



INTRODUCTION AND BACKGROUND

Self reliance “is the ability to use one's own powers and resources rather than those of others”¹.

Camide is a Malian NGO based in Kayes, Western Mali. Camide began as a microfinance initiative in 1998 and has since built a microfinance network of self-managed village banks called Benso Jamanu, which as of 2019 was serving more than 70,000 rural customers in 120 villages. While the Benso Jamanu model has achieved financial self-sufficiency and scale, women’s participation in the village banks has remained low--less than 20%--since its inception. Women face socio-economic and cultural barriers as well as high transaction costs due to their need for smaller loans and lack of collateral. Camide recognized that self-reliance in Mali hinges on women's economic development, thus, in 2005 began to explore approaches to increase women's participation in microfinance that could be scaled throughout the Benso Jamanu network.

Help arrived in 2009, when The Marie and Alain Philippson Foundation, Belgian family foundation, partnered with Virtue Ventures, technical assistance provider, and began working with Camide and two other NGOs in West Africa, Senegal and Burkina Faso, to develop a women's empowerment methodology for West Africa. The Foundation took an engaged approach, and the organizations worked closely together to form the Aliniha Network, a network of women's groups and associations around Kayes (Mali), Tambacounda (Senegal) and Gaoua (Burkina Faso). The Aliniha network leveraged capacities of its partners to create a synergistic group model that engaged women in solving socio-economic and environmental problems across the three countries.

During this period of experimentation, the team learned that livelihoods provide a compelling organizational purpose and a natural wrap for building capacity of rural women to make decisions and manage their own resources. The team discovered that institutional development and livelihood development can work hand-in-hand, strengthening and reinforcing each other, however to do so requires strong leadership and self-management at the organizational level which must be fostered within the model. The experience has also shown that self-management is a condition of organizational self-reliance and an essential underpinning of women’s empowerment. Self-management is also necessary for scale due to operational challenges and the high costs of working in the rural areas. Ultimately, the Alinha network was unable to scale due to intractable lack of members trust in the associations’ leadership. The dearth of strong organizational models in the Sahel

¹ Oxford Dictionary



region that demonstrate women's leadership and self-management to inspire or emulate meant that we had to look elsewhere for a solution.

In 2016, cross-organizational stakeholders from Camide, Virtue Ventures, and Liens, another funding partner, traveled to India to study examples of women's empowerment and rural economic development organizations that had successfully scaled. The objective was to see if applicable models, lessons or inspiration could be drawn from the Indian experience for Mali. In Eastern Rajasthan, a region facing similar environmental and socio-economic challenges to those of Mali and the Sahel region, the group visited the Manjari Foundation. During this visit, the team experienced India's powerful peer-driven Self-Help Group (SHG) methodology and saw how Manjari paired the SHG methodology with livelihood development in its own unique SHG model. This was the "aha moment," raising the question, *could this model work in Mali?*

A year later, a team from Manjari comprised of technical staff and Self Help Group members arrived in rural Mali to begin the experiment. Thus, 2017 marked the beginning of a true south-south collaboration, whereby the Indian women's SHG model is being adapted to the Malian context and implemented through a powerful experiential peer-learning and peer-role modeling methodology. To our knowledge, this initiative is wholly unique, and no similar programs have ever been executed in West Africa.

THE PROBLEM WE ARE TRYING TO SOLVE

Mali is one of the least developed countries in the world. In 2018, it ranked near the bottom of the United Nations Human Development Index at 182nd out of 189 countries². Ninety percent of the population lives in the rural areas where poverty is the highest, with some 43% of Malians living in "extreme poverty," earning average wages of \$1.25 per day.³ Agriculture is the single largest industry with 80% of Malians relying on rain-fed agriculture to make a living⁴ and provides the greatest opportunity for development programs. Women also have a larger role to play in the country's agricultural economy, yet disparity between women and men is stark. Mali ranks 157th out of 160 countries in the UN's Gender Inequality Index⁵. Women face significantly higher barriers to education, employment, and economic opportunities as compared to men. Hence, there is both a need and opportunity for women's agricultural livelihoods' organizations in rural Mali to foster economic growth and women's empowerment.

² Human Development Indices and Indicators: 2018 Statistical Update: Mali"

³ World Bank

⁴ *ibid.*

⁵ Human Development Indices and Indicators: 2018 Statistical Update: Mali"

<http://hdr.undp.org/en/content/gender-inequality-index>



Although many village organizations have been tried or exist in form, there is a striking lack of strong self-reliant models that truly empower women in the country. There are many reasons for their failure. Women's village organizations are often created and supported by outside actors, based in Bamako, or abroad, using western-designed models for which there is little local interest and limited buy-in. The inception of these organizations is often driven by funding opportunities linked to time-limited projects, their implementation led by expatriate technical advisors from western countries. Similarly, group methodologies used in underlying organizational structures are perceived as a necessary "means to the money," rather than a road to self-reliance and empowerment. As a result, village organizations in Mali tend to be patriarchal, political, led by top-down decision making, and created largely as administrative bodies to receive and disburse project funding -- attributes which inherently hinder women's empowerment, cause distrust and conflict among stakeholders, and contribute to the overall fragility of the organization. Thus, women's village organizations cannot achieve self-reliance because they are not created as going concerns grounded in purpose and local wants, ownership, and leadership or founded on a model that fits the Malian context, culture, and operational realities.

OUR SOLUTION: YEREDEME GROUPS PILOT

The overarching goal of our pilot is to *create a local development model of rural women's self-reliance and empowerment that can be replicable throughout Mali and other West African countries.*

Yeredeme Groups, meaning "self help groups" in Bambara, is a ground-breaking pilot for rural women's empowerment, institution-building, and livelihood development involving a technical partnership between an Indian NGO, the Manjari Foundation and a Malian NGO, Camide. The scope of the pilot is to validate Manjari Foundation's innovative Self-Help Group (SHG) model in the Malian context, and adapt it into a model for the Sahel region. Manjari's SHG model integrates livelihood development, financial intermediation, women's empowerment, and community development. The pilot uses Human Centered Design (HCD) approach, which puts "users" (rural women) at the center of its research and development (R&D) process and involves them in problem-solving and solutions development through an iterative rapid prototyping cycle during implementation. Using this approach, Camide and Manjari collect evidence-based data from village women and ecosystem stakeholders to inform model and methodology design for the region. Success of Yeredeme Groups' pilot will be evaluated by whether village women embrace the SHG model as their own, confirmation that the model can be easily adopted and replicated in Mali, and is able to meet economic and human development objectives.



Several design features distinguish Yeredeme Groups from other development approaches in West Africa and underscore how this model can pioneer self-reliance in the region.

Role of Peers - Majari's SHG peer-learning and peer-role modeling methodology is the cornerstone of its self-reliant model. Often, technical advice and capacity building in Mali is conducted by external experts who instruct intermediary NGOs in a classroom setting. Intermediary NGOs then deploy field staff to relay the various instructions to rural "beneficiaries". Unlike these traditional approaches, the Yeredeme Groups' model adopts a wholly unique peer-learning and role modeling methodology in Mali that explains its ability to inspire and teach rural women to lead and manage their own organizations and livelihood activities. Indian women model decision-making, democratic processes and problem solving, to their Malian counterparts and teach them skills such as bookkeeping, group decision-making and organizational management using a learning-by-doing approach. The peer-to-peer methodology legitimizes the model in Mali and propels its growth more efficiently and cost effectively than models that rely on Western expertise or support from capital city-based NGOs.

Self-Management - Self managed SHGs are the basic building block of women's empowerment and organizational self-reliance. Group models, often created to leverage external funding opportunities, have been largely unsuccessful in Mali. Thus, the model grounds the groups' purpose in its members' real wants and needs to ensure that SHG members realize from the start the benefits and value of the group. Yeredeme Groups model is firmly planted in the economic interests of its members. Microfinance activities are the first practical tool for building women's capacity to self-manage. Group membership is targeted to around 15 economically-active women per group, since experience has shown that self-management is difficult to achieve in larger groups (25+ members) or when too many non economically-active women are involved in the group. Once the group is formed, SHG members save their money for several months. Member savings are pooled and then allocated as micro loans to members within the group for their livelihood activities. The approach assures women have "skin in the game," using their own money incentivizes them to learn financial and risk management, and sound decision-making. Peer-learning and role modeling methodology fosters and reinforces self-management thus, building capacity.

Bottom-up organizational structure - Emulating the Manjari Foundation's model, Yeredeme Groups' model builds local women's institutions from the bottom up. This is a reversal from the traditional top-down and paternalistic organizational structures found throughout Francophone West Africa. Local women's capacity to manage and lead their organizations begins with the Self-Help Group. After several months, having demonstrated their ability to manage their respective groups, SHG members within a village are later



grouped to form the second organizational layer, the Village Organization (VO). SHG members across all villages within a given geographical area (in Mali, the lowest territorial government entity is called a “commune”) are then ultimately united to create a Federation. This structure builds capacity and resilience at the base, typically the weakest rung of rural development ladder, thus ensuring a solid institutional foundation and a step-by-step approach to institutional building. Only the Federation becomes a formal legal organisation, Village Organizations becoming operational subdivisions of a single organization. This greatly reduces legal and administrative red-tape while also limiting the risk of having a small select group of women in control of the leadership positions across the various levels, since the Federation’s members are the women themselves, and its leadership is in no way restricted to women that have leadership roles in Village Organizations.

Government boundaries and role - In Mali there is usually little collaboration between village organizations and the local government. Yeredeme Groups’ model is inspired by India's development practice that works closely with grassroots government bodies and aligns the target areas of local organizations to local government jurisdictions. In Mali, the lowest form of government is at the “commune” level, typically a cluster of 15 to 30 villages, which is therefore chosen as the coverage area for the Federation. Yeredeme Groups’ pilot is being implemented in the rural municipality “commune du Logo,” southeast of the city of Kayes. This geographical alignment facilitates efficient interaction between the Federation and commune government regarding advocacy, collaboration, private-public partnerships and fundraising.

Growth through replication - Growth of Yeredeme Groups is driven by peer-led internal replication. Malian SHG members and technical staff deploy new groups and establish new village organizations using the peer-learning and peer-role modeling methodology they experienced from their Indian counterparts. Yeredeme Groups’ pilot implements village by village. When most villages in a commune have had an opportunity to participate, the effort culminates in the creation of a Federation. The Federation then deploys women to establish SHG and VO in a new commune, afterwhich, the process of internal replication can begin in the new location.

Financial linkages - Financial mediation is an integral part of the SHG model. Yeredeme Groups’ model builds linkages between village banks and Village Organizations. Once financial management capacity is built at the level of the SHG using its members’ own resources, groups may apply for microloans from their Village Organization (VO). Village Organizations obtain financing from Benso Jamanu, Camide’s fully self-financed microfinance network of 120 village banks. The VOs take a single loan from their respective village bank and then manage the allocation, distribution and collection of the loans made



to the SHGs. Within the SHG, a rotating leadership manages loan distribution to, and collection from, its individual members. The SHGs and the VO each retain 25% of the standard interest payment collected on the loans, while 50% is returned to the village bank. Interest income helps to capitalize the groups' internal account and also provides a sustainable source of revenue to the VO and the Federation.

The model's village bank linkages are mutually beneficial. Yeredeme Groups receive a local source of capital for women's livelihood's activities while Benso Jamanu is able to expand its reach to women borrowers through the cost effective mechanism of making single loans to Village Organizations. Until Yeredeme Groups' model, lending to rural women has been cost prohibitive for Benso Jamanu. Small loan sizes, short cycles, lack of collateral and the expense of distribution and collection of many small loans in rural areas has limited women's participation to less than 20% of its total portfolio. Benso Jamanu is also adapting its financial products to fit SHG member's needs, such as offering larger loans during the high-demand agricultural period and working capital for livelihood activities. Yeredeme Groups' model increases women's participation in microfinance.

Livelihoods - The integration of livelihoods development in Manjari's SHG model offers additional value in the West African context. Yeredeme Groups' model engages rural women to improve the productivity and profitability of agricultural livelihoods activities rooted in local tradition through controlled experiments and rapid prototyping. Experiments compare and contrast one variable, whereby women test new techniques, "experimental," in parallel with traditional methods, "control," such as using organic fertilizer versus chemical fertilizer in onion cultivation. Women collect data and analyze results from both groups, comparing across the two. Rapid prototyping ethos is woven throughout the Yeredeme Groups' model to drive a continuous process of improvement centered on women's wants and needs. This method is used to adapt livelihood models from India to the local context, for example chicken coops. Women test the design, collect data, analyze results, make changes, and test again. In one example, Yeredeme Groups' runs five chicken coop prototype tests at the same time through several iterations before conclusions are drawn based on collected data and analysis. Both controlled experiments and prototype tests build women's critical thinking skills, encourages transparency and collaboration, and pushes them to make decisions based on evidence. Camide is structuring livelihood activities in parallel to the self-help group formation, with producer organizations and private enterprises organized for specific types of value chain development.



PILOT TIMELINE AND ACCOMPLISHMENTS

- **2005 - 2008** - Camide began testing group lending methodology as a means to increase women's participation in its microfinance activities. Groups were formed as loan conduits to increase efficiencies and reduce transaction costs of lending to women. Little attention, however, was given to group cohesion or women's ability to manage their groups thus, the experiment resulted in high default rates.
- **2008 - 2016** - Camide partnered with organizations from Burkina Faso and Senegal to create the Aliniha network. Despite its unique model and early successes, the network was unable to scale due to deficits in leadership and mistrust between partners. However, the lessons from this experience allow Camide to persevere in its search for a solution.
- **June - July 2016** - Driven by the lessons from the Aliniha network, a group of Aliniha network stakeholders (three women association leaders, network Finance Director, Executive Director and three technical staff from Camide, three technical partners from the US and Europe) traveled to India to study examples of women's empowerment and rural economic development organizations that had successfully scaled. During this visit, the team experienced India's powerful peer-driven Self-Help Group (SHG) methodology and saw how the Manjari Foundation paired the SHG methodology with livelihood development in its own unique SHG model.
- **May 2017** - Manjari's rural development professional travelled to Kayes for a first baseline assessment, in preparation of a larger intervention.
- **November 2017** - Manjari's technical team (four SHG members, two senior bookkeepers and a senior rural development professional) spent 30 days in four Malian villages with Camide team to set up the first 50 groups.
- **May 2018** - Manjari's technical team (six Indian SHG members, three senior group bookkeepers and a senior rural development professional) spent 15 days in the four Malian villages with Camide team to evaluate existing groups and set up first VOs.
- **October 2018** - a group of Malian SHG members, Camide technical staff and the mayor of Logo municipality travelled to India for a second exposure visit focused on livelihood activities. Five Malian SHG members selected to start chicken farming pilot. Mayor of Logo municipality met with the local government in a model village in India - role model of local government as positive influencer.
- **January - June 2019** - local replication started (by Malian SHG women) into nine more villages.
- **November 2019** - two Manjari senior rural development professionals traveled to Mali to conduct an evaluation of the pilot to date.



- **February - March 2020** - Manjari's technical team (six Indian Federation members, three senior technicians and a senior rural development professional) travelled to Mali for 3 weeks to establish the women's Federation in Logo municipality.
- **April 2020 - June 2020** - Second round of local replication conducted by Malian SHG women into nine more villages for full coverage of Logo municipality.
- **To date (September 2020)** - Over 2500 women have been organized in about 190 groups across 10 Village Organizations (with 9 more in progress) regrouped in 1 Federation. Interactive map of the current groups and villages at <http://go.camide.org/cartegydlogo>
- **Year 2021** - the pilot will have a fully functional model that can be replicated locally, requiring only regional travel within West Africa, greatly reducing the cost.

KEY STAKEHOLDERS

Camide - is a Malian technical assistance and microfinance NGO based in Kayes (Western Mali) led by Ashoka Fellow, Alou Keita. Officially registered in 2002, Camide began as a microfinance initiative in 1998 and has built a successful microfinance network of self-managed village banks called Benso Jamanu, which serves more than 70,000 rural customers in about 120 villages. Camide is invested in developing a women's economic empowerment methodology that would work in the local context and can be scaled to Benso Jamanu entire network.

Manjari Foundation - is an Indian livelihoods NGO established by PRADAN--a national NGO renowned for its work promoting self-help groups (SHG)--in 2015 to support a network of self-help groups in Eastern Rajasthan. Manjari's unique selling proposition (USP) is that it includes livelihoods development in SHG model, which has been successfully scaled in India. Replication is led by women SHG members themselves, a major competitive advantage to technical support models that rely on external expertise.

Virtue Ventures - is an international development technical assistance social enterprise that uses innovation, entrepreneurship, business tools, and sound management practices to empower social-sector organizations to solve pressing social problems. Virtue Ventures has been working with Camide since 2009 to build its capacity and support its efforts to find an appropriate women's empowerment model for Mali and the wider Sahel region.

The Marie & Alain Philippson Foundation (FMAP) - is a Belgian Family Foundation that builds partnerships with African organizations led by social entrepreneurs that empower women, young people and children to become actors for sustainable human development within their own villages and regions, throughout their country. FMAP has been a supporter



and funder of the work with Camide and other women's empowerment initiatives in West Africa since 2009.

Other Support - Additional funding for Yeredeme Groups pilot has been provided by Liens ASBL and the Jean-François Peterbroeck Foundation.

THE FUTURE - The goal is to implement Yeredeme Groups' model in communes throughout Mali and in other West African countries using a similar Human Centered Design process.

MORE INFORMATION

Read more about Camide at <http://www.camide.org>

Read more about Manjari Foundation at <https://www.manjarifoundation.in>

Read more about The Philippson Foundation at <http://www.philippsonfoundation.org>

Read more about Virtue Ventures at <http://www.virtueventures.com>