" in Mali. She owns a number of taxis and mini-trucks for local transport, as well as a number of large trucks for carrying cement and other building materials from Abidjan to Bamako. She has managed the construction of several homes in Bamako. She is very active in buying and selling clothes, shoes, televisions and other items.

III. Household Income and Expenditures

While Rokia has only four children in her immediate family, she is responsible for caring for forty people in her extended family. Despite her apparent wealth, she notes that she will never have enough money as long as she has to feed forty people. She feels obligated to work and provide for the extended family. Her husband works for the government and earns 60,000 F CFA per month; she dismisses his contribution to the family budget. She is clearly the primary provider for the family.

IV. Access to Resources

- a. Finance: Rokia points to 1984, the year Mali rejoined the franc zone, as a turning point in her ability to obtain credit. Prior to 1984, she received credit from all of the major banks in Mali: the BIAO, BALIMA and the Bank of Africa. Since 1984, however, she has felt the credit ceilings imposed by the BICAO and has been unable to obtain sufficient finance. Banks now require extraordinary guarantees; borrowers are required to have 80% of the finance requested in an account. She has many business ideas but is constantly stifled by lack of finance.
- b. Labor: Rokia employs 22 people, 3 of whom are family members. She is training her daughter in the import-export business. Most of the employees are drivers; she says that she hires on the basis of skills and qualifications as opposed to friends of the family.
- c. Education/Training: Received no special training in business. She learned the business by practice.
- d. Infrastructure: The interview took place in an office in her home; she has other offices as well.
- e. Institutional Support: She has not yet joined the AFCEM, but plans to do so in the near future. Otherwise, she has received no technical assistance from any institution in Mali.

V. Opportunities/Constraints

- a. Administrative: Rokia is not confronted by any particular administrative constraints. She has had her "carte de commercante" for some time. She noted that customs duties are not unreasonable. She made no mention of excessive taxation.
- b. Technical: There are no particular technical constraints in her business.
- c. Financial: She has faced severe financial constraints since 1984.
- d. Familial: Initially, her husband was against her need to travel for business. Eventually he was convinced of the positive monetary benefits.
- e. Religious/Cultural: None.

- f. Time: Not a constraint. Rokia has several servants who manage the household. She is free to focus on her entrepreneurial activities. She does no work at home.

VI. Expressed Needs

- a. **FINANCE**: Needs more flexible source of finance to expand her business. Her business depends on reliable and consistent sources of credit.
- b. **TRAINING**: Requested training in business management skills.

ENTREPRENEURIAL PROFILE #13

Type of Enterprise:

Nursery School

I. Background Information

Fanta recently left public service under the auspices of the Voluntary Early Departure Program. She left the government because she felt dissatisfied with her work and wanted a change; money was not a factor in her decision to leave the government. Fanta is divorced with two children. She obtained her teacher's degree from the ENSUP in Bamako and taught for 17 years at the high school level. Because of her teaching experience, she felt that starting a nursery school would be a more natural transition to the private school.

II. Description of the Enterprise

There are 50 students at the nursery school. Fanta employs 3 teachers and 1 guardian for the school. She had initially planned to develop a primary school in conjunction with the nursery school; due to lack of finance, however, Fanta was forced to limit the school to the nursery school level.

III. Household Income and Expenditures

Business revenues are earned through monthly tuition payments from the students. She uses the revenue to pay rent for the nursery school grounds, purchase equipment and for the subsistence of her own household.

IV. Access to Resources

- a. Finance: Through the FED's Jeune Diplome Program, Fanta obtained a 3 year loan for 3 million F CFA at 7% interest. She also received a lump-sum payment as part of her participation in the Voluntary Early Departure Program from the government.
- b. Labor: Fanta employs 3 teachers and 1 guardian. The teachers are trained teachers aides; they were recommended by a friend in a local teachers' training school.

- c. Education/Training: Through FED, Fanta has received on-the-job technical assistance in the management and administration of the nursery school. She noted that this assistance was very useful given her lack of previous management experience.
- d. Infrastructure: The nursery school is located in a relatively new building which she rents; her home is located above the school grounds.
- e. Institutional Support: Fanta's primary source of support has been the FED; she received a loan and continues to receive management assistance. The local UNFM Committee assisted Fanta in obtaining the authorization need to begin the school.

V. Opportunities/Constraints

- a. Administrative: Securing authorization to begin the school posed the greatest constraint to Fanta's entry to the private sector. She was forced to stop work for a year before she could resolve the administrative hurdles needed to create a private school. Eventually, she obtained authorization to begin the school under the auspices of the UNFM Committee in her neighborhood.
- b. Financial: Fanta notes that she requires financial assistance to develop a primary school, but has little hope for obtaining finance from a bank because she has no collateral.
- c. Training: Fanta has received some on-the-job training in management techniques from FED. She reported that she was disappointed that there had been no follow-up assistance and/or training as part of the Voluntary Early Departure Program.
- d. Familial/Religious/Cultural: None
- e. Time: Starting the new school has required more time and more energy than her previous work in public schools; the work is more tiring, but also more rewarding. She spends the entire morning at school and divides her afternoons between her household responsibilities and the school.

VI. Expressed Needs

- a. Training: Fanta felt that the most beneficial training would be on-the-job technical assistance; strongly believes that training should be tailored to the specific needs of a business and provided at the firm level. Fanta is currently receiving this type of assistance from the FED and finds it very helpful; she would like additional management assistance.
- b. Finance: She wants additional finance to create a larger educational center to include a nursery school, primary school, and ideally, a high school.

ENTREPRENEURIAL PROFILE #14

Type of Enterprise:

T-Shirt Production

I. Background Information

Ann's profile is unique among the women we interviewed; she is an American woman who has been living in Mali for the past twenty years. The team felt it was important to interview Ann to gain her perspective on doing business in Mali. Ann regards herself as more Malian than American -- but admits that she often feels torn between the two cultural identities. The interview was conducted in French. Her ties to the American community in Mali are very limited.

II. Description of the Enterprise

Ann prints silk-screen designs on T-shirts. Almost of the T-shirts are imported from China; the dyes and silk-screen materials are imported from the U.K and the U.S.

Ann began her business with no employees and few materials. As the demand for printed T-shirts grew, she was able to buy more and more materials. Her first major contract involved producing 3000 shirts to promote a rural campaign. She has obtained several other large orders from the Malian government and the international community. Nonetheless, Ann emphasized numerous times that trying to run a business in Mali has not been an easy endeavor.

Ann notes that the market for her goods is strong and growing. Silkscreen techniques may be used to apply decals on mugs or to create designs on garments. Despite strong demand, the profits are very low. She attributes low profits to several factors, the most important ones being the high level of taxation and the lack of finance for working capital.

III. Access to Resources

- a. Finance: Ann submitted a request for a loan to the BIAO and received no reply; she contacted the bank several times to follow-up on the status of the loan, but had no success.
- b. Labor: Ann employs people on contract in accordance with the number of T-shirts on order. She employs 2 - 10 people on contract.
- c. Education/Training: She obtained her university degree in the U.S.

- d. Infrastructure: Ann's T-shirt business is located in small store on a main road in Bamako. She has had a store for 10 years.
- e. Institutional Support: At one point when business was very bad, Ann was almost forced to close the store because she was unable to pay taxes. The German Embassy gave her sufficient funds to keep the business in operation.

Ann has heard about the newly created Association for Women Entrepreneurs, but was discouraged by the 25,000 F CFA membership fee. She stated that the membership fee was the major impediment to her joining the new organization. She also noted, however, that she is very pessimistic about its potential as an organization.

IV. Opportunities and Constraints

- a. Administrative: To obtain the necessary documentation to start her business, Ann needed the signature of her husband. It is not clear whether the need for his signature stemmed from her gender or nationality.
- b. Technical: Ann would like to strengthen her technical skills through additional training.
- c. Financial: Ann has never received any finance from a bank in Mali despite several requests.
- d. Familial: None mentioned.
- e. Religious/Cultural/Social: The cultural issues are unique for Ann in that she is often torn between her American values and her Malian identity. She feels that in adopting the Malian culture, she has had to accept a more subservient role to men. As she so strongly stated, the woman works under the man in Mali.
- f. Time: None mentioned.

V. Expressed Needs

- a. Ann needs a loan to buy various types of equipment for silk-screen production. Her needs are very specific:

A drying machine. This would enable her to continue production throughout the year. Without the drying machine, her only alternative is to dry the shirts outside -- clearly, a poor alternative during the rainy season and/or dusty times. She also needs a hot water unit and a strong water pressure unit.

- b. Ann would also like additional training in silk-screen production. She had considered obtaining training during a recent trip to the U.S.; generally vendors provide free training when you purchase a large amount of materials. At the last moment, she was unable to purchase the materials she needed due to financial constraints and had to forego her planned training.

ENTREPRENEURIAL PROFILE #15

Type of Enterprise:

Artisinal Cooperative

I. Description of the Enterprise:

The Cooperative has approximately 150 women members. Its main products are tie-dye fabrics, woven fabrics and blankets, and soap. The aim of the cooperative is to sensitize women to income-generating opportunities. It was created under the aegis of the UNFM in 1983.

The Cooperative has been unable to distribute any profits to its members to date. The organization suffered a major loss after its goods were destroyed during a fire at a trade fair in Bamako several years ago; the loss has been estimated at 1 million CFA.

II. Access to Resources:

- a. Finance: Through the "Cooperation Nationale", the organization received two loans of approximately 1.5 million CFA for working capital. Under this program, loans are paid back in a lump sum after goods are sold. The Cooperative has received no other financing.
- b. Education/Training: Most of the women in the cooperative are very poor and lack any formal education or training. The president of the cooperative noted that many of the women are widows.
- c. Infrastructure: Products are made and sold at the home of the president of the Cooperative. The Cooperative also has a stand at a local open-air market from which it sells goods. The group would like to open a store at another market; they have the land upon which to build, but need funds in order to build a structure.
- d. Institutional Support: The CMCE informs the Cooperative of trade fairs; it provides no financial support for travel.

III. Opportunities and Constraints

Financial: While the Cooperative received two loans from "Cooperation Nationale", it has been unable to obtain any additional finance for several years. The Cooperative has no working capital and must wait to sell most of its goods before it can purchase additional supplies. This is a major impediment to increased turnover and sales.

Some of the Cooperative members attended a seminar at the Chamber of Commerce on finance for small and medium enterprises. The Cooperative members were discouraged by the high level of interest imposed on loans (17%).

IV. Expressed Needs

The Cooperative's most important need is working capital. Without a regular source of funding to purchase inputs, the cooperative will be severely handicapped financially.

ENTREPRENEURIAL PROFILE #16

Type of Enterprise:

Retail Grocery Sales

I. Background Information

Alima learned commerce by assisting her mother during vacations and weekends to sell a little bit of everything: bread, fruit, doughnuts, incense and vegetables. As a result of her up-bringing, Alima is a natural commercante and has taken advantage of every opportunity to pursue commerce.

After her schooling up the ninth grade, Alima began a career in a sugar factory (7 months) and then a ceramic factory (7 years). While working at the factories, she began to develop her own commercial activities. She prepared sandwiches and cakes before going to work and sold them to factory workers on the night shift; she quickly earned much more money from her commercial endeavors than she did from the actual factory work; she continued her factory work, however, in order to maintain access to her "captive market". She often provided the sandwiches on credit, knowing that her clients would be able to pay her back on pay day.

Due to health problems, Alima left the factory and become a sales person at SOMIEZ (a Malian state-owned company). At SOMIEZ, she continued her commercial interest by selling incense. The company was later privatized and she was laid off from her job.

II. Description of the Enterprise

Alima opened her own small grocery store in 1988. She sells basically essential grocery items: milk, sugar, butter, drinks and others. She provides no credit to her customers, as she did in previous jobs because she has no assurance of being repaid. Furthermore, there is relatively little profit to be made on essential grocery items; she prefers not to reduce her profit margin even further by providing credit.

Alima strongly believes in investing her funds. She has purchased two lots of land and intends to have two houses built on the lots; both houses will be in her name.

III. Household Income and Expenditures:

The picture of Alima's income and expenditures has changed drastically as a result of her recent divorce. She noted that when she was married, she contributed all of her income to the family expenditures, providing food for the extended family and contributing to the building of their home. The home was listed

in the name of her husband. When they separated, she had nothing despite years of saving and investing in their "joint" home. [It is interesting to note that apparently, without Alima's income, the husband has been unable to complete the construction of the home.]

Now that she is divorced, Alima's income is for herself -- and for the construction of her own home. She helps her two brothers, who will also reside in the house. She notes that marriage opened her eyes to many inequalities, and at last, she is going to do something for herself.

IV. Access to Resources

- a. Finance: Alima is a member of a tontine. She saves a significant portion of her income to invest in the construction of two houses. She has had no access to other types of finance.
- b. Labor: Alima's two brothers work in the grocery store. It appears that they are not salaried employees, but that Alima supports them when they need money.
- c. Education/Training: Alima attended school through the ninth grade; due to a visual problem, however, she had to drop out of school.

V. Opportunities and Constraints

- a. Administrative: To open the grocery store, Alima needed documentation from the Ministry of Economic Affairs and the Department of Taxation. She did not find it particularly difficult to secure the necessary papers.

Alima is the president of a professional group of retailers in her municipality; she is also the sole woman representative in the "Bureau de Groupement des Commerçants Détaillants" in the Chamber of Commerce. In these capacities, she represents the retailers' interests vis-a-vis the Malian government, particularly the Ministry of Economic Affairs and the Tax Department; she also works toward defending retailers' rights.

Alima strongly believes that it is in every retailers' interest to register with the government. While clearly there may be tax "penalties", there are many other difficulties associated with being unregistered: potential harassment from government officials, and more importantly, from "bandits" who claim they are from the government and take whatever money they can from the entrepreneur. One of her goals is to encourage all

retailers to register with the government to avoid such harassment.

This is not to say that Alima has not had her own "battles" with the Malian government. On one occasion, officials confiscated all of the milk in her store, claiming that she was selling it above the authorized price. She went directly to a senior official in the Ministry of Economic Affairs to explain that consumer price controls on milk were forcing retailers to sell at a loss. How can business survive when it is forced to lose money due to government policy? Her milk was returned later that day.

- b. Technical: Alima knows her business and has no particular technical constraints.
- c. Financial: No financial constraints were noted.
- d. Familial: Alima is recently divorced; when married, her income helped to support at four members of her husband's family -- and yet her husband did not approve of her commercial activities. Now she is in the mode of taking care of herself; she will pursue her interest in commerce and build the home she has always wanted.
- f. Time: Again, as a result of her divorce, Alima has much more time to devote to commerce and her own interests. Without such time, she would not be able to be so successful.

VI. Expressed Needs

Alima's most serious concerns revolve around government policy. She is particularly concerned about government price controls, which are often irrational and seriously threaten the viability of small retailers. Wholesalers are able to make a healthy profit on their sales to retailers, whereas retailers usually have a very small profit margin and may be forced to sell at a loss.

Alima is a true champion and defender of the interests of the small entrepreneur. But clearly she cannot take on all the battles vis-a-vis government policies. AID's support could make an important difference.

ENTREPRENEURIAL PROFILE #17

Type of Enterprise:

Incense Production

I. Background Information

Khadija has been employed at the United Nations Development Program for the past twenty years. She recently began to produce incense as (i) a means of supplementing the family income and more importantly, and (ii) a source of personal satisfaction. She also wanted to plan for her retirement. She is married with two children, both of whom are educated and living abroad. Khadija received a degree in public administration in Paris.

II. Description of the Enterprise

Khadija has just begun to produce incense on a commercial basis. The firm is not a registered business, nor has she obtained a "patent." She intends to register the business as soon as she begins full production; she has been assured by senior government officials that obtaining an "agreement" will be a quick and easy process.

Incense is a traditional product for which Mali is noted. Khadija began her business because she is personally interested in scent and incense; since incense has not been sold on a commercial basis to date, Khadija thought incense production would provide a good business opportunity. All production is home-based. Her servant at home assists her. Her products are currently sold in local supermarkets; eventually, she would like to export her products to other African countries and Europe.

III. Household Income and Expenditures

Because Khadija recently started her enterprise, business revenues did not seem to be a major part of the Khadija household income. Khadija's salary, however, contributes to the household; both she and her husband each pay household bills but do not pool their income. Khadija advised that, due to polygamous marriages in many households, Malian women are obliged to contribute to the household budget because the husband's salary is insufficient. The husband is still the breadwinner although the wife contributes.

IV. Access to Resources

- a. Finance: Khadija has obtained a loan of nearly \$1,500. Because she was well connected with bank officials and because she is a salaried employee, she had no difficulty obtaining credit. Her husband played no role in obtaining the loan and was not required to consign or put up collateral. Similarly, Khadija was not required to put up any collateral because her salary served as the loan guarantee. According to Khadija, bank loans for salaried public employees do not exceed fifteen percent of their annual salaries.
- b. Labor: Khadija has decided not to employ anyone at this point because she has just started production.
- c. Education/Training: In addition to her own formal education, Khadija attended a UNDP-sponsored regional course to promote women-owned businesses. She also attended a business training course in Italy, from which she obtained a number of new ideas for entrepreneurial activity in Mali.
- d. Infrastructure: Khadija's enterprise is a home-based operation with sales in local stores and through friends.
- e. Institutional Support: Khadija wanted to use CEPI to conduct a feasibility study but found it would be too expensive. She therefore conducted her own market testing. She considered obtaining other assistance from NGO's but found the working process too lengthy. She attended a few AFCEM meetings but is not a formal member. She did mention that several Malian businesswomen have provided her with assistance and contacts. Khadija initially thought a cooperative arrangement might be suitable for her enterprise but later thought it would not be necessary at this stage of her business.

V. Opportunities/Constraints

- a. Technical: No appropriate packaging is available in Mali for her product. Khadija presently uses discarded jars, cleans them, and then fills them with the incense. She would like to have a machine that would compress the incense into a cube; this would be the most effective type of packaging for marketing her product.
- b. Financial: She needs credit for working capital.
- c. Training: Khadija has no training in how to effectively market her product.

- d. Familial: Initially, her husband was against her starting this enterprise; she noted that he did not contribute one cent to the enterprise. To overcome his reluctance, she decided to start her business activities little by little and convince him that it would benefit the household.
- e. Time: Khadija works an eight-hour day at UNDP and spends about four hours a week on her enterprise.

VI. Expressed Needs

Technical assistance in packaging, appropriate technology, marketing and credit.

ENTREPRENEURIAL PROFILE #18

Type of Enterprise:

Tie-Dye Fabrics

I. Background Information

A widow with six children, Djenebou learned her trade from her mother. She has been in the tie-dye business for more than ten years. Djenebou attended primary school for six years and is able to converse well in French. All of her children are attending school; her eldest child, a daughter, is studying political science in Italy. Her children do not participate in the enterprise.

II. Description of the Enterprise

The interview took place on the banks of the Niger River, where Djenebou bases her tie-dye business; she sells the fabrics from her home. The business employs 13 women, 5 of whom are from the extended family. It was not clear whether or not Djenebou pays her employees. Due to the use of chemicals and unsanitary conditions, the work at the riverside appeared hazardous. Djenebou is fully aware of the fact that the government forbids the dying of fabrics in the river, but continues her business "in hiding" because she has no other space.

III. Household Income and Expenditures

Djenebou is the sole provider for her family.

IV. Access to Resources

- a. Finance: None.
- b. Labor: Friends of the family from Bamako.
- c. Education/Training: None.
- d. Infrastructure: None.
- e. Institutional Support: CMCE contacts her to participate in international trade fairs; she has attended fairs in Lome, Burkina Faso, Senegal and Germany. She carefully considers the opportunities for marketing her goods before attending a trade fair. She noted that CMCE does not provide assistance with customs, nor does it support the cost of her travel.

- f. Information: She has limited access to information through the CMCE.

V. Opportunities/Constraints

- a. Technical: She needs additional information and access to chemical dyes, which are very expensive on the local market.
- b. Financial: She expressed a need for credit, but has never attempted to obtain it to date.
- d. Familial/Religious/Cultural: None mentioned.
- g. Time: Djenebou works a very long day, working at the river all day to manage the dying fabrics and selling her fabrics from her home at night.

VI. Expressed Needs

Djenebou said her greatest need is a truck to transport her fabrics from the river to her home for sale (approximately, a five-ten minute drive). She also noted the need for additional information and access to chemical products. Djenebou did not seem interested in any type of training.

ENTREPRENEURIAL PROFILE #19

Type of Enterprise: Teinturiere
 {Tie-Dye Fabrics/Clothing}

I. Background Information

The team visited Awa at her home, which is also the site of her tie-dye enterprise. She speaks very little French, hence her husband served as interpreter for the interview. She has never attended school, but both her sons and daughters are enrolled in school.

II. Description of the Enterprise

The firm is a sole proprietorship registered with the government's division of taxes via a patent. There are 21 female employees in the enterprise, 15 of whom are unsalaried family members. The remaining employees are unpaid apprentices from neighboring homes; most apprentices start their own enterprises eventually. Awa's children provide additional assistance during school vacations.

Awa learned her trade from her mother and has been operating her own business for 15 years. Originally, she and other dyers based their work on the banks of the city's river; she was forced to relocate her work to her home because of governmental prohibitions against the use of chemicals in water. The main activity of the enterprise is to dye fabrics; Awa works closely with a tailor and an embroiderer to produce finished garments.

III. Household Income and Expenditures:

The income generated from the enterprise is the sole source of revenue for the extended family. Approximately 75% of the revenue is spent on household expenditures, including food, clothing, energy, medical and educational expenses. She uses the remaining amount for operating expenses.

IV. Access to Resources

- a. Finance: Awa attempted to obtain a line of credit from the BIAO, but was turned down. The business account is now with BALima, where a loan application is pending.
- b. Labor: All family labor and apprentices.
- c. Education/Training: None.
- d. Infrastructure: This is a home-based business. A pump was recently installed, which has considerably reduced the effort needed to obtain water for the enterprise.
- e. Institutional Support: Awa is contacted by letter on a regular basis by the CMCE to participate in international trade fairs in Africa and Europe; she has participated in fairs in Paris, Abidjan, Dakar, Burkina Faso, and Germany. She noted that CMCE does not assist in financing costs.

She is a member of the newly created Association des Femmes Commerçantes et Entrepreneurs du Mali. She is not a member of a cooperative and prefers to remain in control of her own enterprise and the revenue it generates.

- f. Information: CMCE and the Chamber of Commerce

V. Opportunities/Constraints

- a. Technical: Awa has little information on how to mix chemicals to produce specific colors.
- b. Financial: She has a loan application pending at Balima. She noted that taxes are high.
- c. Training: Literacy did not appear to be a constraint; she gets help from family members to read letters and fill out forms.
- d. Familial: Awa employs servants to care for her children.
- e. Religious: She takes time to fulfill religious obligations. She does not work Friday afternoons in order to attend mosque and did not participate in a trade fair due to a trip to Mecca.

- f. Cultural: Her husband was demonstrably supportive and proud of her business. He referred to the enterprise as her enterprise. He takes care of the family when she travels for business.
- g. Time: Awa works seven days a week. She has no set hours; work may begin as early as 5 a.m. and extend through the evening when she receives clients. Her hours depend on the level of client demand for her services.

VI. Expressed Needs

Technical assistance in the use of chemicals to produce specific colors.

ENTREPRENEURIAL PROFILE #20

Type of Enterprise: African restaurant

I. Background Information

The team met Kumba in her restaurant, a small room with benches and darkened walls. Kumba, her husband and their eight children rent one room behind the restaurant for their living quarters.

II. Description of the Enterprise

Kumba has been operating her small one-room restaurant for the past ten years. Early in the morning she goes to the market to buy food and then begins to prepare meals for the entire day. Singlehandedly, she prepares lunch and dinner for her clients, which range in number from twenty to fifty per meal. Most of her clients are residents in the neighborhood. Her busiest days are Fridays and Saturdays.

Kumba noted that when she began the restaurant, it was a thriving business. The past few years has been very bad, and at times, she and her husband have barely been able to pay the rent. Kumba attributes the decline in her business to the fact that people no longer have money. She continues to run the restaurant because she sees no way out; she and her husband desperately need the income to support their large family.

III. Household Income and Expenditures:

Kumba's husband works in a iron foundry. Both of their incomes are small but necessary to meet household expenses.

IV. Access to Resources

- a. Finance: Kumba used to belong to a tontine. As her business revenues grew more irregular, Kumba was unable to make contributions to the tontine and dropped out.
- b. Labor: To the extent possible, Kumba's husband helps her. He built the benches and tables for the restaurant. One of her daughters helps -- although in general "kids raised in Bamako don't help their parents."
- c. Education/Training: She has no formal education.

- d. Infrastructure: Kumba and her husband rent space for the restaurant and an adjoining one-room shelter.
- e. Institutional Support: None.

IV. Opportunities and Constraints

- a. Administrative: Every quarter Kumba must pay 2000 CFA to the public health unit to maintain the right to run the restaurant. She also pays an additional 7500 CFA to the district. She pays yet an additional 15,000 for the "patente".
- b. Technical: Kumba has no way to store left-over foods. The number of clients fluctuates daily and she often has considerable amounts of food left over. Since she has no refrigerator, the food spoils quickly.
- c. Financial: She has no access to finance.
- d. Familial: Kumba's husband is very supportive of her efforts to earn money. The family needs the income she generates.
- e. Religious/Cultural/Social: None.
- f. Time: Running the restaurant is a full-time endeavor seven days a week. Since her one-room shelter is behind the house, Kumba looks after her eight children while tending the restaurant.

V. Expressed Needs

- a. Kumba wants to redo the interior of the restaurant to make it more appealing for customers. The walls are dark and dirty; the benches and tables are literally on their last leg. Kumba has no money to invest in improving the restaurant.
- b. She needs a refrigerator to store food to guard against spoilage and loss.

ENTREPRENEURIAL PROFILE #21

Type of Enterprise:

Commerce

I. Background Information

For many years, Oumou was a teacher in public schools. She did not feel sufficiently challenged in the schools. She decided to start up her own business as a "commercante". She has six children, all of whom are in school. The team met Oumou in the courtyard of her family compound.

II. Description of the Enterprise

Oumou travels to several West African countries -- Senegal, the Ivory Coast, Nigeria and others -- to purchase goods for resale in Bamako. Her merchandise includes spare car parts, plastic items for storage and cooking, fabrics, garments, home appliances and other items. She places her items in established stores for resale in Bamako or allows other women to sell the goods for her on the street.

III. Access to Resources

- a. Finance: She participates in a tontine, but chooses not to open an account with a local bank.
- b. Labor: Oumou has no employees; however, she often has young women sell her goods for her. She does it as a favor to them, as they are able to keep a cut of the profit in selling her goods.
- c. Education/Training: Teacher's Diploma.
- d. Infrastructure: All of her merchandise is kept at home.
- e. Institutional Support: None.

IV. Opportunities and Constraints

- a. Administrative: Oumou has her retailer's patente. It appears that she may not have the necessary license to import goods into Mali. She noted that her cousin (who does have the necessary documentation) gets her merchandise processed through Customs at the airport.

- b. Financial: Lack of funds for purchasing additional imports was the only constraint Oumou could identify; it does not appear that lack of finance is a major impediment to her business.
- c. Familial/Religious/Cultural/Social: None.
- f. Time: At times, Oumou will be away from home for four days on a business trip. Her business trips are not a problem for her family. Her two maids assist in taking care of the family.

VI. Expressed Needs

- a. Specifically mentioned that she does not want training. Training in business might be useful for her daughter, but not for her. Also specifically mentioned that she does not agree with so-called "cooperative" or "group enterprise" efforts. She prefers to work independently and be responsible for her own success or problems.
- b. Only expressed need was for working capital.

ENTREPRENEURIAL PROFILE #22

Type of Enterprise:

Vegetable Sales

I. Background Information

Fadima began selling vegetables nearly 14 years ago; she started by buying produce on credit from local vendors which she would resell for a small profit. For the past ten years, she has been importing her own produce. The interview was conducted in Bambara with the assistance of a translator.

II. Description of the Enterprise

Fadima sells a wide assortment of vegetables in one of Bamako's major open-air markets. Her produce includes yams, sweet potatoes, corn, onions and other vegetables. Most of the vegetables are imported from the Ivory Coast. Often she will rent one or two large trucks to import 10-20 tons of vegetables at one time.

III. Household Income and Expenditures:

Fadima is the main provider for the family. Her husband is a teacher and earns relatively little income.

IV. Access to Resources

- a. Finance: Fadima does not participate in a tontine. She tried it once, but felt it did not work well and decided to drop out.
- b. Labor: Some elderly men assist in selling merchandise at the vegetable stand; they are not paid employees, but she gives them things from time to time. Fadima's nephew drives the truck to buy vegetables in the Ivory Coast; he is a critical link to the success of her business, but he is also unpaid. Fadima provides whatever she can to support him.
- c. Education/Training: Fadima attended school up to seventh grade. She has six children, all of whom are in school.
- d. Infrastructure: Fadima operates her business from an open air stand at a major market in Bamako.
- e. Institutional Support: None

V. Opportunities and Constraints

- a. Administrative: Fadima noted a complete lack of trust between government officials and entrepreneurs. She mentioned several major administrative hurdles she faces on a regular basis. They include the following:

Import License Requirements: Fadima has an import license which must be renewed at least once a quarter. Since she has no access to officials at the Ministry of Economic Affairs, she uses an intermediary to obtain the required documentation to import vegetables. Given the constraints on her time, she prefers to use an intermediary despite the added cost.

Customs: In addition to paying customs duties at the border, the truck is stopped numerous times en route to Bamako; each stop requires an additional payment of "duties" in the form of cash or vegetables. Such required pay-offs are a major cost to doing business in Mali; sometimes Fadima feels as if she's working hard just to fill the pockets of customs officials.

- b. Time: Fadima's day begins at 4 a.m. when she begins to take care of household responsibilities. She is at the market from about 8 a.m. to 7 p.m. six days a week. A maid assists her with domestic responsibilities.

VI. Expressed Needs

- a. Assistance in reducing administrative burdens and harassment from customs and tax officials.
- b. Finance to purchase a truck.
- c. Finance to build a store. In lieu of selling her produce in the open air, Fadima would like to build a covered store; she also needs a storage area which can be locked.
- d. Does not recognize a need for training herself; she "has finished learning". She would like training for her daughter in business and training for her nephew in financial management.

ENTREPRENEURIAL PROFILE #23

Type of Enterprise:

Food Preparation

I. Description of the Enterprise

Miriam operates a cafeteria open from 10:00 a.m. to 5:00 p.m. for Malian employees working at GSO at the U.S. Embassy. The U.S. Government owns the building and equipment, and pays energy charges. Miriam supplies the dishes, cooking utensils and other incidentals. She serves food five days per week at prices ranging from 200 CFA to 500 CFA, depending on the daily special. On a good day, Miriam serves 60 people. On a day during the fasting season, she may serve as few as 20 people.

Miriam would like to open her cafeteria to the public but U.S. security regulations would prohibit this. The U.S. Government used to run the cafeteria but found the operation too costly; they offered management of the cafeteria to Miriam, who was one of the two cooks who worked there at the time. The other cook runs the U.S. Embassy cafeteria for Malian workers.

Miriam has been operating the cafeteria since 1981. She does not have a husband, but has six children. All of her children, including the girls, go to school except for the youngest who is three years old. She intends for the girls to remain in school unless they fail. When asked, she noted that she would consider pulling her girls out of school to help her at the cafeteria although this does not seem likely to happen. She keeps some of her children at her home and some at her mother's home.

II. Household Income and Expenditures

Miriam is the sole support for her family. She contributes all of the profits from her business to the family for food, medicine, school expenses, and clothes.

III. Access to Resources

- a. Finance: Miriam has no bank account and she feels little need to have one. Her philosophy may be paraphrased as "why save? Tomorrow there might not be enough." She used to belong to a tontine to which she contributed 2,500 CFA every two weeks, but she has since stopped. She cites hard times as the reason for her withdrawal.

- b. Labor: She employs two salaried workers, both women. One is the daughter of a friend and one is a neighbor. During the interview, however, there seemed to be other workers carrying out various jobs.
- c. Infrastructure: The cafeteria building is owned and maintained by the U.S. Government which supplies equipment and furniture and also pays the electricity bills.
- d. Institutional Support: Outside of U.S. Government assistance, she receives no other help.

IV. Opportunities/Constraints

- a. Administrative: The Malian government considers her enterprise to be under U.S. control; she did not need to register her business.
- b. Technical: Although she knows how to cook, Miriam has very little experience in managing a restaurant; she does not feel skilled in this area.
- c. Financial: Money problems are her biggest worry; there never seems to be enough. She often feeds clients on credit and has problems collecting from a few of them. She sent her account book to USAID for some help in collecting money owed from USAID employees. Her son in the ninth grade keeps her books.
- d. Familial: Her large family is the main reason she has to work.
- e. Time: Miriam usually gets up at 5:00 to begin her day. She is generally very busy at the cafeteria and does not consider her housework as "work."

V. Expressed Needs

- a. Miriam needs money. She sees little need for any training, even in basic accounting, because she has her son to help her.

ENTREPRENEURIAL PROFILE #24

Type of Enterprise: Brochette Vendor

I. Background Information

Ouri is a 26 year old single woman; she had one child who passed away. She lives with her mother and her stepfather, who has had little success finding a paying job. She is the sole support of her family, which also includes several brothers and a sister.

II. Description of the Enterprise

Ouri began selling brochettes in 1986 in front of her house; she later moved to her new location near USAID based on a friend's recommendation. She runs the operation by herself, rising every morning at 5:00 to go to a market where she buys her meat and condiments. She prepares the meat at a neighboring house. She sells brochettes all day until around 6:00 p.m. On a good day, she will earn 2,500 CFA; a bad day may bring as little as 500 CFA.

III. Household Income and Expenditures

Ouri gives all her of her earnings directly to her mother who, in turn, gives Ouri any money she may need. Ouri was able to install running water in her family's house, the first and only house in her neighborhood to have running water. Her stepfather will now begin to sell water to neighbors. Ouri hopes to buy a grain grinder for her house.

IV. Access to Resources:

- a. Finance: Ouri is a member of a tontine to which she contributes 10,000 CFA monthly. It was through the tontine that she was able to install running water at the house.
- b. Labor: Ouri has no help save that of her sister who assists her from time to time. Most of the time her sister is needed to help the mother do housework.
- c. Education/Training: Ouri attended school up to the 6th grade. She speaks Bambara, and wants to learn French.
- d. Infrastructure: Her operation consists of a stand, a chair, an umbrella, and a grill.

e. Institutional Support: None

V. Opportunities/Constraints

- a. Administrative: Ouri does not have a patente but pays 50 CFA per day to an official collecting on behalf of the District of Bamako government. Otherwise, the government does not bother her.
- b. Technical: No constraints mentioned.
- c. Financial: Ouri's only complaint is that on some days she does not have enough customers. She realizes that everyone is experiencing "hard times" and feels the squeeze on her own business.
- d. Familial: As the sole source of income for her family, she must work.
- e. Religious: None.
- f. Cultural: If she married, Ouri would probably continue to work unless her husband told her to stop. If she has a daughter, she would want her to stay in school to get a degree and then get a good job.

VI. Expressed Needs

Ouri's first desire is to learn French. When questioned, she responded positively to the idea of some basic business training. She would even stop working for a while in order to attend classes. She would also consider attending evening training classes.

ENTREPRENEURIAL PROFILE #25

Type of Enterprise: Fish Wholesaler/Distributor

I. Background Information:

The interview was conducted in Bambara with the assistance of a translator; Amal speaks a limited amount of French. The interview took place at her fish stand in a major market in Bamako. Several family members and friends were present during the interview.

II. Description of the Enterprise:

Amal began her business in 1975 with the assistance of her mother; her mother first gave her a few fish to sell when the family faced financial difficulties. Amal continued to sell fish on a limited retail basis and saved her profits. Over a six year period, she was able to amass about 300,000 CFA to start her current business.

Amal rents a small truck to purchase fish in Selingue for resale in Bamako. She distributes fish to a number of small retailers. She records all transactions in two notebooks; she maintains a list of retailers to whom she has supplied fish on credit and crosses their names off the list once they have paid.

III. Household Income and Expenditures:

Amal stated that she began to work because "men can't do everything." She contributes her income to household expenses for items such as clothing, servant wages and school expenses. Her husband pays for staple foods (primarily cereals), but his income is inadequate to pay for all food needs.

IV. Access to Resources:

- a. Finance: Amal is a member of two tontines to which she contributes 1,000 CFA daily and 25,000 CFA monthly. When business sales were very low a few years, she was forced to borrow money from her family. She was unable to obtain funds from the tontine since it was not her turn.
- b. Labor: Amal employs one man to drive a truck to obtain the fish in Malian villages. Amal's sister also helps in the business. At home, a maid and a daughter help with the household responsibilities.

- c. Education: Amal attended school up to the ninth grade and speaks some French. All of her four children attend school except her eldest daughter who left school after failing the fifth grade. She would like her daughters to become good businesswomen and learn a trade such as dressmaking.
- d. Infrastructure: At present, Amal rents a truck; she provides the gas and ice for cold storage. She would like to own her own truck.

V. Opportunities and Constraints

- a. Technical: Amal lacks a cover for the truck which would provide protection for her produce.
- b. Financial: Amal's earnings fluctuate. On a good day, she earns up to 25,000 CFA; on a bad day, she may lose up to 50,000 CFA. Financial losses arise when her truck breaks down, the ice melts and the fish spoil. At one point last year, she lost all earnings; she was able to restart the business through family loans. Her major expenses are for gas and rental of a truck for transporting the fish from Selingue to Bamako.
- c. Familial: Amal's extended family includes thirty people. Her earnings support the extended family.
- d. Time: Amal spends all day selling fish in the market. She does consider lack of time a constraint to her business.

VI. Expressed Needs

Amal stated that her most important need is a cover for the truck. As noted above, she experiences major losses when ice in truck melts and the fish spoil. A cover for the truck would help to prevent such spoilage.

Amal also noted that she had no specific need for training. She would be willing to attend training classes if she were paid. She would want be compensated for time away from her business and the costs of medical prescriptions for her mother.

ENTREPRENEURIAL PROFILE #26

Type of Enterprise:

Cattle-Raising/Milk Sales

I. Background Information

The team met Aissata and her aunt at her home. The interview was conducted in Bambara with the assistance of a translator.

II. Description of the Enterprise

Aissata and her aunt raise cattle and sell fresh milk to the residents in her neighborhood. Aissata's family has been raising cattle for many years. She began to enter the business when her brother gave her a gift of one cow. She now has 15 cows, but in the past has had as many as 40. Aissata feels a certain passion for the business - as she stated, it gives meaning to her life - even though the business seems to create more problems these days than income. One of the major problems she faces is the high cost of feed for the cattle; the wholesale price is actually quite reasonable, but she cannot afford to buy the large quantities required for wholesale purchase. She and other small cattle raisers are forced to buy at retailers in Bamako whose profit margin is exceedingly high. She also faces stiff competition from other milk producers.

Aissata belongs to a small group that pools funds to buy common goods. In her three person group, they have jointly purchased grazing land; they have also jointly built walls for the corral, built a house for the guardian and built a small shelter for food storage. Costs are allocated on the basis of how many cows each person owns. She and other women also jointly hire a car which takes them to corral area; each person contributes a small amount to cover the cost of the car. Aissata and her co-wife take turns going to the corral to check on the cows. Other functions, such as the transport and selling of milk, is done strictly on an individual basis.

III. Household Income and Expenditures

Aissata's husband provides for most major household expenses, including the food budget. She notes that her husband is a private businessman and is in a "comfortable situation". Her income is usually used to cover business expenses, such as food for the cattle. Her profits are small; what little money she does earn, she uses to make a special meal for her husband.

IV. Access to Resources

- a. Finance: Aissata has no access to finance. When the family faces difficult financial times, Aissata is sometimes forced to sell an old cow to earn money.

She belongs to a tontine to which she contributes 250 CFA per day. Every ten days it is her turn to receive funds from the tontine.

- b. Labor: She employs a guardian to protect and milk the cows; he earns approximately 200-250 CFA per month for each cow in his care, and is provided lodging near the corral. She also employs a young boy to transport the milk from the corral to her home; he carries a very large container of milk on his bicycle twice a day. Her maid helps her sell the milk by going door-to-door in the neighborhood. Her two children do not assist in the business.

- c. Education/Training: She has no formal schooling. She learned the cattle business from her parents.

V. Opportunities and Constraints

- a. Administrative: Aissata keeps her cattle in a grazing area about a 10 minute drive from her home; the mayor designated the land as grazing area. During the past few years, the population of Bamako has grown so rapidly that this grazing area is now needed for residential areas. The mayor has designated a new area for grazing cattle that will be much further away from Aissata's home.

The move to the new grazing area will be costly in many other ways. She will have to build a new corral for the cattle, dig a new well and build a new home for the guardian.

Aside from the required move, Aissata has encountered no other problems in dealing with government officials. Technically, the government charges an annual tax on all cattle, but they have only come to collect the tax one time as far as she can remember. In fact, the government has helped in terms of providing veterinary assistance.

VI. Expressed Needs

- a. Aissata's most important concern is the high (and, in her opinion, unfair) price of cattle feed. She and other cattle breeders want assistance in securing feed at a reasonable price.
- b. Assistance in building a well once she has to move her cattle to a new site.

ENTREPRENEURIAL PROFILE #27

Type of Enterprise:

Spice Sales

I. Background Information

Fanta is originally from the Dogon region of Mali. She came to Bamako and needed to earn money. She tried many types of small income-generating activities, such as selling bananas along the road-side, but nothing seemed to work. Finally, she settled on selling spices as her main source of income. She notes that selling spices has generally been a lucrative business, and hence, she has remained in the same trade for the past seven years. The interview was conducted in Bambara with the assistance of a translator.

II. Description of the Enterprise

Fanta sells assorted spices in one of Bamako's major open-air markets. The spices are generally used to make a sauce for the main meal. Her produce includes the following items: processed onions, black and red peppers, onion, dried okra and garlic and several African spices.

Fanta notes that the success of her business is closely tied to the strength of the economy. She lamented the fact that no one seems to have money these days. The general decline in Bamako's economic conditions has had a strong impact on her ability to sell spices. She has had some items in stock for over a month; other items have already gone bad, resulting in losses.

III. Household Income and Expenditures:

Fanta is the sole provider for an extended family of ten people; her husband is an old man and has no job. The primary expenditure for the family is food; her income is critical to meeting the food requirements of the family. Five of the people she supports are her own children. Of her four daughters, two attend school, although Fanta believes the schooling is too expensive; the other daughters stay at home and assist with the house-work. Her only son is an apprentice carpenter and earns no income.

IV. Access to Resources

- a. Finance: She purchases the spices on credit from other market-sellers, who in turn buy the spices in villages. There is no fixed period for the repayment of credit, but generally, she is expected to pay within a month. If business in the market is down, the repayment period may be extended. Fanta does not belong to a tontine. She has no source of financing.
- b. Labor: Sometimes her husband helps her to sell her goods because he has nothing else to do.
- c. Education/Training: Fanta has no formal education or training.
- d. Infrastructure: Fanta has a small stand for her produce in the open-air market. She would like to have a bigger stand so that she can expand her inventory.

V. Opportunities and Constraints

- a. Administrative: Fanta is not a legally registered retailer and does not have the required "patente" for selling goods in the market. A few times, government officials have given her problems due to her lack of official papers. She pays a daily tax of 200 F CFA to the municipality.
- b. Technical: None.
- c. Financial: Suppliers provide goods on credit; Fanta has no access to finance.
- d. Familial: There is no question of whether the family approves or disapproves of her working; the family is completely dependent on her income to meet basic food requirements.
- e. Religious/Cultural/Social: None.
- f. Time: Fanta is in the market every day of the week from 8 a.m. to 7 p.m.

VI. Expressed Needs

- a. Fanta would like to diversify her goods for sale to include canned tomatoes, Magi soup cubes and other important items for making the daily sauce for main meals. She does not have sufficient savings, however, to make the initial investment. She would like a small loan to cover the purchase of such items so that she can expand her inventory of goods.
- b. She noted that she has no need or interest in training.

ENTREPRENEURIAL PROFILE #28

Type of Enterprise:

Wood Seller

I. Background Information

The team met Djeneba in the bedroom of her home in a relatively poor neighborhood in Bamako. The interview was conducted in Bambara with the assistance of a translator.

II. Description of the Enterprise

Djeneba has been selling wood to the residents in her neighborhood for the past five years. Wood is a critical need for cooking in most nearby homes. The wood she sells is transported from an area near the border with Mauritania and dropped off at her home. Djeneba usually buys a full truck-load of wood on credit. As she sells the wood, she gradually repays her suppliers in small installments; her suppliers pass by her home at any time to collect the money she owes. The repayment amounts are not fixed; she repays whatever she can when the suppliers come to her home.

The wood-selling business is very competitive, and Djeneba is just one of a number of sellers in her immediate neighborhood. During the dry season, when roads are more easily traversed, the supply of wood increases because truckers are more willing to travel a long distance to obtain wood; likewise, the level of competition to sell wood increases. During the rainy season, however, her business thrives; many truckers temporarily drop out of the market, yet she continues to receive fairly regular supplies of wood. If she is able to sell a truck-load of wood in one month, she considers her business to be doing well.

III. Household Income and Expenditures

Djeneba's income supports most of the family expenses. Her husband is a bicycle repairman, and his earnings are small and irregular. She started the wood-selling business as means of supplementing her husband's income to cover household expenses. Due to a decline in his earnings, she is now the primary provider for the family. Despite her financial obligations to the family, Djeneba noted that her first priority is to pay her suppliers; maintaining their trust is crucial to her livelihood. Once she has paid her suppliers, she uses the remainder of her earnings for household expenses.

IV. Access to Resources

- a. Finance: As noted above, Djeneba generally receives her wood stock on credit from suppliers. This type of credit offers advantages in that the terms are very flexible. There is also a heavy cost however; wood bought on credit is much more expensive than that bought with cash. She continues to purchase on credit because she will never have sufficient cash to pay in advance. She participates in a tontine; she contributes 50 CFA/day to a small tontine in her compound.
- b. Labor: Djeneba sells the wood on her own. Whenever she receives a large trunk as part of the wood delivery, she must hire someone to chop the wood. The cost of chopping the trunk depends on its size and is subject to negotiation.
- c. Education/Training: She has no formal education or training. All of her children have dropped out of school.
- d. Infrastructure: Her business is home-based. The wood is stacked in an enormous pile outside her compound. She has no storage facilities or protection for the wood.
- e. Institutional Support: None.

V. Opportunities and Constraints

- a. Administrative: None mentioned.
- b. Technical: None mentioned.
- c. Financial: The high cost of suppliers credit is discussed above.
- d. Familial/Religious/Cultural/Social: None mentioned.
- e. Time: One of the advantages of the wood-selling business for Djeneba is that it is home-based. Every two days Djeneba is responsible for cooking for the members of her compound. On the days she is not cooking, she will sit outside her home and sell wood all day.

VI. Expressed Needs

- a. Djeneba would like to diversify her business activities; she would like to enter commerce, e.g. buy plastic goods, clothing and other items in West African countries for resale in Mali. She has no starting capital to begin commercial activities.
- b. Djeneba noted strongly that she has no interest in training. She said that at her age, she has no need nor time for training.

ENTREPRENEURIAL PROFILE #29

Type of Enterprise:

Cookies and Brochette Sales

I. Background Information

The team met Fatima in a small room in her home in a relatively poor area of Bamako. The interview was conducted in the presence of Fatima's husband because he did not want Fatima to speak to us alone. The interview was carried out in Bambara with the assistance of a translator.

II. Description of the Enterprise

Fatima cooks and sells a special kind of fried cookie; she makes the batter at home, but actually fries and sells the cookie along the road-side near her home. Fatima is well-known in Bamako for her excellent cookies, and notes that people often travel quite a distance to purchase them for a special event. She feels that she has been able to develop a special relationship with many of her regular clients. She also offers grilled brochettes at her corner stand.

She has been selling fried cookies since 1957. Before starting the cookie business, she made thread and employed two weavers to make tie-dye fabrics. She started the cookie enterprise because her sister was able to obtain wheat flour on credit; she felt this was a great opportunity to start a lucrative business. For many years the cookie business proved to be a "good business". But as Fatima so sadly noted, these are very difficult times for everyone. No one has money to buy cookies these days and business is very bad.

III. Household Income and Expenditures:

Fatima's income is critical to the family's basic economic needs. She and her husband are elderly, and the proceeds from Fatima's microenterprise are their own sole source of income. Fatima tearfully lamented the fact that she was unable to have children of her own, hence she has no one to take of her during her old age. She has no choice but to continue selling her cookies.

IV. Access to Resources

- a. Finance: Fatima has no access to finance per se, however, she purchases all of her inputs on credit from local suppliers. Because business is so bad, she feels that she is working just to pay back her creditors; there

is little money left for the family after she pays her debts. Fatima feels that she's caught in a vicious circle: the less income she makes, the less she can afford to purchase inputs. The fewer inputs she buys, the fewer cookies she can sell and the less income she earns. She used to belong to a tontine. Apparently the tontine leader was not honest, hence she was unable to get her money out of the tontine. She stopped contributing to the tontine ten years ago.

- b. Labor: Labor is an important constraint for Fatima. She is an elderly woman and can no longer do all the work herself. The number of cookies she can make and sell depends on whether anyone can help her. On holidays, when business is most active, all of the children in the extended family help her. Her maid also assists on a daily basis.
- c. Education/Training: She has no formal education. A close friend showed her how to cook and was in a sense her "sponsor" when she started the cookie business.
- d. Infrastructure/Equipment: Fatima sells her goods from the neighborhood corner. She has no shelter nor protection for the food she sells, but continues to try to sell during all types of weather. In addition, she has no means to refrigerate food; if sales are down, she incurs a loss because the food spoils. The problem is exacerbated by the fact that she still must pay her creditors for the ingredients that she used.
- e. Institutional Support: None.

V. Opportunities and Constraints

- a. Administrative: None specified.
- b. Technical: None specified.
- c. Financial: Fatima's suppliers provide inputs on credit. There are no fixed terms per se, yet over the years, they have changed methods of repayment. Previously, Fatima was able to gradually repay her creditors through a regular schedule of small payments. Now she must repay her suppliers in a lump sum; she finds this form of repayment much more difficult.
- d. Familial/Religious/Cultural/Social: None specified.

- e. Time: Every day Fatima sells her cookies at a nearby corner from about 4 o'clock in the afternoon to 2 o'clock in the morning; peak sales are in the late evening. Business is most active on Sundays and holidays.

VI. Expressed Needs

- a. Refrigerator to store her ingredients and to store unsold food.
- b. Working capital for purchase of essential inputs.

ENTREPRENEURIAL PROFILE #30

Type of Enterprise:

Ice Water Sales

I. Background Information

The team met Fatou in the courtyard of her compound. The interview was conducted in Bambara with the assistance of a translator.

II. Description of the Enterprise

Fatou began to earn her own income by selling chickens. She also sold fabrics. For a while, Fatou sold wood supplied by Mali's Forestry Department; this was part of a campaign to urge residents to buy from the government, as opposed to private sellers who were chopping down scarce trees. Fatou noted that wood supplied by the Department of Forestry was so large and cumbersome that all her profits were eaten up by the cost of chopping the wood!

Currently, Fatou's primary income-generating activity is selling ice water in front of her compound. She also has a small "restaurant" in the courtyard of the compound where she serves millet dishes.

III. Household Income and Expenditures:

Fatou's husband is retired from the government. Fatou and her husband have no children to assist them as they grow old. Fatou's savings were completely wiped out during the past two years when she was ill. What little she earns now goes toward supporting four members of the extended family. As her mother's first child, "everyone depends on her."

IV. Access to Resources

- a. Finance: Fatou used to belong to several tontines. Now she is a member of just one tontine, to which she contributes 500 CFA per day. Every ten days it is her turn to receive funds from the tontine; she usually uses her savings to pay the bills or to purchase items for social functions.
- b. Labor: Fatou has two maids; one helps to sell ice water, while the other cooks large quantities of the traditional Malian dish.

- c. Education/Training: She has no formal schooling. Through the neighborhood chapter of the UNFM, Fatou attended a six month training course in basic first aid.
- d. Infrastructure/Equipment: The most essential piece of equipment she owns is the refrigerator. When she bought the refrigerator, her husband insisted that she also pay for the increased cost of electricity.
- e. Institutional Support: None.

V. Opportunities and Constraints

- a. Administrative: Although Fatou has had several small income-generating activities, she has never registered with the Malian government to pay taxes. In fact, she was very concerned that the team's information might be passed on to the tax authorities.
- b. Technical: She would like basic knowledge of accounting.
- c. Financial: She has no access to finance. She would like to re-enter the wood selling business, but has no starting capital to purchase wood.
- d. Familial/Religious/Cultural/Social: None mentioned.

VI. Expressed Needs

- a. Fatou would like some very basic training in numeracy and accounting. The training must be in Bambara and present simple methods of recording cash flows.

ENTREPRENEURIAL PROFILE #31

Type of Enterprise:

Hair Braiding

I. Background Information

The team met Assitan in the open courtyard of her father's compound; this is also where Assitan braids her clients' hair. She and her three sisters work together to braid hair.

Assitan is recently separated from her husband. She has two young daughters, both of whom she hopes will stay in school.

The interview was conducted in Bambara with the assistance of a translator.

II. Description of the Enterprise

Assitan braids hair in order to earn income; all of her clients come to her home to have their hair done. The fees vary with the type of hairstyle. Assitan charges 1,500 CFA to style hair that is already braided, and 2,500 - 5,000 CFA for braiding and styling hair. It is interesting to note that Assitan adjusts her prices in accordance with the level of demand. When demand for braiding was high, she used to charge as much as 8,000 CFA for styling hair. Now that demand is very low, she has lowered her prices; even at such low prices, however, she often has no clients for several days at a time. The exception is during certain peak holiday periods, such as Ramadan, Tabasci, and Christmas. Unlike better times in the past, the braiding business no longer provides a steady flow of income.

Assitan uses no means to market her services -- and to avoid the attention of government officials, she has no sign to indicate that braiding is done at her home. All of her clients have learned of her braiding through word-of-mouth. She is confident that her clients are very happy with her work; she attributes the current downturn in her business to poor economic conditions in Bamako.

When asked if she had ever considered opening a beauty salon, she said that she would be afraid to do so. She would be concerned about the need to pay taxes, electricity, etc., particularly, in light of low demand. She is also not interested in being employed in a salon because she knows she can make more money braiding hair at home than she can in a salon.

III. Household Income and Expenditures:

Because Assitan continues to live with her family, her expenses are somewhat limited. As her two children grow older, however, she will need additional funds for their schooling.

IV. Access to Resources

- a. Finance: Assitan has no need for finance for her current business; she does not participate in a tontine because of her irregular earnings. She would like to have finance in order to move to start a more lucrative enterprise. Without finance, however, she feels she has no choice but to continue braiding hair to earn income.
- b. Labor: Assitan and her three sisters work as a team to braid hair.
- c. Education/Training: Assitan attended school through the sixth grade. She learned how to braid hair from her sisters.
- d. Infrastructure/Equipment: All of her work is done from the home. Assitan has also purchased some basic equipment for styling hair, such as curling irons.
- e. Institutional Support: None.

V. Opportunities and Constraints

- a. Financial: Due to lack of any source of finance or training, Assitan feels compelled to continue her braiding business despite low earnings.

VI. Expressed Needs

- a. Given the low level of income she currently earns from braiding, Assitan wants to make a change. She would like to be trained so that she can get a job and have a steady income. She is not sure what type of training would get her a job. She has seen that many women are successful in commerce, and thinks this would be a good source of income. She feels stuck because she has no start-up capital. She also does not know how to be a commercante, but would be eager to learn from a woman with experience in commerce.

ENTREPRENEURIAL PROFILE #32

Type of Enterprise:

Smoked Food Products
(Planned Enterprise)

I. Background Information

As the "Julia Child" of Mali, Fadima is featured on a weekly television program where she presents recipes and cooking suggestions; she is about to publish a book on Malian cuisine. Previously, she worked at SOMIEX as a secretary and cashier before the government closed down the firm. Her level of education is at the BPC level; she also obtained a degree in secretarial skills. She is married with six children, all of whom are in school. The interview took place in Fadima's home in a relatively well-to-do neighborhood.

Based on her knowledge of African food preferences, Fadima has identified several opportunities for local private sector initiatives in the food processing sector: smoked and packaged fish, chicken and meat. She notes that smoked fish in packages is very expensive on the local market. Traditionally, Malians smoke fish, but only when the fish is beginning to turn bad. Fadima wants to maintain the traditional way of smoking fish to ensure that her product will be accepted, but also wants to ensure freshness and quality. She is convinced that there is a market for the product.

II. Description of the Enterprise

At this point, Fadima's business initiatives remain in the planning stage due to lack of finance. She would like to establish a factory to process and package smoked fish, chicken and meat. She has already conducted a feasibility study via CEPI; obtained all of the necessary official documents, including the "agreement" needed to initiate an industrial enterprise; and has even bought the land for her factory

III. Household Income and Expenditures

In terms of managing the family budget, Fadima is clearly the head of the house. her husband gives her his monthly paycheck; she is responsible for paying all bills. When his monthly paycheck does not cover all expenses, she supplements the family budget with her own savings. The only reason she feels comfortable contributing to the family budget is that her husband has signed a document stating that he will not marry a second wife. Otherwise, she noted she would not be willing to contribute for fear that he would have sufficient funds to support a second wife.

Fadima has a bank account in her own name. Her husband has a separate bank account; she has access to his account as a co-signer, but he does not have access to her account.

IV. Access to Resources

a. Finance: The most important constraint to the development of Fadima's business plan is lack of finance. She tried to obtain finance from the BIAO; she wrote a letter to the Minister of Plan to obtain his endorsement of her project. Her request for finance is currently under consideration by the African Development Bank. Despite the two year delay in obtaining finance, she believes that she is now on the "right track". The estimated level of finance required for the enterprise is 63 million F CFA.

b. Labor: If Fadima obtains finance, she envisions that her husband will be the managing director because of his previous management experience in SOMAPEC, a state-owned paint factory; Fadima would be responsible for all public relations and marketing.

The factory will require 32 employees. Fadima has clear ideas about the division of labor among future male and female employees. She estimates that 22 men would be hired to cut and process fish and that 10 women would be hired to smoke and package the final product.

c. Education/Training: She has no special training related to the development of her planned enterprise.

d. Institutional Support: Fadima obtained assistance from CEPI to conduct a feasibility study for her project; she has paid 50% of the cost of study thus far and will pay the remaining 50% once she receives bank finance. Under the auspices of UNIDO, Fadima attended a course in entrepreneurship in Dakar. She is not a member of the newly created AFCEM, but will join if she is able to begin her enterprise.

e. Information: Fadima seems to be very familiar with all of the major bank and donor programs. She attributes her connections in both private and public circles to her role on Malian television.

V. Opportunities/Constraints

- a. Administrative: It took a year to obtain an "agreement" from the government which gives her the authority to establish her enterprise. Securing the agreement required numerous visits to government officials and constant follow-up.
- b. Technical/Training: While the firm has not yet begun, it would appear that Fadima might face major technical constraints given her lack of relevant experience and training.
- c. Financial: Lack of finance will be the most significant constraint to launching the enterprise.
- d. Familial: Her husband is very supportive and encourages her to proceed with her business plans.
- e. Time: According to Fadima, time is not a constraint. She has three servants to assist in taking care of the home and the children. The extended family also assists in taking care of her children.

VI. Expressed Needs

FINANCE, FINANCE, FINANCE. Finance is the major factor blocking Fadima's project. Other needs include technical assistance to identify appropriate equipment for the factory, as well as technical training for her employees. She did not mention the need for any training for herself or her husband.

ENTREPRENEURIAL PROFILE #33

Type of Enterprise: Sanitary Paper Products
(Planned Enterprise)

I. Background Information

Ouri is a news broadcaster for Malian television. Ouri is 45 years old and has 4 children, all of whom are in school. She has spent nearly 30 years working at the Radio-Television station and plans to retire soon. Her primary reason for wanting to establish a new business is to keep active during her retirement; the possibility of making money is not a major incentive for her. Based on her own difficulties in obtaining sanitary paper products and the apparent demand for such products in Mali, she wants to establish a factory to produce hygienic paper products.

II. Description of the Enterprise

The enterprise is still in the early planning stages at this time. She has commissioned CEPI to carry out a feasibility study for the proposed enterprise; it appears that Ouri has played almost no role in planning or implementing the study. The type of products to be produced under the proposed project include the following:

- * toilet paper and paper tissues
- * paper table cloths
- * sanitary napkins
- * disposable diapers
- * disposable sheets for medical purposes

All of these products are currently imported, often from neighboring countries such as Senegal, and are very expensive on the local market. Her aim is to produce hygienic paper products at a lower cost.

III. Access to Resources

- a. Finance: Ouri is not optimistic about the chances of receiving finance from a local bank and will probably not submit a credit request to Malian banks. Her initial plans for obtaining finance are to resort to European institutions: the Centre pour le Developpement Industriel (CDI) in Brussels and Caisse Centrale Cooperative (CCC). She would be very interested in establishing a joint venture with a foreign partner, but has no interest in doing so with a Malian investor. She fears that a Malian partner would take her idea and

provide little to no finance.

- b. Labor: If she succeeds in launching the enterprise, Ouri will need effective managers and skilled labor; she estimates that she will need to hire 20-25 people. She has no intention of involving her children in the affairs of the enterprise; she feels they should learn on their own.
- c. Education/Training: Ouri attended elementary school and two years of junior high school. She received on-the-job training in broadcasting and spent one year in technical training in Poland. She has no training in business management.
- d. Institutional Support: Ouri believes that her primary support will be her contacts. As a Radio-Television announcer, she is well-known in the upper levels of Malian society and she intends to make full use of her contacts. She showed the team a letter she had written to the President of Mali to solicit his endorsement for her project. She has also written the Minister of Health.
- f. Information: Ouri is well informed of various credit and technical assistance programs because of her work in Malian Radio-Television.

IV. Opportunities/Constraints

- a. Administrative: Ouri believes that there will be no administrative constraints to starting the project. As noted above, she is well connected and will use her contacts to deal with any type of government imposed constraints.
- b. Technical: Ouri did not specifically mention technical constraints. Nonetheless, she appears to have little knowledge of the technical requirements of producing paper products. Ideally, she would like to have a foreign partner that can bring technical expertise, as well as finance. It's not clear, however, what she brings to the project except the idea.
- c. Financial: Ouri is concerned but optimistic that she will obtain finance for her project.
- d. Familial/Religious: No constraints.

V. Expressed Needs

- a. Technical: CEPI has been commissioned to conduct a feasibility study for Ouri's project. CEPI is not familiar, however, with the type of machinery needed for the project and its costs. Therefore, the first technical constraint to overcome is obtaining valid specifications for the types of machines needed for the business.
- b. Finance: She would like assistance in seeking out joint-venture partners for the enterprise.
- c. Training: Ouri would like to visit a similar type of factory in another country. If Ouri's project shows promise, she would be a good candidate for Entrepreneurs International.
- d. Financial Management: Ouri will need assistance in determining appropriate prices for her products.

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ENTREPRENEURIAL PROFILE #34

Type of Enterprise: Consulting
(Planned Enterprise)

I. Background Information

For the past two years, Aminata has worked for CEPI where she conducts feasibility studies for entrepreneurs. She feels underemployed in her present position because CEPI is not conducting many studies. She chose government employment in order to gain some practical experience, but she hopes to open her own consulting firm in the near future. She currently has a feasibility study for her future business pending before the FED. Aminata was educated in France, where she spent seven years to complete her master's degree in business management.

Since Aminata is not yet an entrepreneur, she was unable to comment on her opportunities and constraints to business development. Nonetheless, she does work closely with a number of women entrepreneurs and was able to provide some general comments on their experiences.

II. Access to Resources

- a. Finance: Women do encounter more problems in trying to obtain credit at banks. Bankers tend to believe that women cannot manage an enterprise. Furthermore, men usually have better networks of friends and connections at banks than do women.
- b. Education/Training: Women entrepreneurs need basic management training. This training should be given before any credit is provided.
- c. Institutional Support: CEPI has no special services for women entrepreneurs even though they might face greater constraints than men.

III. Opportunities and Constraints

- a. Technical: Any technical assistance should be provided on a one-to-one basis with the entrepreneur; there should also be follow-up visits to make sure the entrepreneur is able to carry-out the technical advisor's recommendations.

- b. Training: Entrepreneurs need business management training and need to develop an appreciation for accounting. It would behoove entrepreneurs to keep two sets of books rather than none at all.
- c. Familial: Family support for a woman entrepreneur and her business can make a big difference in her success or failure.
- d. Cultural: At CEPI, Aminata is the only woman working with ten male professionals. As a young woman, she has encountered some difficulty dealing with colleagues or clients who refuse to take her seriously because of her age and gender.
- e. Time: Women entrepreneurs have responsibilities at home which place additional time pressures on them. Time pressures may be alleviated by an understanding spouse.

ANNEX 2

LIST OF INDIVIDUALS INTERVIEWED

ANNEX 2
LIST OF INDIVIDUALS INTERVIEWED

The team interviewed 34 women entrepreneurs. A profile of each of these entrepreneurs is presented in the previous Annex. In order to maintain confidentiality, the entrepreneurs' names and addresses have not been included in this list. The team also interviewed many individuals who are not entrepreneurs, but support private sector development or women in development concerns. These include the following:

I. Institutional Support for the Private Sector

M. Hama Ag Mahmoud, Directeur General
Centre Malien du Commerce Exterieur (CMCE)
B.P. 1996, Bamako
Telephone: 22.22.20, 22.56.83, 22.52.05

M. Abdoulaye Sanoko, Chef Division Etudes - Echanges Commerciaux
Centre Malien du Commerce Exterieur (CMCE)

Mme Tabara Keita
Centre Malien du Commerce Exterieur (CMCE)

M. Daouda Cisse, Ingenieur Statisticien - Economiste
B.P. 8042
Telephone 22.66.44

M. Paul Derreumaux, Administrateur Delegue
Bank of Africa - Mali
B.P. 2249, Avenue Kasse Keita
Telephone: 22.46.72 or 22.42.94

M. Adama Seydou Traore, Administrateur - Directeur General
Banque Internationale pour l'Afrique Occidentale au Mali (BIAO)
B.P. 15, Bolibana, Avenue de l'Independence
Telephone: 22.50.66 or 22.50.94 or 22.51.11

M. Yaya Dembele, Directeur Commercial
Banque Internationale pour l'Afrique Occidentale au Mali (BIAO)

Mme Miriam Sissoko
Directrice des Operations
Banque Internationale pour l'Afrique Occidentale au Mali (BIAO)

M. Ousman Sidibe
Banque Internationale pour l'Afrique Occidentale au Mali (BIAO)

Mme Mariam Sissoko
Banque Internationale pour l'Afrique Occidentale au Mali (BIAO)

Dr. Mamadou Bagayoko
Directeur General-Adjoint
Office de le Main d'Oeuvre et d'Emploi

M. Bacari Kone, Ph.D.
Ministere des Finances et du Commerce/EPRP
Telephone 22.58.06 or 22.56.87, Poste 74

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Ms. Claudia Cantell	Program Office
Mr. Assitan Diallo	Program Office
Mr. Boubacar Daou	Program Office
Mr. George Thompson	General Development Office
Mr. Manlafi Keita	General Development Office
Mr. Wayne McDonald	Livestock
Mr. Cheik Drama	Livestock
Mr. David Atwood	Agricultural Development Office
Mr. Gaoussou Traore	Agricultural Development Office
Dr. Nguyen Tuan	EPRP Long-Term Advisor
Mr. William Grisby	USAID Consultant, DHV Credit Study

B. USAID/Washington

Ms. Tulin Pulley	PPC/WID/Private Sector Development
Mr. Bruce Horwith	PPC/WID/Africa Region
Ms. Stephanie Funk	PPC/WID

C. Peace Corps:

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Mme. Konate-Sylla	WID Coordinator
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ANNEX 3

BIBLIOGRAPHY

ANNEX 3
BIBLIOGRAPHY

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ANNEX 4

SCOPE OF WORK

SCOPE OF WORK

BACKGROUND:

As described in the Mission's CDSS and WID Action Plan for 1990-1994, opportunities exist to further integrate women into critical development activities taking place in Mali and to lend additional support to the roles they currently play. One of the drawbacks constantly faced by designers is the lack of reliable information. In order to plan interventions which will maximize windows of opportunity, as well as financial and human resources, factual, available information must be compiled in order to develop a profile of the targetted population - women. The primary objective of this report is to begin to develop a comprehensive database which can then be analyzed for the purpose of identifying appropriate interventions in support of, or identification of, women's activities. In order to provide information required to identify the optimum long-term approach, the report called for will initially take place in Bamako, with future reports taking place in secondary and tertiary urban centers.

SPECIFIC OBJECTIVES:

The two consultants, with the Malian WID Coordinator, are to examine and report on the following:

- A. Types of enterprises women are involved in;
- B. Reasons for choosing these as opposed to others (i.e., are there religious, familial, cultural, legal or administrative restraints; are they interrelated to household chores);
- C. Level of education, training and literacy of each woman interviewed;
- D. Methods both formal and informal for obtaining capital and credit;
- E. Number of other employees, paid and unpaid, and relationship to them (i.e., family, neighbor, friend, etc.);
- F. Amount of time spent on income-earning activities;
- G. Percentage of earning women must spend on household expenses;
- H. What types of assistance should be offered to women involved in the informal sector (literacy classes, food preparation, record-keeping, etc.);
- I. Should short term technical assistance be made available for seminar, when, how often, and for what subjects; and
- J. Advise USAID on how to address the needs of urban women, once these are identified.

Funding is provided in the budget for the consultants to rent and bring with them a computer to be used in the production of their report. The computer is to use 5 1/4 inch diskettes and be compatible with AID/USAID software (WANG, WP or ASCII).

The consultants are to provide four working days before their departure from Mali a clean double-spaced typed English draft for Mission review and comment. The final report is due to USAID/Bamako not more than 45 days after the consultants' departure from Mali.

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ANNEX 5

A.I.D. PROGRAM FOR WOMEN IN DEVELOPMENT

A USER'S GUIDE TO THE OFFICE OF WOMEN IN DEVELOPMENT

FY 1990

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A.I.D. PROGRAM FOR INTEGRATION OF WOMEN IN DEVELOPMENT
STRATEGIES, PROGRAMS, AND PROJECTS

I. BACKGROUND

The Office of Women in Development has prepared a strategic program that supports the A.I.D. Administrator's WID Action Items cable and Congressional legislation which mandates the integration of gender consideration in all Agency strategies, programs, and projects. The Agency is required to:

- o incorporate women as beneficiaries of and contributors to its development activities at the level proportionate to their participation in the sector or to their representation in the total population, whichever proportion is higher;
- o ensure that AID's country strategy, program, project, non-project assistance and reporting documents explicitly describe strategies to involve women, identify benefits and impediments to women's participation in development, and establish benchmarks to measure women's participation in and benefits from development activities.*
- o collect sex-disaggregated data in all its research or data-gathering activities;*
- o develop WID Action Plans for all Bureaus and USAIDs;
- o develop and implement a WID training program for A.I.D. staff;
- o increase its participant training activities for women;
- o increase levels of girls' access to and participation in primary and secondary education;
- o ensure that senior-level staff from the regional and technical bureaus are actively involved in decision making activities with respect to WID; and
- o report to Congress on the activities, achievements, and obstacles encountered in reaching its goals.

* When such efforts/activities are difficult to achieve, Bureaus and USAIDs will ensure that there is substantive analysis of the obstacles preventing completion of such efforts and will include an explanation of how these obstacles will be overcome.

Congress has authorized \$5 million annually, managed by PPC/WID, to assist A.I.D. in meeting these requirements. Legislation states that these monies are to be used to "supplement and encourage additional spending for women and expansion of development activities...not as a substitute for other A.I.D. funds that benefit women's development." Congress also requires that these matching monies be specifically used to assist USAIDs with their WID-related activities.

II. PPC/WID STRATEGIC WORKPLAN

Primary Goal: To optimize the use and expansion of women's productive capacity to ensure sustainable national economic and social progress.

Intermediate Objectives

- o To provide intellectual and technical leadership
- o To increase awareness of, information about, and skills for addressing gender issues
- o To help establish systems and procedures to ensure gender issues are incorporated cross-sectorally in all Agency policies, programs, projects, research activities, information systems, and in multilateral and bilateral policy dialogue efforts

The WID Office's role in fulfilling this plan is to promote, encourage, assist in, and report on efforts that effectively integrate women as full beneficiaries of and contributors to economic and social progress in all Agency development activities. The following sections describe WID office activities in terms of sectors covered, areas of primary focus, and services offered.

A. Sectors

By concentrating on the following sectors and relating them to the activities of USAIDs and central and regional bureaus, the WID Office directs its efforts where experience shows gender consideration to be a significant factor in strategy, program, and project success. These sectors are:

- o agriculture
- o private enterprise (including both formal and informal, small- and micro-scale enterprise)
- o education
- o environment and natural resources

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B. Primary Focus Areas

Taking its direction from A.I.D.'s primary emphasis of assisting developing nations achieve sustainable and broad-based economic growth, the WID office focuses on the following areas:

- o Labor, employment, and production, which examines women's:
 - productive roles
 - employment patterns
 - participation in formal and informal markets in both the rural and urban context
- o Economic policy reform and adjustment, which examines:
 - linkages between economic policy reform and women's economic roles, productive capacity, and response to economic incentives
- o Human capital development and social services, which examines:
 - linkages between women's productive capacity and the development and maintenance of human capital, their own and that of their children

C. Services

The Office of Women in Development offers the following services to missions and bureaus:

- o Research and analysis - by helping collect primary and secondary data to establish an information data base and analysis capability. Services include analysis of existing information, identification of data gaps, and promotion of original research.
- o Technical assistance - by providing substantive assistance in the design, implementation, and evaluation of projects and programs. Services include development of mission WID strategies, portfolio reviews, and assistance with activities such as preparation of CDSS's, Action Plans, or in field analysis, implementation, or preparation of PIDs, PPs, and evaluations.
- o Training - by promoting awareness of, information about, and skills for addressing gender issues in design, implementation, monitoring, and evaluation of strategies, programs, and projects. Services include training of key

project and program officers; Mission-specific training; A.I.D./W Bureau orientation and strategic planning sessions; training of contract teams, PVO/NGO personnel, and others with WID-related responsibilities; and training of trainers.

- o Information dissemination and management - by communicating the results of research and analysis, technical assistance, and training to all A.I.D. staff, the international donor community, and host country organizations. Services include establishing procedures to assure effective two-way communication to gather and disseminate lessons learned from development experts.

D. Linkages Between the Primary Focus Areas and Services

There is a close relationship among all facets of PPC/WID's Primary Focus Areas and its Services. Within the Primary Focus Areas, women's productive roles, employment patterns, and participation in formal and informal labor markets is better understood and enhanced when taken in the context of the incentives to female producers in all sectors, as well as on the socioeconomic benefits and costs of alternative policies in economic policy reform and adjustment areas. Additionally, the potential socioeconomic benefits and costs of alternative economic reforms are better understood when there is appropriate analysis of key areas of household division of labor and decision-making, education, health, nutrition, and fertility issues in human capital and social service areas.

At the same time, within the context of PPC/WID's Services, linkages between research and analysis, technical assistance, training, and information resource management, the Office is working to ensure that there is a strong integrated program to maximize the relationships among the Primary Focus Areas. For example, research, information-gathering and technical assistance will result in a continually updated information base which will be used to modify the content of training programs and the information strategy. Training will help update the information base and assist in preparing appropriate technical assistance efforts.

PPC/WID's strategy is to maximize the linkages or relationships of all its activities so that gender issues are not isolated or marginalized. It is the Office's intent to strive for complementarity as well as synergy in its efforts and outputs so that the socioeconomic benefits and costs of policies and programs are relevant and appropriate to A.I.D.'s overall development work.

III. ACCESSING PPC/WID ASSISTANCE

A. Funding Mechanisms

The WID Office has multiple funding mechanisms that allow considerable flexibility in assembling the most appropriate funding package. (See the Selection Criteria for Access to PPC/WID Assistance, Section IV.)

When selecting a mechanism, please keep in mind that all requests for assistance must complement the PPC/WID strategic workplan and must be used to "supplement and encourage additional spending for women and expansion of development activities...not as a substitute for other A.I.D. funds that benefit women's development."

1. Full funding by PPC/WID under existing contracts/services;
2. Co-financing/buy-ins by USAIDs/Bureaus to existing PPC/WID contracts or services (USAIDs and Bureaus may wish to jointly share co-financing/buy-in costs)*
3. Matching monies for USAIDs/Bureaus against available PPC/WID funds to finance activities/services through existing PPC/WID contracts (USAIDs/Bureaus can share costs to meet proportional matching requirements)**
4. Matching monies for USAIDs/Bureaus against available PPC/WID funds to finance activities/services outside of existing PPC/WID contract services (USAIDs/Bureaus can share costs to meet proportional matching requirements);**
5. Full or partial funding by USAIDs/Bureaus for PPC/WID contracts and services which do not fit the matching criteria.*

* A PIO/T-keyed cable or sheet is required to complete obligation of funds.

** Matching monies are available for a given activity in the following proportional amounts. ESF, DA, and local currencies may be used. USAIDs/Bureaus may always match monies up to 50% or above or use the following proportional amounts:

FY 90 - 25% USAID/Bureau against 75% PPC/WID monies
FY 91 - 40% USAID/Bureau against 60% PPC/WID monies
FY 92 - 50% USAID/Bureau against 50% PPC/WID monies
and beyond

B. Project Index

The following Project Index sheets describe various A.I.D. and PPC/WID projects that USAIDs and bureaus may use to access women in development services.

PROJECT INDEX

PROJECT TITLE: Assistance for Women in Development (AWID)

PROJECT CONTRACT NUMBER: PDC-0100-Z-00-9044-00

PURPOSE: Provides support to USAIDs and Bureaus through technical assistance, research activities, training efforts, and information dissemination/communication activities.

DESCRIPTION: Provides (1) technical assistance activities which require WID expertise such as strategy design, portfolio reviews, program/project design, implementation and/or evaluation; (2) research activities to analyze WID issues in both the formal and informal sectors and the economic contributions of women in developing nations; (3) training efforts which will include design, production and delivery to assist A.I.D. to institutionalize systems and procedures for addressing gender issues in policies, programs and projects. This training will focus on the Gender Information Framework (GIF), a series of tools, guidelines and information based on data, experience and information derived from technical assistance, research and communication activities of the Office, the Agency and the development community; and (4) information dissemination and communication activities, as may be required to support the Office's information dissemination/communication program.

DURATION: October, 1989 through September, 1994

SCOPE: Worldwide

FUNDING MECHANISM: Core financing by PPC/WID; co-financing or buy-ins by USAIDs/bureaus; and up to \$1.5 million per annum in matching funds.

CONTRACTOR: The Futures Group, Arthur Young, MSI, et al.

AID/W PROJECT MANAGER: Kay Davies
AID/PPC/WID
Room 3725A, NS
Washington, D.C. 20523-0041
(Tel: 647-3992)

PROJECT INDEX

PROJECT TITLE: PPD/WID General Matching Reserve Account

PROJECT CONTRACT NUMBER: Not applicable

PURPOSE: Supports activities of USAIDs and bureaus for gender-related activities that involve personnel or services not available under the AWID contract.

DESCRIPTION: Funds are provided to USAIDs as a match in the yearly proportions as described in the User's Guide. Requests will be considered for activities that enhance the integration of WID into USAID activities; provide specific research or data-gathering activities that address the long-term mission goals of its WID Action Plan; train USAID staff; and meet general technical assistance activities. Bureaus may also request matching funds under this category as long as activity is identified as specifically enhancing the integration of gender-related activities in USAID programs and projects.

DURATION: On an annual basis

SCOPE: Worldwide

FUNDING MECHANISM: Up to \$1.5 million per annum in the proportional amounts detailed in the User's Guide.

CONTRACTOR: Not applicable

AID/W PROJECT MANAGER: Kay Davies
AID/PPC/WID
Room 3725A NS
Washington, D.C. 20523-0041
(Tel: 647-3992)

PROJECT INDEX

PROJECT TITLE: Advancing Basic Education and Literacy (ABEL)
(PPC/WID buy-in to S&T/Education project)

PROJECT CONTRACT NUMBER: To be determined

PURPOSE: Supports activities to improve educational quality in developing countries and to encourage more efficient use of sector resources.

DESCRIPTION: Assists governments and USAIDs in the design and implementation of basic education programs. Draws on the tools, lessons learned, and research evidence accumulated over the past three decades; these resources will be adapted to country-specific conditions as A.I.D. designs, implements, and evaluates new projects aimed at boosting school effectiveness. Assistance is offered at three levels: (a) policy dialogue, sector assessment, and adjustment within central government; (b) nuts and bolts management between the central ministry and local schools; and (c) school and classroom-level practices, teaching technologies, and materials that directly affect pupil learning. Short and long-term assistance will be provided to governments and USAIDs for technical and managerial assistance for basic education efforts; design and implementation of pilot projects, research, and evaluation of basic education activities; and design and implementation of training for capacity building within education ministries and local schools. Project will emphasize increasing girls' participation and persistence in basic education, particularly in sub-Saharan African and south Asia.

DURATION: Estimated to start October 1, 1989 for five years

SCOPE: · Worldwide

FUNDING MECHANISM: \$500,000 PPC/WID core funds, as well as availability of matching funds for buy-ins by USAIDs.

CONTRACTOR: To be determined

AID/W PROJECT MANAGER: AID/S&T/ED

or

Dr. Chloe O'Gara
AID/PPC/WID
Room 3725A NS
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(Tel: 647-3992)

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PROJECT INDEX

PROJECT TITLE: Consulting Assistance in Economic Policy Reform
(CAER)

PROJECT CONTRACT NUMBER: PDC-0095-C-00-9053-00

PURPOSE: To obtain economic consultant and advisory services that will enhance A.I.D.'s capacity to introduce and maintain appropriate economic policies in developing nations.

DESCRIPTION: Provides assistance to USAIDs and Bureaus to obtain information required to improve the policy reform context of A.I.D. assistance activities, both those involving policy dialogue and assistance flows of interest, specifically relationships between economic policies and economic performance, and the interaction of economic and political markets, and how changes in the internal and external environment facing particular countries, regions, and sectors result from or indicate the need for economic policy reform, etc. PPC/WID will focus its task orders on the social dimensions of policy reform. This implies study of negative effects on vulnerable groups and positive impacts on labor productivity particularly that of women in key sectors, such as non-traditional exports.

DURATION: Present through September 30, 1992

SCOPE: Worldwide

FUNDING MECHANISM: PPC/WID core funds for \$200,000; or through matching funds as noted in PPC/WID General Matching Reserve Account description.

CONTRACTOR: Harvard Institute for International Development

AID/W PROJECT MANAGER: Mr. Alan Batchelder
AID/PPC/EA
Room 3673 NS
(Tel: 647-8768)

or

Kay Davies
AID/PPC/WID
Room 3725A NS
Washington, D.C. 20523-0041
(Tel: 647-3992)

PROJECT INDEX

PROJECT TITLE: Private Enterprise Development
Support Project II (PEDS II)

PROJECT CONTRACT NUMBER: PDC-2028-Z-00-7186-00

PURPOSE: To provide private sector technical services to USAIDs particularly in the development of comprehensive private sector strategies and programs, business climate assessments, policy reform studies, as well as to assist with private sector activities in agriculture, health, human resources and energy sectors.

DESCRIPTION: PPC/WID has provided funds to mobilize technical services to integrate gender concerns or develop WID components in USAID private sector program and project design, implementation and evaluations and training activities.

DURATION: Present until December 31, 1991

SCOPE: Worldwide

FUNDING MECHANISM: Up to \$230,00 from PPC/WID core funds, or USAIDs and bureaus may request matching monies to perform gender-related activities with a buy-in to the PEDS II contract separate from the PPC/WID buy-in. Matching funds can be requested in the appropriate yearly proportionate amount as described in the User's Guide.

CONTRACTOR: Arthur Young/SRI Consortia.

AID/W PROJECT MANAGER: Cathy Gordon
AID/PRE/PD
Room 3208 NS
Washington, D.C. 20523-0018
(Tel: 647-7474)

or

Kay Davies
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Room 3725A NS
Washington, D.C. 20523-0041
(Tel: 647-3992)

PROJECT INDEX

PROJECT TITLE: Agricultural Marketing Improvement Strategies
(AMIS) (PPC/WID Buy-in to S&T/RD project)

PROJECT CONTRACT NUMBER: DHR-5447-Z-00-7074-00

PURPOSE: Research and technical assistance to (a) diagnose marketing system constraints, (b) conduct applied research on marketing system problems, and (c) pilot-test innovations to reduce or eliminate marketing constraints.

DESCRIPTION: The WID buy-in will focus on dynamic factors affecting women's participation in particular commodity subsystems, on understanding the institutional, organizational and managerial elements that comprise marketing systems, and through use of the existing inventory data base on compiling an Inventory of innovations successfully implemented to address constraints faced by women in the marketing of agricultural commodities. AMIS will incorporate a Women in Development marketing specialist into four Rapid Appraisals, and conduct two applied research activities, emphasizing the reduction or elimination of constraints faced by women in agricultural commodity marketing systems.

DURATION: Present until September 30, 1993

SCOPE: Worldwide

FUNDING MECHANISM: \$200,000 buy-in by PPC/WID; additional buy-ins can be accommodated by USAIDS utilizing the PPC/WID General Matching Reserve Account.

CONTRACTOR: Abt Associates, Inc.

AID/W PROJECT MANAGER: Mr. Tom Mehen
AID/S&T/RD/DA
Room 606D, SA-18
(Tel: 875-4004)

or

Kay Davies
AID/PPC/WID
Room 3725A NS
Washington, D.C. 20523-0041
(Tel: 647-3992)

PROJECT INDEX

PROJECT TITLE: Growth and Equity through Microenterprise
Investment and Institutions (GEMINI)

(PPC/WID buy-in to S&T/RE/EED project)

PROJECT CONTRACT NUMBER: Not yet available

PURPOSE: To enhance the effectiveness of microenterprise assistance efforts that A.I.D. and other organizations carry out by providing research and technical services that advance the state of knowledge about microenterprise development.

DESCRIPTION: GEMINI project will provide assistance in microenterprise development through three major categories of activities: (a) Economic Research and Sector Studies including financial and policy analysis; (b) Project Design and Evaluation including institutional assessment, design of credit and non-financial assistance systems as well as design of an impact evaluation plan for A.I.D.; and (c) Organizational Development including technical assistance in management training to implementing agencies.

PPC/WID is providing funds to specifically sponsor two activities that will integrate the concerns of expanding women's economic contribution into the GEMINI agenda. First, PPC/WID will extend its own research efforts in labor and employment markets by participating in GEMINI's economic research and sector studies on growth and dynamics of microenterprise. PPC/WID will fund a consultant to develop guidelines for assessing women's constraints and opportunities in microenterprise development in all field work that takes place as part of the research component. Second, PPC/WID will fund consultant to participate in the design of an Agency-wide plan for increasing beneficiary impact knowledge to ensure that benefits to women are properly measured from Agency activities in microenterprise development.

DURATION: Estimated to start October 1, 1989 for five years

SCOPE: Worldwide

FUNDING MECHANISM: Core PPC/WID funds; USAIDs may wish to utilize PPC/WID General Matching Reserve Account for additional related activities. Matching funds can be requested in the appropriate yearly proportionate amount as described in the User's Guide.

CONTRACTOR: To be determined

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AID/W PROJECT MANAGER: Beth Rhyne
S&T/RD/EED
Room 613, SA-18
(Tel: 875-4644)

or

AID/PPC/WID
Room 3725A NS
Washington, D.C. 20523-0041
(Tel: 647-3992)

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PROJECT INDEX

PROJECT TITLE: PPC/WID Technical Staff Assistance

PROJECT CONTRACT NUMBER: Not applicable

PURPOSE: Provides technical assistance to USAIDs for specific gender-related activities in the areas of education, micro and small scale enterprise development, agriculture, environment and natural resources, policy reform, economics, and labor/employment/production issues.

DESCRIPTION: Provides technical assistance to USAIDs for preparation of WID Action Plans, CDSSs, USAID Action Plans, portfolio reviews, PIDs, PPs, etc., as well as specific sectoral assistance as detailed above for design and/or evaluation needs. Nine PPC/WID staff members are available for such technical assistance.

DURATION: Present until September 30, 1992

SCOPE: Worldwide

FUNDING MECHANISM: Through PPC/WID core funding, OE funds, or USAID may request buy-ins to assist with travel/per diem/daily rates for contract staff under Labat-Anderson technical services contract.

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CONTRACTOR: PPC/WID

AID/W PROJECT MANAGER: Kay Davies
AID/PPC/WID
Room 3725A NS
Washington, D.C. 20523-0041
(Tel: 647-3992)

IV. SELECTION CRITERIA FOR ACCESS TO PPC/WID ASSISTANCE

- A. Using the A.I.D./WID Strategic Workplan as a guideline, the proposed activities must:
1. Support the goals and objectives of the Strategic Workplan:

"To optimize the use and expansion of women's productive capacity to ensure sustainable national economic and social progress."
 2. Be categorized under one or more of the following sectors:
 - o agriculture
 - o private enterprise, including both formal and informal, small- and micro-scale enterprises
 - o education
 - o environment and natural resources
 - o other*
 3. Relate to one or more of the following areas of emphasis:
 - o labor/employment/production
 - o economic policy reform and adjustment
 - o human capital development/social services
 4. Be encompassed within one or more of the following types of services:
 - o research and analysis
 - o technical assistance
 - o training
 - o information dissemination and management
- B. Proposals must be initiated and/or supported by USAIDs, regional offices, and/or A.I.D./W Bureaus.
- C. Low priority will be given to activities that are most appropriately supported through existing project funds; i.e, activities that should not require an infusion of supplemental PPC/WID monies.

- D. Proposals should provide information that will allow them to be evaluated on the basis of the following criteria:
1. Will enhance integration of WID into USAID activities;
 2. Will indicate that USAIDs, Regional offices and/or AID/W Bureaus will assume much of the management responsibilities;
 3. Will demonstrate that the activity will be replicable, self-sustaining, and cost-effective;
 4. Will verify both institutional capacity and WID expertise of the implementing organization;
 5. Will contribute to the overall goal of using and/or expanding women's productive capacity.

* Activities in other sectors will be considered if their linkage to these PPC/WID-targeted areas of emphasis can be clearly demonstrated.

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