



AFRICAN POLICY DIALOGUE MALI
Increasing Women Entrepreneurship in Mali



African Policy Dialogue Mali

Workshop 1:

**OBSTACLES TO THE
DEVELOPMENT OF WOMEN'S
ECONOMIC ACTIVITY IN THE
FORMAL AND INFORMAL SECTORS
IN MALI**



This work is the product of collaboration between the Netherlands-African Business Council (NABC), the Mali Investment Promotion Bureau (*Agence pour la Promotion des Investissements au Mali, API-MALI*), the Institute of Advanced Studies in Management (*Institut des Hautes Études de Management, IHEM*) Group, and the Global Institute for Women's Empowerment (GIWE) on an initiative from and thanks to the support of the INCLUDE platform. The opinions, findings, analyses, and conclusions formulated in this work are those of the authors and do not necessarily reflect the views or official policy of the organizations mentioned here.

African Policy Dialogue Mali

The African Policy Dialogue Mali (APD) is a collaborative policy research initiative between the Netherlands-African Business Council (NABC), the Mali Investment Promotion Bureau (*Agence pour la Promotion des Investissements au Mali, API-MALI*), and the Institute for Advanced Studies in Management (*Institut des Hautes Études de Management, IHEM*) Group. This African policy research initiative is expected to generate research evidence and ideas on how to overcome the obstacles to women's entrepreneurship and economic participation; it is also expected to generate ideas and develop tools to improve the women's entrepreneurial ecosystem in Mali.

Photo: Flacoro Diallo, SaoKiss Picture

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October 2021

OBJECTIVES OF THE AFRICAN POLICY DIALOGUE

The objective of this African Policy Dialogue (APD), whose theme is "Strengthening responses to increase women's entrepreneurship in Mali", is to create a platform for dialogue between stakeholders involved in women's entrepreneurship in Mali: women economic operators and women business leaders, policy makers and private sector leaders, technical and financial partners, researchers, and practitioners, in order to initiate a more favourable change for women entrepreneurs.

The APD aims to:

- Generate evidence that highlights which initiatives (policies and programmes) aimed at increasing women's entrepreneurship in Mali are the most successful and why.
- Accelerate the uptake and adoption of best practices (through dialogue and dissemination of knowledge products), including policy development at the national level.
- Foster dialogue around the identified "best practices" and remaining challenges in order to promote women's entrepreneurship in Mali.
- The African Policy Dialogue Mali (APD) is an African policy research initiative of the members of the INCLUDE platform, and a collaboration between the Netherlands-African Business Council (NABC), the Mali Investment Promotion Bureau (*Agence pour la Promotion des Investissements au Mali, API-MALI*) and the Institute for Advanced Studies in Management (*Institut des Hautes Études de Management, IHEM*) Group.

Workshop 1:

OBSTACLES TO THE DEVELOPMENT OF WOMEN'S ECONOMIC ACTIVITY IN THE FORMAL AND INFORMAL SECTORS IN MALI

Twenty-two participants attended the event. The NABC and API Mali began by presenting the workshop's programme and objectives. The conversation started in French and then changed to Bambara in order to break down barriers and thus enable an open dialogue. A round table discussion allowed the participants to introduce themselves and share their expectations for the meeting. Women entrepreneurs from both the formal and the informal sector were present. They spoke about the obstacles they faced in setting up their businesses or income-generating activities (IGAs) and began exchanging ideas about the possible solutions to overcome their obstacles.

Representatives from the University of Bamako were also present so that they could benefit from up-to-date information on women's entrepreneurship, which would enable them to better understand the evolution of the situation of women entrepreneurs. Mr Kassoum Coulibaly from the Global Institute for Women's Empowerment (*Institut Mondial pour l'Autonomisation des Femmes, IMAF*) presented the results (in figures) of a study carried out prior to this workshop, a study that laid special emphasis on the characteristics of female entrepreneurship in Mali today. The presentation was meant to elicit comments about the study's findings.





I. OBSTACLES TO WOMEN'S ENTREPRENEURSHIP

Some of the challenges highlighted by the study resonated strongly with the workshop participants' experiences. In the informal discussions that followed the presentation of the study's results, some participants also shed light on other challenges. Afterwards, two women entrepreneurs (one from the formal sector and another from the informal one) spoke about the obstacles they faced daily.

In the end it was noted that the main obstacles concerned four main areas:

1. NEED FOR TRAINING:

- Women suffer from lack of training and of basic business management skills, both cross-cutting skills and accounting skills. So, they need technical training in their trades.
- They also need easier access to new technologies and equipment.
- No premium is placed on the made-in-Mali products. As a result, the lack of protection of the domestic market is a problem for local entrepreneurs, since their local products are not valued.

2. NEED FOR SUPPORT BECAUSE:

- Women have limited access to places reserved for their activities.
- They have limited access to land.
- They have limited access to funds and lack enough own funds. The study showed that most women started their entrepreneurial ventures with their own funds or with financial help from relatives or tontines. This is because obtaining bank loans at an attractive interest rate remains a real challenge. And the unavailability of public investment banks compounds matters.

- Women often do not have enough capital to reinvest in their businesses and to increase the size of their operations.
- The women's activity centre needs to be operational for them to have access to better information.

3. NEED FOR ACCESS TO INFORMATION:

- There is a lack of relevant data for stakeholders: in particular, a lack of scientific data about women's entrepreneurship in Mali. There is also a lack of communication from the many structures and programmes that support and guide women entrepreneurs. Some women do not even know that those structures (such as women's centres) exist, or these are not easily accessible.
- There is a need for information specifically about the types of financing and guarantee funds or start-up funds that are available.

4. CULTURAL ASPECTS:

- Women lack enough time for their businesses. Most of them only work on their businesses for twenty hours a week, while they spend the rest of their time doing household chores and caring for their families.
- Women also face psychological challenges: for example, in the informal sector women suffer from lack of confidence in themselves and in their activities.



II. SOLUTIONS TO ACCELERATE WOMEN'S ENTREPRENEURSHIP

- There is a need to build a bridge between the academic world and women entrepreneurs in order to strengthen the latter's capacities.
- There is a need to increase the visibility of and communication about initiatives aimed at supporting women so that these can access the information they need. There is thus a need to adapt the communication strategy to the communication expectations of the intended women beneficiaries.
- Women need easier access to technology, to equipment, and to a place where they can conduct their activities. They also need to acquire knowledge about entrepreneurial culture.
- And they need an easier access to land.





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