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Investing in rural people

Engaging women in microfinance: a qualitative study of the *Programme de Microfinance Rural* in Mali

by
Amy Margolies
Jessica Heckert
Ruth Meinzen-Dick

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Abstract

The *Programme de Microfinance Rural* (PMR) was implemented in the rural, impoverished regions of Koulikoro, Kayes, Ségou, Sikasso and Mopti in Mali with support from the International Fund for Agricultural Development (IFAD). This paper shares the results of a qualitative study designed to improve understanding of the programme's delivery and explore its impacts in terms of collective agency and efficacy, as well as the use of resources in households, with attention paid to the role of gender in addressing these issues. The findings suggest that the PMR actively engaged women and expanded access to loans through community-based credit groups. It also overcame negative community experiences with previous microfinance programmes to maintain a positive local reputation. In many cases, the PMR led to significant economic benefits for women but, in other cases, loan repayment terms posed a challenge. The collective agency of PMR credit groups built upon progress made by similar community groups in existence prior to the arrival of the PMR. The resources provided by the PMR strengthened these groups and helped enable them to expand their collective efficacy and ability to benefit the community more broadly. Women were most often the target loan recipients and frequently had a strong voice in the PMR groups, which were influential in the community. There is little evidence, however, that the PMR activities and credit group participation spilled over to strengthen either women's political power in the community or their influence and empowerment in their own households. The paper concludes with specific recommendations for strengthening future iterations of the PMR or similar programmes.

1. Introduction

This paper presents results from a qualitative study conducted as part of an International Food Policy Research Institute (IFPRI) gender impact assessment on the *Programme de Microfinance Rural* (PMR) in the International Fund for Agricultural Development (IFAD) grant portfolio. The PMR was implemented in rural, impoverished regions of Koulikoro, Kayes, Mopti, Ségou, and Sikasso in Mali over eight years (2010-2018). Although the PMR was implemented across those five regions, the evaluation sampled only Koulikoro, Ségou and Sikasso due to political instability in Kayes and Mopti during data collection.

The programme was designed to support the implementation of the national microfinance strategy and the accompanying action plan for 2008-2012 (Republique du Mali, 2008). The PMR aimed to improve sustainable access to financial services for the rural poor by promoting appropriate financial mechanisms and products and strengthening the sustainability and intervention capacity of development finance institutions. To achieve these objectives, the programme had three parts: (i) facilitating access to financial services; (ii) sustainability support for decentralized financial systems; and (iii) programme coordination, management, monitoring and evaluation. The PMR reached 126,597 beneficiaries, the majority (100,056) of which were women. The programme reported improvements in the living conditions of its target groups through increased income generation and economic activity, improved food supply and children's education, investments by youth, democratic governance and social cohesion in groups, and improved status of women. These impacts resulted from the creation and training of 3,969 groups linked with local microfinance institutions, with a cumulative credit of 2,887 billion Central African CFA francs (FCFA) granted, or approximately US\$5.3 million (International Fund for Agricultural Development, 2018).

The PMR was designed to target poor rural women. Mali has notable gender gaps reflecting a variety of socioeconomic, political and health-related outcomes. While not even half of adult men are literate (43 per cent), literacy is dramatically lower among women (25 per cent). Among girls younger than 15 years old, 16 per cent are married, with nearly 50 per cent of girls being married before the age of 18 (Institut National de la Statistique, 2016). The *Global Gender Gap* ranks Mali near the bottom of its ranking, at 141 of 146 countries (World Economic Forum, 2023). Mali performs slightly better in women's political empowerment (78/146), but more poorly on economic participation and opportunity (134/146), health and survival (135/146) and educational attainment (140/146). According to the United Nations *Gender Development Index* (UNDP, 2022), Mali similarly ranks near the bottom of all countries (186/191). A total of 18.4 per cent of ever-partnered women aged 15-49 years experienced gender-based violence over the past year (UN Women, 2023b). Additionally, women in Mali rank lower than their male counterparts on the United Nations *Human Development Index*. Finally, in the *Social Institutions and Gender Index*, Mali falls in the very high gender inequality range, particularly in terms of discrimination in the family and restricted physical integrity (OECD, 2023).

Women shoulder four times the amount of unpaid labour as men in Mali, contributing 80 per cent of domestic labour (UN Women, 2023a). The time dedicated to unpaid work limits their ability to engage in paid employment, start a business, attend school and conduct other activities. Pertinent to microfinance interventions, only one third of women aged 15 years or older have an account with a financial institution or a mobile money service provider (28.3 per cent), only 16 per cent have borrowed from a savings club and only 11 per cent from a formal financial institution (The World Bank, 2021). These statistics highlight the level of gender inequality in Mali and raise important questions about how development interventions such as the PMR can address economic disparities and other inequalities between men and women.

This qualitative study was designed to answer questions on collective efficacy, programme implementation and gender in the PMR in Mali. Throughout the paper, the findings are illustrated by quotes from the villagers. The study was designed to draw insights and complement quantitative work on the PMR by addressing the following overarching questions:

- 1) How was the programme delivered by the non-governmental organizations (NGOs) in charge of implementation?
- 2) How was the programme experienced/delivered at the community level?
- 3) How does the community and group experience collective agency/efficacy in general and within the programme specifically?
- 4) How are resources managed and distributed in households in these communities?

2. Methods

2.1. Sampling

Sample selection for this study was designed to capture variation by NGO implementers across several regions in Mali where the PMR was rolled out. Regions where travel was unsafe were excluded from the sample. In the regions of Koulikoro, Ségou and Sikasso, a sample of four villages was drawn randomly at the start, with a fifth village added during the period of data collection. Two villages were then drawn randomly from Koulikoro, two from Ségou and one village was selected from the Sikasso region.

2.2. Training

Four researchers, two men and two women, were selected and trained to lead qualitative data collection. They underwent training on the data collection instruments, research ethics and qualitative interviewing techniques. All four researchers were Malian and fluent in both French and Bambara languages.

2.3. Discussion guides

The authors developed research instruments for qualitative data collection.

Table 1 displays the qualitative sample by the type of interview conducted as well as by respondent type and sex. The qualitative instruments included a community profile, which was applied to one or two male and female key respondents who were knowledgeable about each community. A total of six women and nine men were interviewed across the five villages in the study. The community profile identified the resources and gender dynamics in each village visited, including mapping norms around gender. Key informant interviews were conducted with NGO agents and PMR group leaders. NGO agents were employees of local non-profit organizations, usually based in the field and tasked with overseeing the implementation of the PMR in the communities. The PMR group leaders were either a local PMR group president or another key group officer. Individual interviews were conducted with PMR beneficiaries and non-beneficiaries. Male and female non-members of the programme were selected randomly from each community sampled. Beneficiaries were selected from membership rosters from local PMR groups in each community. Focus group discussions with programme beneficiaries and sex-disaggregated discussions were held with non-beneficiary community members. Research instruments were translated into French by staff from the Initiative for the Development of Africa (IDA). Revision of translations occurred during qualitative researcher trainings and debriefings, which facilitated comprehension for conducting interviews in the field. Local researchers did not recommend written translations of the research instruments into local languages. Instead, translation sessions were held during the qualitative trainings to practise the content of the research instruments, to identify problematic words or wording and to formulate appropriate translations into the Bambara language.

Table 1. Qualitative sample by instrument and type and sex of respondent

Instrument type	Number of interviews		
	Female	Male	
In-depth individual interviews (IDIs)			
Local NGO agents	0 ¹	5	
PMR group leaders	2	3	
Individual interviews: beneficiaries	4	4	
Individual interviews: non-beneficiaries	6	5	
Total IDIs disaggregated by sex	12	17	
Total IDIs	29		
Focus group discussions (FGDs)			Mixed (men and women together)
Focus group discussions: beneficiaries	2	1	2
Sex-disaggregated focus group discussions: non-beneficiaries	5	5	0
Total FGDs disaggregated by sex	7	6	2
Total FGDs	15		
Community profiles	0	1	4
Total community profiles	5		

¹ No female local NGO agents were identified and available for interview.

2.4. Data processing

Interviews were audio recorded after respondents provided voluntary informed consent. The interview recordings were transcribed from Bambara into French by the research field team and the IDA staff and then were translated into English for qualitative data analysis.

3. Results

3.1. Study villages

The interviews and community profiles provided insight into village social and economic activities. Economic activities in the villages included in the study centred around agricultural production (including livestock) and petty trade. The villagers grew commercial and staple crops as well as vegetables in home gardens. They reported producing millet, sorghum, peanuts, fonio,¹ sesame, maize, beans, Bambara groundnut, rice, and cotton. Market gardens produced vegetables and fruits, including cabbage, guava, watermelon, squash, peppers, tomato, parsley, bitter tomato,

¹ A nutritious and fast-growing species of millet with small grains.

eggplant, onion, okra, and hot peppers. Other activities related to food production included processing forest products, agricultural composting and raising livestock such as beef cattle, oxen, goats, poultry, and sheep. Villagers also gathered wild tree fruits for consumption such as baobab, African locust bean and shea. Villagers traded and sold crop residues from beans, peanuts, and sorghum for animal feed, with women conducting market gardening activities and selling spices and condiments.

The Bambara ethnic group was the most populous in the sample, but members of the study villages encompassed a broad range of ethnic groups, religious traditions, and cultural backgrounds, including the Bamanan, Bobo (animist), Fulani, Kossoké, Miniaka (blacksmiths), Peul, Sarakolés and the Senufo. Village inhabitants reported a general sense of coexistence among ethnic groups and respect for the hierarchy of traditional institutions. However, minority ethnic groups often faced restrictions on taking positions of authority in the village, such as the chieftaincy. In addition, many cultural traditions were gender specific.

Most villages were located outside the electrical grid. Households with access to electricity derived it primarily from solar panels. Notably, in most villages, respondents estimated that 60-100 per cent of households had some access to solar electricity, from either solar panels or solar lanterns. Most villages had no cold storage or fixed telephone lines, but mobile phones were common. Villages were generally connected by dirt roads, and serviced by donkey carts, bikes, motorcycles and other small vehicles. Many villages were difficult to access during the rainy season, a factor that also affected access to markets.

Every village had community or social groups in addition to the PMR. These included youth groups,² men's and women's groups,³ farmer's groups and women's tontines or traditional savings groups. These groups were all built on long-held traditions of community collective work and solidarity. Several villages experienced development interventions other than the PMR, many of which were implemented during the same period as the PMR. For example, in one village, the German Agency for International Cooperation (GIZ) was supporting a market gardening intervention for women; World Vision was aiding villagers in building a bridge and repairing dykes for fishing; and an American NGO was supporting extension in teaching farmers agricultural techniques.

The influence of weather shocks such as erratic rainfall and other climate change impacts affected villagers' sense of long-term food security in addition to the periodic deprivations of the agricultural lean season. *"The village used to be called the village of millet. There was self-sufficiency in food. But now this is not the case due to poor rainfall and a lack of equipment."* (Village 1, sex-disaggregated non-beneficiary focus group, male). Decreasing soil quality and limited access to sufficient agricultural land due to population growth have also affected households' economic futures. *"The yield that our parents made with 1 hectare when we were small [children], we get it [that same yield] by cultivating 3 hectares because of the impoverishment of the land."* (Village 3, community profile, female). Other shocks were experienced in the villages, such as insecurity on the border with Burkina Faso, economic crises, environmental degradation, and sporadic insecurity like robberies, in addition to the daily challenges of chronic poverty.

3.2. Local gender norms

The interviews also revealed the gender dynamics and norms at play in village life from the perspectives of both men and women. Women were expected to bear children and to care for the family and domestic life while the male head of household cultivated the land or worked outside the household to generate income. However, wives often supported their husbands in farming activities, usually by cultivating a garden for home consumption and by selling produce at market for income. The production of crops was somewhat gendered in that men traditionally grew maize,

² Youth groups were generally only described as young men's groups. No discussion emerged about young women being involved in groups in the interviews conducted for this study.

³ These groups were usually separated by sex.

sorghum and cotton (selling cotton and livestock) while women mostly grew beans, groundnut, vegetables, and other garden produce, earning a small income from the sale of vegetables, spices or condiments. The ultimate authority figure in the household was the male head. *“Man is the head of the family, and all family members must respect him and obey his orders.”* (Village 2, sex-disaggregated non-beneficiary focus group, female). Households in these villages were often large, up to 20 members, and included extended family members such as the husband’s brothers.

Customary law and the practices of religious and traditional marriage dictated gendered roles in the household and restricted the extent of women’s rights: *“This is the man who marries a woman; she is like his property. [In] truth, the woman cannot do anything without her husband - it’s cultural. And we women respect tradition. I cannot go anywhere without his permission. I cannot also deny him the bed, even sick I have to meet [be with] him.”* (Village 4, beneficiary, female). *“[The] man is always in the foreground. In our community, [if] there is no man in a family, that family is not even considered.”* (Village 4, sex-disaggregated non-beneficiary focus group, male). Women were prohibited from travelling without their husband’s consent. Women typically did not own land but acquired land use rights through marriage. In some villages, early marriage was prohibited by village leaders because of related problems such as difficult pregnancies, as well as because of NGO pressure and radio information campaigns against child marriage. A law in Mali prohibiting child marriage has existed formally for years, but the marriage of 16- to 18-year-old girls appeared to be common practice. Similarly, recent laws and initiatives by NGOs to address gender disparities were not always accepted at the village level: *“The mayor says things like [to support] equality between the man and the woman in the home, which our men do not appreciate too much. It is the traditional system that suits them [men], which is the woman must obey her husband.”* (Village 3, community profile, female).

A woman could not usually inherit land from her parents, as she accessed land through marriage to a man from a different village. Land could be passed down to her son if her husband died and she remained in the husband’s family; for example, if she was remarried to his brother after the death of her husband, as is custom. After a divorce, however, a woman had to return to her native village with no right to her husband’s land. The village chief made decisions on reallocation or redistribution of resources: *“The right of women after divorce is limited to physical assets she owns. She must return to the native village. Staying is shame.”* (Village 5, community profile, male).

There were also gender differences in the reasons why men and women took loans or borrowed money. Men generally sought loans for farming, either to purchase seeds and contract labour or to fatten livestock. In contrast, women focused on building their small trade or business in garden vegetables, selling soap or other sundries, and then using the proceeds to pay child or healthcare expenses for members of the household. To this end, respondents reported gendered differences as reflected in the size of the loan. *“Men and women are treated differently when they want to borrow, i.e., the sum [of money] given to men is greater than that to women.”* (Village 1, sex-disaggregated non-beneficiary focus group, female). Women were only allowed to open a bank account if approved by their husband, but they had the autonomy to take credit in their own names. Mobile money was not mentioned specifically despite the growing presence of mobile financial services. Respondents also noted differences in how men and women were able to access credit, highlighting barriers to unmarried women’s access. *“Men and women are treated differently. When men want to take credit, they get [it] faster than women. Elsewhere, a single woman can’t get a loan, so there must always be the presence of her husband as collateral.”* (Village 4, sex-disaggregated non-beneficiary focus group, female). On the other hand, it was also recognized that women were eager to participate in credit or microfinance groups. *“If you ask for a [financial] contribution in the village, it is the women who are the first to react because they do a lot of income-generating activities to meet these needs.”* (Village 2, sex-disaggregated non-beneficiary focus group, male).

3.3. Programme delivery: NGOs, gender and women's empowerment

The PMR employees interviewed for this study were hired by the local non-profit partners to organize activities and training. Only male NGO agents were identified through this study, although, according to them, there were also some female field agents, albeit less common. The male agents recalled that on occasion, these female agents encountered issues conducting their work. One challenge was the purported potential of romantic involvement between female agents with programme participants or community members.

“There was a group that was supported by other microfinance groups before the arrival of the female staff...three to four men had their eyes focused on the beauty of [the] woman – we are in Africa! She refused their lead, and this contradiction eventually created psychological impulses among these men who incited others to withhold loan repayments. First, they gave counter-information. Secondly, we [NGO agents] should reside among the local population, which is seen as a benefit to the staff. But in some villages, very often, women who leave urban areas for rural areas face difficulties. [This is] because this difference creates leadership issues, which to say, the superiority of the man over the woman.”

(Village 2, NGO agent, male)

Additionally, one male agent mentioned that they encountered difficulties with husbands who were suspicious of male NGO agents interacting with their wives. This initial distrust of NGO agents of the programme appeared to be unsubstantiated. Over time, NGO agents insisted that they gained the confidence of the communities. However, this mistrust highlights the challenges of programme implementation in gendered interactions in these traditional communities.

Broadly, the PMR was understood to be targeted to women. However, the NGO agents implementing the PMR had different rationales for this approach. In many villages, women's tontine groups, savings groups operating outside the formal financial system, were already formed, and these groups transformed into PMR groups. Typically, members contributed modest amounts to a shared pot, and each member was awarded the whole pot in rotation. A distinction between tontines and microfinance groups is that tontines often do not require collateral as a condition of membership. The structure of tontines ensured social cohesion in the group already existed, providing a strong foundation for the PMR group activities. There were further practical reasons given by NGO agents for targeting women. For example, women were less likely to migrate away from the rural area for work. Women were also considered more responsible than men in that they were highly committed to group membership and regularly attended and contributed. *“There is no difficulty in involving women through the commitment and diligence of women in the rules of engagement of the PMR loans. On the other hand, we have had difficulties with men through problems of [loan] reimbursement and a lack of commitment. To manage these challenges, we have prioritized women's access to PMR credit more than to men.”* (Village 1, NGO agent, male).

Despite targeting women, according to participants and agents, the PMR did not hold specific training related to women's empowerment, or to gender issues and norms. The lack of specific training on gender may have been due to the sensitive nature of these topics: *“In reality, we had no training on gender, because in our community it would be hard to instil this value – given the mentality of our men on the old values, i.e., the submission of women with regard to her husband – a woman cannot do anything without [his] consent or permission.”* (Village 5, group leader, female). However, programme messaging encouraged men and women to work together and emphasized equality in men's and women's access to credit. Reactions to the programme messages in the community were at times mixed: *“No, we have not had any training on this theme [gender], but I usually hear [about it] because men tease us with that when we ask for certain services. To refuse [us], they say according to you, we are equal – so do it [the work] yourself.”* (Village 3, beneficiary, female). Interestingly, in most of the communities in this study, the PMR groups were divided by sex, as mixed-sex groups were deemed culturally inappropriate. In one village, the NGO agent declared that the project helped to change norms and that mixed-sex

groups were allowed. The NGO agents themselves did not receive gender training but they recognized the potential benefits of training or community sensitization. In several cases, NGO agents took it upon themselves to understand and manage gender issues that emerged during the implementation of the PMR:

“The resistance of men and women to absorb the programme can be explained by the fact that the principles of religion and animist Komo laws require the communities be careful with the unknown. The Sarakolé Komo masks of this village, like other ethnic groups, is forbidden to women. Based on this, the discourse on gender equality can be constituted as a threat in the eyes of traditional leaders including chiefs; animistic worship places are managed by men, [and] women do not have access to these places. The impact of these ritual barriers of women’s lives are so complex, I understood that female groups [have] psychologically accepted [their] inferiority to men. I revealed myself resilient to address these barriers by explaining the concept of gender as a mechanism for women to improve their household living conditions.”

(Village 4, NGO agent, male)

NGO agents had ideas on how to improve the PMR, including strengthening the gender approach through training and community-led workshops with the intention to positively influence gender relations:

“The project could best contribute to gender relations and the empowerment of women through training and re-reading of the rules. Given the sensitivity of the subject, NGO partners have not prioritized the capacity building on gender and empowerment. The project means that would better contribute to gender relations than through the organization of mixed [men and women] intra-community discussions on gender.”

(Village 4, NGO agent, male)

NGO agents also stressed the importance of women’s participation in groups, whether those groups were programme related or otherwise, as supporting positive gender norms and women’s involvement in public life: *“Women are presidents, general secretaries and treasurers in a mixed group. There are not any negative gender norms that exist in communities.”* (Village 1, NGO agent, male). Yet, others pointed out the limitations of this group involvement particularly in terms of decision-making: *“Here in our village, men have their separate groups and women equally. We can work together but we do not form a group together. It is in our culture that the woman remains a woman, she can work with men, but not on the decisional level.”* (Village 5, beneficiary focus group, female).

NGO agents of the PMR understood women’s empowerment primarily through an economic lens: *“In my opinion, empowering women means women’s independence from their daily financial needs without the help of their husbands.”* (Village 2, NGO agent, male). Several NGO agents believed empowerment meant that women could control their own financial resources: *“For me, the empowerment of women is primarily economic. It is necessary that the woman is able to self-finance some small activities like savings, tontine, whether financially dependent, that is, to say that she has [her] own resources.”* (Village 3, NGO agent, male). Other NGO agents detailed further that women’s empowerment was related to participation in joint decision-making in the household or independent decision-making around the use of women’s own financial resources. However, one NGO agent expressed a very limited view of women’s empowerment that reflected women’s subordinate status in society: *“I’m for women’s empowerment, but [she should] remain under the authority of her husband. A woman must obey her husband. They [women] do things very often that [mean] men have to hit women.”* (Village 5, NGO agent, male).

Interestingly, the PMR appears to have influenced the personal opinions of some NGO agents on women’s empowerment, affecting their views and actions toward their wives and households, particularly in relation to financial matters: *“My opinions changed during the time spent working on the project. Previously I had limited confidence in my wife’s financial issues in my household.”*

Today, I ask for her advice by entrusting her with financial responsibilities.” (Village 1, NGO leader, male). One agent even suggested that he would not take a second wife because of the changes in household decision-making associated with his work:

“Previously, I thought that household life was only under the authority of the man, but recently the contact with the actors of the PMR gave me another vision of my wife, that she is not intended for domestic work and motherhood but [she can] participate in decision-making on financial matters and the future of the family. The chat with my wife after work has become a matter of habit. I don’t want to marry a second wife because it would destabilize my household and family economy.”

(Village 4, NGO agent, male)

3.4. Barriers to programme participation

A primary barrier for the PMR was overcoming the negative history of microfinance in the communities. Past experiences with microfinance groups or other NGOs resulted in problems with repayment. Under previous microfinance programmes, household heads were said to be imprisoned for their inability to repay loans. There was also general mistrust, because previous microfinance agents had disappeared with funds contributed by the community. The NGO agents of the PMR had to build trust in the communities where they worked, explaining how the programme functioned and actively supporting groups:

“Almost everyone has heard of the PMR, and we know it is there to help the people in our community. It is true that, in the beginning, people were afraid of previous bad experiences with other microfinance programmes...which ended with the imprisonment of some beneficiaries who could not exploit their credit and the reimbursement could not be made on time. There is also a motorcyclist who came to collect the 200 and 500 francs in the village and left, not to return.”

(Village 2, sex-disaggregated non-beneficiary focus group, male)

However, many of the non-beneficiaries interviewed admitted they had not joined the programme for fear of repercussions, imprisonment or an inability to repay loans:

“The community perceives the PMR as a good initiative of financial support for the rural population, but who can appeal to the courts in case of non-reimbursement? Before the arrival of PMR, the villagers collaborated with a microfinance structure that locked up [the] heads of families. Others [participants] were forced to flee. Therefore, we preferred to do the training and [then] dropped the PMR loan application.”

(Village 5, sex-disaggregated non-beneficiary focus group, female)

Most non-beneficiaries declared they were waiting to see how the PMR beneficiaries fared before they would consider joining a group. Further, the poorest community members appeared to self-exclude from the programme because of the same fear of repayment. These less well-off villagers preferred to borrow from neighbours or family, usually in the form of in-kind loans such as foodstuffs like cereals rather than in cash: “[The] PMR helps the poor to have credit, but the credit is repaid after a certain time. But when you are very poor (do not own livestock or do not do an income-generating activity), the repayment is difficult.” (Village 1, sex-disaggregated non-beneficiary focus group, male). Those with higher income-generation potential or who owned productive assets like livestock were reported to be more likely to participate in the programme.

Finally, NGO agents encountered gender barriers hampering access to credit groups. Initially, there were issues in engaging women’s groups, as the programme sensitization activities were

conducted with women but not with the men of their households. Some wives were forced by their husbands to leave the programme until NGO agents realized the problem and expanded their outreach to include spouses in programme engagement strategies:

“There was no problem among the PMR project staff, but we have met some difficulties in training women’s groups. When we discussed the information on funding available for the women’s groups, problems arose, and we finally understood that it was necessary [to include] men’s responsibilities in the [programme] mobilization and awareness. The husbands of the women imposed that their women will not have a PMR loan application.”

(Village 4, NGO leader, male)

The NGO agent’s approach included adapting to traditional norms around women’s access to credit. In most communities, a woman had to ask for permission from her husband to join the group, in addition to receiving the husband’s permission to take a loan:

“There is a difference in the way men and women take loans. Here, we do not lend a large sum to a woman without the consent of her husband, because in case of non-payment, it is the husband who is questioned [for repayment]. But men are free to take the credit, and in case of problems [with repayment], he assumes his own responsibility.”

(Village 2, sex-disaggregated non-beneficiary focus group, male)

Finally, a small number of respondents mentioned religious constraints to engagement with credit groups: *“Religious and cultural constraints prevent men and women asking for loans repayable with interest. This practice is prohibited by Islam and traditional values.”* (Village 5, sex-disaggregated non-beneficiary focus group, female). This is a well-known issue in microfinance. Organizations such as the Grameen Bank have addressed this challenge through Islamic microfinance, which aligns to the central tenets of Islam. It was not clear from programme participants if the PMR directly addressed these religious constraints in either its implementation or design.

In theory, anyone in the participating villages was able to join a PMR group. However, the programme placed a quota of 30 people per group. The more vulnerable members of the community were afraid they would not be able to pay back the loans, and many did not participate, either because of these fears or due to lack of funds to pay membership fees. The elderly and those without sufficient income were said to be unable to participate because of their livelihood constraints and a lack of cash. Men who migrated or travelled frequently, for example, were generally unable to participate because they could not attend meetings regularly and make cash contributions. Selection into the programme was open to all but was conditional on a minimum deposit and regular - usually weekly - contributions of small amounts of cash (~FCFA100/US\$ 0.17⁴). Even those within groups showed some reticence in borrowing due to negative histories with microfinance and fears of taking on debt: *“The chairman of the group was the first to borrow because the others were afraid of the prison in case of default.”* (Village 4, beneficiary focus group, female).

3.5. Programme implementation challenges and successes

Programmatic issues were highlighted in interviews and aligned broadly into procedural, administrative, cultural and sustainability challenges.

Procedural issues included delays in funding and beneficiaries’ impatience to obtain loans quickly. Another concern by NGO agents related to insufficient follow-up by NGOs with PMR groups: *“The*

⁴ Oanda currency converter. Accessed 1/26/24. <https://www.oanda.com/currency-converter/en/?from=XOF&to=USD&amount=100>.

most frustrating and negative aspects are the lack of follow-up of NGOs with new and old beneficiary groups. They delay the financing and decrease the number of beneficiary groups. According to my perception, a year is not enough for a beneficiary to make profits.” (Village 2, NGO agent, male).

Programme participants felt loan repayment terms should be more flexible because of the communities' prior history of negative experiences with microfinance. Many people feared possible imprisonment, property repossession or forced migration and thus avoided taking on debt. It was therefore important for NGO agents of the PMR to address the fear and mistrust as a legacy of prior microfinance and savings bank experiences in the communities. This awareness of loan repayment difficulties and the pressures they may have placed on villagers was essential to avoid potentially negative outcomes, which could include desperate measures:

“Honestly, the repayment time[line] is difficult, and some [borrowers] are motivated to resort to other paths that I do not want to reveal. Some go into debt elsewhere to be able to repay programme loans. What must be understood, in all these situations the fund can be patient or repressive, and we understand suicidal ideas at the level of the beneficiaries' repayment difficulties. When these kinds of situations occur, we observe the behaviour of everyone and those who exhibit depressive attitudes, we consider strategies to boost [their] morale.”

(Village 2, NGO leader, male)

Another suggestion by NGO agents and PMR participants was for the programme to lower costs for participants. One issue that was highlighted regarded the terms of partnerships with financial institutions such as banks. The banks charged fees which did not align with the economic reality of the communities:

“For me the most frustrating aspect is when linking the [PMR] group and microfinance banks, the groups are disadvantaged but costs related to opening of accounts and records were a little high. I was really embarrassed about this situation.”

(Village 5, NGO agent, male)

“I would bring changes to the working methods and the monitoring of partner banks. For example...their account and opening management systems are often not in line with the economic context of people of the communities.”

(Village 4, NGO agent, male)

Participants requested longer loan repayment periods because they needed more time to earn back the necessary income. Even participants with active small businesses emphasized that profits were small, and it took significant time to earn back the amount of the original loan. Due to the realities of seasonal income, participants said the programme needs to adapt better to difficulties in repayment in certain periods of the year. Participants also requested decreases in the amount of interest and an increase in the maximum amount of a loan. For example, some agricultural activities related to livestock fattening and veterinary costs were higher than the maximum loans afforded by the programme (often around FCFA100,000-200,000/US\$ 165-331⁵). Villagers also wanted to set the terms of the loans and repayments themselves. NGO agents felt pressure to extend the terms to allow villagers to meet their debt obligations.

Feedback from NGO agents suggests that the PMR could improve programme-led training to address barriers to engagement with the programme, particularly in terms of women's involvement. There was no evidence of training that addressed gender issues or women's empowerment directly: *“The project could better contribute to gender relations and women's empowerment through capacity building through training followed directly by refinancing, and this will change a lot.”* (Village 1, NGO leader, male). Women were the focus of the programme, but

⁵ Oanda currency converter. Accessed 1/26/24. (<https://www1.oanda.com/currency/converter/>).

changes were made once PMR agents realized how sensitive the topic of women's engagement was in local communities, and subsequently also pursued engagement with men. Other suggestions for improvement from participants included more emphasis on literacy training, which was highly appreciated. Additionally, some respondents mentioned that financial management and loan literacy training should be more accessible to villagers with little formal education by ensuring relevance and application to their own loan situations.

Participants voiced concerns around the sustainability of the programme in terms of funding continuity for group activities. Some respondents believed that PMR groups should have more beneficiaries by reaching the whole village instead of limiting the number of group members. In general, building on previously existing community groups appeared to help ensure continued microfinance activities: *"Women's tontines have existed before the PMR. They already had a financial base, so today this tontine fund allows them to carry out microfinance activities."* (Village 4, beneficiary focus group, female). In others, the groups suffered difficulties during the exit transition of the programme but were able to maintain their funds through their own contributions: *"We encountered problems. We were in a loan process. We contributed for the deposit, but it coincided with the departure of the PMR agent. We hung out before having this loan until some were discouraged. But thank God, the money has come for us to do our business. The solution was just patience."* (Village 3, group leader, female). However, not all groups were able to self-finance once the PMR exited the communities. Several group leaders noted the challenge of continuity when PMR support ended:

"The biggest challenge for me is the continuity of the PMR in a form most suited to the economic and social contexts here...First, the social dimension focuses on strengthening social cohesion within communities. Then, the economic dimension should be planned, taking into account the realities of the local economy. The village economy is characterized by poverty and dwindling natural resources."

(Village 4, group leader, male)

Finally, an issue with the programme at the local level was highlighted by the implementing NGOs themselves. There was poor communication and a loss of data between the local NGOs and the higher levels of the PMR that affected programme implementation: *"I would say there is a lack of organization and communication between different units in charge of the PMR."* (Village 3, NGO leader, male). The second challenge was an administrative issue with the different contracting mechanisms used by the various programme entities. The implementation of the programme relied on coordination between IFAD and local NGOs. IFAD required annual contracts, yet local NGOs typically contracted in three-year periods. NGO agents complained these discrepancies led to the continual creation of new contracts for those involved in programme implementation. Additionally, according to the labour code in Mali, it was not feasible to contract the same person three times under a fixed-term contract. These problems presented challenges to the successful implementation of the programme at the local level and, if addressed, could potentially improve operational efficiency.

3.6. Collective efficacy

Experiences of collective efficacy

Collective work and action through community groups was a critical part of village social, economic and political life. The villages included in the study had a history of collective work and community projects where villagers made contributions to achieving a goal – such as building bridges or roads – prior to the arrival of the programme: *"Our groups existed before the PMR, and our community works on societal values that requires solidarity and social cohesion."* (Village 4, beneficiary focus group, female). Collective agriculture and the sharing of resulting in-kind resources or cash resulting from crop sales were common in communities among the PMR beneficiaries and non-beneficiaries. In addition, community members freely borrowed in-kind

resources like bags of millet as an informal social safety net, with the expectation it will be repaid after harvest: *“People borrow resources in kind, such as food. Those cases where the family lacks food, the householder can lend a bag of millet that’s refunded after harvest without interest. It is a form of solidarity between us.”* (Village 4, sex-disaggregated focus group, male). Group participants also relied on each other to access resources, such as borrowing seeds. Community groups provided organization for collective activities, and the groups were based on principles of mutual support, social cohesion, unity and trust. These community groups are one of the most important forms of social organization in the village and had a critical role in community development: *“The community group is part of social institutions, it ensures the proper functioning of the community, defends community development projects...[such] as bridge construction, common store of food stocks, the collective garden and the local training centre.”* (Village 5, non-beneficiary, male).

There were many examples of the collective achievements of community groups. Larger accomplishments included food production for consumption or sale; development or construction of community facilities such as mosques, schools, or boreholes; and the maintenance or protection of common resources such as solar panels, community logging prevention or village security groups. Examples of community food production endeavours included a village peanut seed fund that allowed the community free access to peanut seeds that was refunded in kind after harvest. Another example of collective food production occurred in one village under an NGO-supported communal fishpond scheme: *“We put these species in these three ponds for six months. At the end of this time, we organized a collective fishing in the village. That day every household in the village got over 3 kg of local fish...We sell local fish to nearby villages, and leadership helped especially the economy of the village. We maintain collaborative relationships with the near villages on the issue of inter-community cooperation.”* (Village 3, community profile, male).

The PMR groups often overlapped with existing community groups that were built on trust and solidarity. In the case of the PMR, collective actions consisted of contributing money to the group fund, distributing loans and collecting debts, as well as additional actions such as conducting group labour for a shared outcome. In some PMR and non-PMR women’s groups, members also conducted community sensitization on health issues such as health facility attendance, breastfeeding, and prenatal care. However, it was not clear from the interviews conducted for the study whether pre-existing groups exercised more collective efficacy than those groups that were established specifically for the purposes of the PMR.

Collaboration for common goals

In terms of collective efficacy, results centred on group accomplishments, primarily collective purchases oriented to income generation or towards community development. Some examples of these achievements were group purchases of assets (e.g., chairs to be rented to others in the community for weddings, a mill for grinding flour, a community water pump) and group economic activities (e.g., a collective harvest, community composting, soap-making). The groups also aided in maintaining community resources and the community environment: *“Relationships in the group are very good; we do group work to earn money. Working together can also open doors such as having the help of NGOs and increased earnings. The group has a field, we cultivate in the fields of others for money.”* (Village 5, group leader, female).

Information-sharing was another key element of PMR group participation: *“Belonging to a group can create advantages. We women, during meetings, we can have information on the price access of market garden products such as the market price of tomato baskets. We can help each other with the condiments from market gardening, the seeds if they are lacking.”* (Village 4, community profile, female). These systems of mutual support through group membership contributed the perception of increased social capital. Group members spoke of feeling motivation, trust and cohesion through working together and providing aid to other participating members.

Who benefited from the groups?

Men, women and youth participate actively in a variety of community groups and organizations in rural Mali. Women's participation in community or civil society groups is a principal means of social engagement and participation in the public sphere. Some groups were also able to support community members outside of the credit group, with the caveat that borrowers from outside the group were required to pay higher interest rates on loans: *"Credit groups benefit not only their members but the community as a whole. For example, even if you are non-adherent, if necessary, a member can come to your aid."* (Village 2, non-beneficiary focus group, female). The PMR groups were open to everyone, and other villagers could also borrow to meet needs connected with illness or emergencies. The main obstacle to participation in the PMR groups was poverty; specifically a lack of capital, as the granting of loans required financial guarantees like holding assets such as livestock.

Examples of collective efficacy in community groups

As previously mentioned, other community groups were present in the villages, including other microfinance or tontine groups as well as youth groups (mostly composed of young men). The youth groups conducted collective labour, usually in agriculture, on jointly owned plots or by harvesting fruit from collectively owned trees. Profits were contributed to a group fund that could be used for emergencies, special purchases, or member loans:

"Our group participates in community work. For example, the collective collection of the compost for the fields... Yes, our group has common resources. We have a collective field, so after the harvest we sell the product, and the money is put in the box. So, in case of need of a member of the group and even a non-member of the group we give him this money so that he can support himself."

(Village 1, non-beneficiary, male)

Other community groups included farmer collectives. These groups had the right to request a collective field from the chief to generate income, contributing to group funds: *"A group of sesame farmers exists. After the harvest we sell and put the money in the village fund. The money is used for example during traditional ceremonies or [is] paid to the contribution of the village for the construction of a building or for other activities, such as drilling a well."* (Village 1, sex-disaggregated non-beneficiary focus group, male). These groups also purchased and maintained assets that could be borrowed by members, for example, agricultural tools. These common assets were typically loaned free of charge to members or at a small fee for non-members. Several of the PMR groups provided similar benefits to their members: *"Yes, we carry out solidarity actions within the group in addition to loans. For example, members help each other with loans of equipment or other goods for agricultural work (oxen or ploughs)."* (Village 2, group leader, male). Finally, women's groups were also common. Women's groups also conducted collective work, contributing to a group fund to assist their members, for example, by using the profits to buy clothes and food and to share resources among members: *"It is the community that benefits. Cash from the fund is for us all. We use it to buy pagnes [clothes] that are then shared among the members."* (Village 1, non-beneficiary, female).

3.7. Programme impacts and collective efficacy

Fostering collective efficacy

The PMR credit groups functioned much like other community groups, aside from differences in the lending and repayment processes. This close alignment with existing groups served the project well by providing a foundation of trust and a common cause for credit activities in addition to the non-programme-related actions the PMR groups often engaged in: *"In our village there is no comparison between groups because all members of the community are part of the PMR group. We have a common fund and the collective spirit."* (Village 4, group leader, male). The sense of

solidarity in providing loans, whether in cash or in kind, was traced back to village ancestors. While some groups allowed lending to non-members, often for a fee, other PMR groups felt non-members could not be trusted to comply with repayment. Group decision-making by consultation and consensus was said to be the norm in PMR groups: *“The resources available to the group, I can say the money from the till and our collective field decisions are common. We decide together when to sell and how to sell our crops. Those are not the only leaders who decide. All members participate in decision-making.”* (Village 4, beneficiary, female).

Collective actions taken by PMR groups included lending farm equipment such as ploughs; providing small, often interest-free loans for family emergencies, weddings or baptisms; lending money for ceremonies at a low cost to the community; generating income by clearing and harvesting fields; and contributing group income from collective work to the group credit fund. Some groups also mobilized action to help an individual member complete a project or harvest their fields:

“When we are many, we can have easy access to credit and many things. This is done on a basis of trust and support when needed, because the group is made to help each other. I asked many times for their support, not material, but moral. That is to say that each time I ask them to do something, the whole group is mobilized, and I was very satisfied about it. The group can harvest in one day the whole field of my fonio, when I can only finish one half in one week.”

(Village 1, beneficiary, female)

Women’s credit groups also conducted sensitization or awareness activities in the community, often on public health topics such as child health: *“We do this very often. We raise awareness about the practices of exclusive breastfeeding, washing hands with soap, cooking sessions for mothers of children. We do this during our dues meetings every Monday.”* (Village 3, beneficiary, female). Women’s PMR groups also used market gardens to support their activities and to support their members’ small business endeavours, such as livestock sales: *“The cultivation and marketing of market gardening products can power the body of the female group. This success is due to the collective work of the women’s group.”* (Village 3, beneficiary focus group, female).

One PMR group had a collective field of fonio and sesame. The profit from the crops was put in the savings box and used to fund loans for needs such as childbirth. The use of the field to supplement the credit group’s savings also allowed the members to prepare for the exit of NGO support for the programme and to help ensure sustainability of the group: *“The cultivation of fonio supplies the caisse [savings box], so we can use it in case of need for the day when the project will be no longer active.”* (Village 1, beneficiary focus group, female). The group also used their collective funds to repair a store in the community that was damaged when winds destroyed the roof.

Group participation built social capital, allowing members to meet new people. Members were also easily recognized in the community as credit group participants. Many participants expressed pride in their group membership and felt respected by community members. Through literacy and financial management training, groups also increased their capacity to disburse credit and manage other group operations:

“The first change is the systematization of savings, because before people saved [wealth] in animals and property. But now the money deposited in the boxes can be used for income-generating activities... There are also groups who continued their bond, and they still have loans even after the [end of the] PMR.”

(Village 3, NGO agent, male)

These developments suggest that in some communities, PMR groups were moving towards sustainable operations that could provide for individual and community needs without the permanent presence of NGO support.

3.8. Collective efficacy leaders

The village chief and his advisors led community development activities, uniting villages in specific projects, such as rebuilding roads or other facilities, or maintaining community resources like dykes, wells and pumps. Female leaders were mostly represented as presidents of women's groups who acted as spokespersons for women in the community, including women's tontines or credit groups such as the PMR. Two NGO agents said that since joining the PMR credit group, women have become more engaged in village decision-making, and the process has provided them with the tools they need to engage more fully in public life in their communities: *"The project's specific interventions helped to change social norms in the community. Women's participation increased in village chief council and occupation of positions in decision-making bodies."* (Village 1, NGO agent, male).

One agent described the PMR as a potential vehicle to provide greater social cohesion:

"We have seen leadership crises in some villages and, immediately, these crises have been transformed into competition. For example, in the village if the west and the east do not talk to each other, we invite them to the same meeting and separately...We were able to put an end to a lot of conflict through this management strategy. You know, people who played solo were forced to work with others. Thanks to the PMR, collective economic growth has become a priority in the villages benefiting from the PMR project."

(Village 4, NGO agent, male)

The PMR's trainings in literacy and financial management helped group leaders build capacity and manage their groups: *"Thanks to the PMR I received training on how to draw up the loan table and how to classify the credits, the amount contributed, and the interest."* (Village 1, group leader, male).

Credit group leaders, notably the women, expressed agency through group leadership and spoke of the collective efficacy of their groups. Female group leaders were confident in their groups' ability to achieve collective goals in a collaborative manner and showed individual agency in their own contributions to group achievements. Some female leaders already had prior experience through women's groups or tontines. Female group leaders reported an increase in respect from other community members in taking their posts, and villagers sought their advice because of their role: *"People respect me, support me and advise me. For example, I can ask someone to give me a sum for personal reasons, the person will help me because they know my skills, my courage and especially my seriousness in the areas of credit repayment."* (Village 5 group leader, female). However, the increased recognition and visibility did not alter their status in the community: *"I feel proud to be a group leader. I am not only recognized as a group leader in our community but in the neighbouring villages. Well, I will not say that my status has changed, but I am better known in the village and respected by others."* (Village 3, group leader, female). Leaders also said they were able to borrow from others, because it was clear they were serious about repayment: *"I feel proud and respected in the community because people recognize me with my job well done. I am also well recognized as a group leader because we respect my decisions and instructions. Being a group leader has changed my life, because I can for example have chairs for free – without this post I will not have this privilege."* (Village 5, group leader, female).

3.9. Household resource management and decision-making

How are household earnings managed?

Household income is managed unilaterally by the male head of household or, alternatively, by the eldest male in the household. In households without adult male members, the female head of household (for example, widows) manage their own resources. The male head has decision-making authority on the use of resources, a fact mostly accepted by other members of the

household: *“He is the boss. He is the one who has control over the money in cash, because he is the man and the owner of the field, so everything comes back to him. His management is good...I'm just happy with what he gives me for spending.”* (Village 1, non-beneficiary, female). However, male heads often consult with their wives and/or other household members in these decisions:

“We make decisions together about the use of household income. When a child has money from Bamako or elsewhere, as one has children who emigrate, so the head of household calls us to show us the money and asks us or tells us what to do. One time, he showed us a sum [of money] and asked me and the children [what to buy]. He was told to buy a motorcycle as there was no motorcycle at home, and everyone agreed, and we bought the motorbike.”

(Village 3, beneficiary, female)

Some women interviewed desired greater control over the household income, particularly as they contributed to the household economy through their income-generating activities. In some cases, it appeared women had control over the income they generated. In others, those funds were expected to be contributed towards the family income: *“No, because I already manage mine [own income], and I do not have enough responsibility as a woman to manage household income.”* (Village 2, non-beneficiary, female). Other women, and most men, supported these practices. Men considered themselves to be responsible for the family and better at managing funds. Another concern was expressed by one woman who worried if she desired more control over income, her husband could misinterpret her objectives: *“I prefer not to show this desire to control household income, because my husband may think I'm in a hurry [impatient] for his death.”* (Village 4, sex-disaggregated non-beneficiary focus group, female). The male heads of household mostly controlled food resources, while wives were responsible for meals, and at times wives' responsibility extended to the management of those resources.

Access to other sources of income such as loans provided by family members were preferable, as they typically did not include interest, and the repayment periods were flexible. However, borrowing from outside the family was considered riskier as shaming could occur if repayment is not completed as expected. While the size of loans from family and community members were limited, the PMR offered larger loan amounts. However, the terms of repayment for the PMR were strict, and households felt moral and legal pressure to repay promptly.

Gender of the named beneficiary

The PMR groups were formed by both men and women, and, in theory, anyone could join. However, women were mostly the designated beneficiaries of the programme. Often, wives took out loans for their husbands. As one community member explained: *“There are women who take it to help their husband who is not a PMR beneficiary to do field work by buying inputs.”* (Village 2, sex-disaggregated non-beneficiary focus group, male). This approach appeared to be socially desirable, as it allowed women to contribute to expenses and participate in the household economy either through business activities, or by supporting their husbands in a way that did not challenge their authority: *“Credit groups are well received in the community, because if there are money problem in the household, we help men without the other members of the village being aware. It is a resolution of financial problems made discreetly.”* (Village 5, sex-disaggregated non-beneficiary, female). This aspect is covered further at the end of the next section.

Use of loans

Common uses of the PMR loans included investing in small business to generate a small profit and to contribute to household expenses: *“The loan granted allowed me to do small business and buy the uniform of the village with the profits.”* (Village 3, beneficiary, female). Several programme participants also funded livestock breeding activities; for example, one respondent repaid her loans with the profits from the sheep she bought, while others expanded the size of their livestock herds: *“[The] PMR has enabled some families to double the number of oxen. The PMR does not distinguish between men and women; credit is extended to everyone, and women have become*

more financially independent." (Village 4, sex-disaggregated non-beneficiary, male). Non-beneficiaries noted the advantage held by PMR members in income generation:

"Today the difference is clear. Households that are beneficiaries of the PMR are households that have more means with the advantage they had with borrowed money. For example, those who took the money, they bought sheep and sold them and so on...[to] ensure most of their financial need. The PMR also allowed some to acquire appropriate equipment for agriculture, but I do not have all these means."

(Village 4, non-beneficiary, male)

That said, some cases of livestock investments were reported by members of non-PMR credit groups, such as a woman who expanded her goat herd after taking a small loan from a women's tontine. Members also took credit for trade or agricultural activities such as hiring additional seasonal labour or purchasing fertilizer or other inputs. Women took loans for clothes or uniforms, and men for family or other agricultural expenses.

Loan requests tended to coincide with the rainy and lean seasons. During the lean season, members took loans because food or livestock feed was scarce and expensive: *"The time when the people of our community take out credit is between the month of March until September, because it is the lean season; there is lack of food and problem to feed the cattle."* (Village 1, non-beneficiary, female). In the rainy season, villagers lacked cash because the prior year's harvest was finished, so they took loans to buy seeds or pesticides or to purchase livestock to resell later: *"People incur debts at the beginning of wintering and during the lean season...Women incur debts for petty trading generally, but men go into debt to buy agricultural inputs or to support the marriage of a son."* (Village 1, beneficiary, female). One respondent described taking out a loan to purchase food during the winter but described his difficulty in repaying the loan within the six-month period because he needed more time to generate the necessary income.

NGO agents reported positively on the impacts of the programme, particularly among women and their economic empowerment through the development of small business activities mostly outside the household:

"The programme has promoted the improvement of the living conditions of women and their contribution in the household. In the meantime, many women at the local level had no funds for petty trading...the majority [of women] trade independently."

(Village 1, NGO agent, male)

"In women's empowerment during the PMR assessment mission, a woman spoke of a very important aspect, because before she was not involved in decision-making in the family but with this ability, these generated resources by loans, she can now contribute to making the same decision in the marriage because she can help her husband financially without pressure...It helps a lot because their husbands may even take loans to their name to perform the work of the rainy season. In the community, their relationship has also changed because they are aware that they have resources they can make available to their husbands."

(Village 3, NGO agent, male)

The PMR helped men invest in farming and hiring temporary labour, and women in income generation, petty trading and money for emergency expenses. The PMR loans supported trade and marketing activities through improving access to credit, providing investment in small business and breeding/purchase of livestock (cattle, sheep and goats) and in buying agricultural inputs, which were repaid after the harvest and the crop was sold: *"I am neither a member nor beneficiary, but the project has really had positive impacts in our village, because it has reduced poverty through trade and breeding that the beneficiaries conduct to make profits and to meet their needs."* (Village 2, sex-disaggregated non-beneficiary focus group, male).

There was evidence of increased economic empowerment and independence of women in terms of access to credit and increases in small business activities. Stories of success in small businesses owned by women were recounted by programme participants: *“Personally, I borrowed money to buy wool and do knitting. It brought me a little more money, so I can say that I’m among those who have been successful.”* (Village 3, group leader, female). Another said: *“The benefits of joining the PMR credit group – I can say that it can help you be financially independent, for example, to pay for soap or pay for little things for the children. For me to be a member is advantageous, me personally, loans allowed me to fatten [livestock] that allowed me to make a profit.”* (Village 4, beneficiary, female).

Interestingly, this same respondent acknowledged that she required permission from her husband to join the group: *“To join the PMR, I first asked permission from my husband if membership is free and voluntary. Permission from my husband because I was under his authority.”* Generally, men were supportive of women bringing in additional income, as it was financially beneficial for the family. These loans also helped women play a critical role in the household to buffer unexpected shocks.

As mentioned earlier, women also took out loans for their husbands, giving them power to contribute economically to the household. However, it took some explanation by NGO agents for women to understand their responsibility for the loans taken out for their spouses:

“In training, guidance and principles were given to those who took credit for their husbands on their own behalf. They thought that everything they owned was property of their husbands. These tips have made women more resilient to the whims of men. They finally understood that in case of difficulty of repayment, it is she who must serve the sentence. Therefore, they think before joining the ideas of their husbands.”

(Village 4, NGO leader, male)

Despite women taking out loans for their husbands, it is not clear if this translated into increased decision-making power in the household, as ideas of women’s traditional roles are firmly entrenched. That said, access to credit may have afforded women some degree of increased influence in economic decisions within the household: *“Even if you are a woman, if you have a little money you are listened [to], mainly to decision-making.”* (Village 1, sex-disaggregated non-beneficiary focus group, female).

Community groups were often separated by sex, and women participated actively in decision-making within women-only groups, but much less often in public forums with men. Sex-segregated groups did work together and were encouraged to do so by the PMR. However, in public forums typically only the president or representative of the women’s group would be included. In one village, a mixed group existed with a female leader, but unfortunately the data did not reveal anything noteworthy about this group and its dynamics.

4. Discussion and recommendations

4.1. Discussion on the results

In examining the experiences gained during the implementation of the PMR, our results suggest that the programme contributed to expanding access to credit and loans in poor communities and actively engaged women through community-based credit groups. The programme generally had a good reputation and supported existing norms around social cohesion, social capital, and group solidarity. The collective agency of the credit groups was built upon a foundation of community work and action that generally predated the arrival of the PMR. However, the programme supported the operation and functioning of these groups by providing financial means, offering

training in financial management and literacy, increasing the profile and status of groups in the community, and encouraging greater engagement of women in credit groups and other group activities. The economic empowerment of women in credit groups occurred both at individual (small business) and group (collective work, purchases, and savings) levels. The strengthening of group activities and/or the creation of new groups allowed women to continue to take collective action in the community or to initiate new actions, creating potential for sustainable group activities such as collective farming to support their credit activities. However, the question remains as to whether women's participation in credit groups affected their political power or capital. There is little evidence for this in the data, at least among women in the communities in the study.

Secondly, this study addressed the question of how the communities and groups experienced collective agency and efficacy, both generally and specific to the programme. Within a framework of individual and collective agency, female credit group leaders recounted their confidence in the collective's ability to achieve goals, foster cooperation towards common goals, and inspire motivation and a sense of duty towards achieving those goals. They also appeared confident in their ability to contribute personally to the goals of the group and recounted past successes of group accomplishments. However, the area with the weakest results was in terms of their input into decision-making. Within groups, especially single-sex groups, women appeared to participate and engage actively in decision-making and collective action. However, beyond the collective sphere of the group, female group members exhibited limited autonomy in the household and community. For example, discussion suggested that women could potentially have more freedom in decision-making in the public sphere through participation in groups, such as women's groups or microfinance groups, but less so in the community as a whole. This gap highlights the difference between women's roles and agency in the public versus the private sphere. One example is that the female leader of a credit group (a member selected by consensus) was usually someone who already had experience in another association and was already respected among her peers. While these women may possess greater status and decision-making power at the community level, inside the household, their power relationships did not appear to change, and a woman was still expected to be submissive to her husband. The husband's decision-making power supersedes hers even if she participates in decision-making.

Female leaders of credit groups were typically perceived as in a more limited manner as representatives of their sex rather than as key community decision-makers. They therefore lacked the political or decision-making power of male community leaders. Despite some evidence of joint decision-making, control over resources was viewed as a man's role, with the husband providing the ultimate authority in the household. There was evidence of persistent gender norms dictating women's roles in the public space, and limitations to their autonomy even when supported by engagement in credit groups or by NGOs: *"At home, women are not always invited to the village councils. They intervene in cases where such NGOs come to help women's groups...In our tradition it is shameful for a woman to participate in meetings of men."* (Village 4, sex-disaggregated non-beneficiary focus group, male).

The visibility of women in community leadership positions and the collective efficacy actions of women's microfinance groups contrasts with their limited individual agency. Their restricted individual agency includes instrumental agency in terms of freedom of movement (to freely join a credit group or obtain credit without permission) and decision-making in the household (lack of control over most household resources, particularly cash income), and intrinsic agency in terms of bodily integrity: *"women occupy some positions of responsibility but that does not stop violence in the household, often we do not even have a say. The men see marriage as a purchase of a woman and abuse her emotions."* (Village 4, sex-disaggregated non-beneficiary focus group, female).

At times, community members' descriptions of gender and women's empowerment appeared to be in contradiction. However, these responses are better understood within a framework of women's empowerment, which encompasses several domains: *"Yes, women have positions of responsibility here... [this is] to say that women are not sidelined, they actively participate in all activities and give their views...No, there is no difference between a man and a woman. Women*

hold positions of responsibility such as all the groups that exist here are headed by women." (Village 5, sex-disaggregated non-beneficiary focus group, male). Likewise, men's and women's perspectives of women's empowerment were occasionally in direct opposition; for example, according to one woman: *"Man must care for his family with great respect for the woman, but the opposite is often [true] in households. They treat us like slaves without family."* (Village 4, sex-disaggregated non-beneficiary focus group, female). Another man declared: *"The woman is not a slave of man. There is a complementarity, the marriage bond that man is a little above the woman. In all, it takes a leader then the man is the head of the family."* (Village 5, sex-disaggregated non-beneficiary focus group, male).

Thus, concerning the delivery of the programme at the NGO level, while it reached and benefited women through women's economic empowerment, it appeared limited in its capacity to empower women beyond the economic realm as it lacked a transformative approach to gender relations (Quisumbing et al., 2019). Although individual NGO agents attempted to conduct sensitization with men about women's involvement in the programme, this approach was not systematized or deliberately designed for continued engagement. There was no gender training or intentional discussions, or work with cultural norms around gender, and the programme did not engage directly with traditional institutions such as cultural or religious leaders in the community. Even some NGO agents felt that women should retain a subordinate status. The traditional structure of gender relations was maintained with most groups being sex-disaggregated, although these sex-disaggregated groups did sometimes work together. Inter-group, mixed-sex engagement suggests some room was made for expanding women's roles in the public sphere. However, more evidence would be needed to show whether these interactions led to systemic changes in gender relations or women's political power and voice.

Finally, considering how resources were managed and distributed in the household, there is reason for reticence in the expansion of women's empowerment in that changes could affect the woman's role in the household and create disruption in traditional values and practices:

"Apart from the land offered by the husband, parent or father, the woman has no right to the land because it is always like that, we do not have this right, a woman must be submissive and obedient. Men have in mind that if the woman has a lot of opportunity, she will no longer be able to fulfil her conditions in the home."

(Village 4, community profile, female)

It is important for women's empowerment and engagement in programme activities to avoid threatening local culture and traditions, yet increasing women's voice, participation and decision-making power implies making changes to the traditional way of life in rural Malian communities. Clearly, collective action through group membership is an acceptable, effective and socially relevant means through which women can increase their engagement in economic and, to a lesser extent, public life. The PMR has the potential to promote such changes, as one group leader stated: *"The PMR must always encourage both genders to work together to break the cultural barrier."* (Village 3, group leader, male). Other adjustments to the programme could include ensuring the poorest in the community have a means to participate, including women who are unmarried, widowed or are heads of household. While the PMR provided an effective platform for women's economic empowerment, it could have had a greater reach and impact if it had exerted greater emphasis on community engagement around gender issues and empowerment, particularly women's autonomy, voice and decision-making power.

4.2. Recommendations for future action

General programme and credit

- Consider creating repayment terms and conditions that are adapted to the seasons and/or sufficiently flexible with reduced bank fees to diminish costs or barriers and allow poorer households to participate.
- Consider expanding participation to include more members who are interested, rather than strictly limiting beneficiary numbers at the community level.
- Align contracting practices for NGOs and IFAD to avoid administrative burdens, facilitate local contracts, and improve coordination and communication mechanisms between local NGOs and central programme management.

Gender aspects

- Strengthen existing components that support women's empowerment and engagement in group activities, such as training in literacy and financial management.
- Introduce mandatory gender training for local NGO agents implementing the programme.
- Include an explicit gender component or separate gender training in existing PMR training modules for beneficiaries, targeting both men and women.
- Link the concept of decision-making within women's groups with the woman's role in decision-making in the household and community.
- Create opportunities or events that promote inter-group dialogue and foster direct collaboration between men's and women's credit groups.

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