



EXECUTIVE SUMMARY

MIDTERM EVALUATION REPORT OF THE PROJECT: WOMEN'S ACCESS TO MEANS OF PRODUCTION FOR CLIMATE CHANGE RESILIENT AGRICULTURE (AGRIFED) IN THE REGIONS OF KAYES, KOULIKORO, SÉGOU, MOPTI AND SIKASSO



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Onion nursery planting in Bladougou, Kita - Oct. 2020. Photo credit: CAEB.

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EVALUATION SECTION

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We would like to thank all the UN Women Mali staff who made themselves available to support us in achieving the objectives of this midterm evaluation.

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I. SUMMARY

1.1. Overview of the purpose of the evaluation

Women are key agents in farming in Mali. Unfortunately, they benefit the least from this due to limited access to the means of production, such as land, inputs, adequate infrastructure and financial resources¹. This is the context in which UN Women received funding from Luxembourg totalling **€3,950,000 for the project “WOMEN’S ACCESS TO MEANS OF PRODUCTION FOR CLIMATE CHANGE RESILIENT AGRICULTURE”** (AgriFed).

This project aimed to improve the living conditions of 25,000 beneficiaries by 2021, using an incremental, joint-production approach and partnership perspective to implement the programme’s lines of action, particularly with regard to the women’s access to improved equipment and technologies². The project is operating in the regions of Kayes, Koulikoro, Mopti, Ségou and Sikasso, and should be extended to Gao.

The main crops covered by the project are shallots, onions, potatoes and shea. The programme includes

food security and nutrition elements. This has led to the involvement of other important UN agencies, such as FAO and WFP. Their involvement is in line with the UN policy objective of acting as one, i.e. “One UN”. UN Women then developed implementing partnerships at the field level, with partners including AMEDD, CAEB, GAAS Mali and IRD/Blumont from civil society side and government partners such as AGETIC and IER.

As it now more than three (3) years since implementation, the programme is required to undergo a midterm evaluation under the project document. This evaluation will serve to inform the stakeholders so they can draw lessons to improve or enhance certain practices to increase their impact. ACEF has been hired to conduct this midterm evaluation of the programme, covering the implementation period from September 2016 to December 2019.

1.2. Objective of the evaluation and target audience

The evaluation is for information. It will enlighten the stakeholders about the results achieved and draw lessons. These lessons will help guide decision-making to improve the planning and implementation of the project, and help optimize results.

The target audience for this evaluation includes the implementing partners, UN agencies (UN Women, FAO and WFP), the Ministry for the Advancement

of Women, Children and Families, the Ministry for Agriculture, private sector actors (BNDA National Agricultural Development Bank, microfinance agencies, agro-dealers, etc.), farmers’ organizations and donors. They will find the results of this evaluation useful for refining their approaches to gender and women’s empowerment in Mali in the context of climate change and in relation to national policies.

1.3. Methodology

The evaluation team adopted an integrated approach to ensure it covered all of the key issues related to UN Women’s evaluation principles and the standards of the United Nations Evaluation Group (UNEG). A mixed methodology has been used, including collecting both quantitative and qualitative information, to

improve understanding of how the project activities have contributed to improving women’s empowerment and resilience to climate change issues.

The evaluation focuses on the evaluation criteria proposed in the Terms of Reference (TOR): **relevance**,

1 National Gender Profile of Agriculture and Sustainable Development

2 AgriFed Overall Implementation Strategy

effectiveness, efficiency, sustainability, impact, and gender equality and human rights. Key questions needed to be answered to evaluate each criterion. The evaluation team included sub-questions to gather further details in relation to the main questions and clarify information. The methodology considered all the project components, including gender analysis and the level of women's involvement in mechanisms for increased empowerment in collaboration with other actors in the value chains.

The evaluation took place against the backdrop of the COVID-19 pandemic. This led to a switch to collecting data by telephone. The questionnaires were transcribed into the KoboCollect platform to collect the data. Data collection took place from 31 October to 4 December 2020. Certain limitations to this methodology prevented us from achieving our planned sample

size. These included poor network coverage, lack of access to electricity, few people having telephone numbers, especially women, and the data collection period coinciding with the harvest season. The length of time needed to complete the questionnaire also discouraged some respondents. 299 people were interviewed compared to the 396 planned, which is a response rate of 76 percent.

The evaluation team triangulated the data sources (primary and secondary) for the data analysis. Geospatial analysis was also used to assess the environmental impact of the areas of action at one of the project sites. Specific questions were included in the questionnaire to evaluate how women's needs were addressed in the implementation of the programme and how the programme activities contributed to their empowerment.

1.4. Main results

Analysis of the answers to the key questions in relation to the evaluation criteria led to the following findings:

FINDING 1:

A path to entrepreneurship is emerging

Women entrepreneurs face a number of challenges, including organizational capacity, market access, and the preservation and processing of their products. Agricultural production is the main activity of 95 percent of the cooperatives supported by UN Women. As a result of the programme's support through organizational enhancement and training courses, 92 percent of the members now have their own financial and administrative management mechanisms. However, development and management of such

tools requires a certain level of literacy, and this is very low among rural women.

The provision of processing and preserving equipment has enabled women to access markets and increase the value of their products. This support was observed among 7.58 percent of the target women. However, the rest were forced to sell off their products or suffer losses due to rot.

FINDING 2:

Women have benefited from changes in their living conditions as a result of the programme's support

Land is the primary factor for agricultural production and essential for all agricultural activity. The programme held awareness-raising sessions on the Agricultural Land Law (LFA) and the Agricultural Orientation Law (LOA), which helped to improve the women's knowledge of the process of acquiring land. Women are poorly represented in the Land Commissions (COFO) (2 percent), which means their

needs are not being taken into account. The granting of deeds of assignment to the group has proved to be very important for the women's access to land. However, this is limited by the need to secure this land, which requires development. Thanks to the programme's support, 47 percent of the allocated land has been developed at the midway point.

In places where this is a sensitive issue, “Sinignesigui blo” spaces or development areas have been set up. Their actions have resulted in 36 communities³

signing up to gender-sensitive land management charters. However, little follow-up has been noted with regard to the application of these charters.

FINDING 3:

Women farmers have increased their knowledge of new agricultural and processing practices, diversifying their marketing channels

The programme has encouraged women farmers to use environmentally friendly techniques. The women report having learned new agricultural practices from the training and demonstrations, with 62 percent mentioning smart farming techniques and 39 percent mentioning preservation techniques for agricultural products.

The women have developed marketing channels as a result of the programme’s support, but these are

based mainly on trust. Sales on a contractual basis average 5 percent for shallots and onions, and 4 percent for potatoes. These figures are low compared to the programme’s targets (70 percent).

Fifteen new products have been developed through theoretical and practical training, with processing activities in at least nine value chains (potato, onion, shallot, rice, maize, millet, groundnut, fonio and shea).

FINDING 4:

The current funding mechanism is not very suitable for the situation of rural women

The level of mistrust and risk of banks financing women farmers has been reduced through the development of two guarantee funds: the government’s FAFE (Women’s Empowerment and Child Development Fund) and the BNDA Guarantee Fund (300 million). The BNDA has also offered a preferential interest rate of 8 percent, compared to the standard 12 percent rate of other banks and the 24 percent rate of the Decentralized Financial Systems (DFS) applied to women in agribusiness. At the midway point, 27 percent of the women say they are working with financial institutions and 51 percent are members of a Savings and Credit Group (SCG).

Support for financial education has enabled five groups of women to access financial services by

opening bank accounts. 66 percent of the women interviewed said they did not have the means to finance their activity. They have greater trust in Savings and Credit Groups than in banks, as banks have complicated terms and conditions, and a certain level of literacy is required to understand the paperwork before signing a contract or taking action.

In terms of financial inclusion, the usage rate for banking services (23.26 percent in 2018) and microfinance services (13.47 percent in 2018) is low compared to electronic money (48.19 percent in 2018) with the geographical proximity of banking services being closely linked to their usage. In summary, electronic money is more likely to be used to access financial services in the future.

3 Source: Annual Reports 2017, 2018 and 2019

FINDING 5:**Women farmers and processors have developed new approaches and practices for agricultural production**

Regarding the farmers' organizations that received support from the programme for capacity building and assistance with agricultural equipment, inputs and infrastructure, 63 percent of the respondents

said they received training through the programme's support, with 97 percent of these people having used the knowledge gained to improve the quality of their production or products.

FINDING 6:**The programme has an RBM M&E system**

Based on discussions and information gathered from key informants, including M&E officers and programme managers, the programme does have an RBM M&E system but there are some challenges.

Security challenges mean it is impossible to monitor activities in some areas, making it difficult to report information. The evaluation team found that efforts have been made to improve the M&E system. One example from the findings concerns monitoring

missions and led to the improvement of some data collection forms to meet information needs and make corrective measures more effective in the implementation of programme activities. The programme beneficiaries do not have a unique identifier in all areas of action. The findings confirmed that security challenges influenced both the implementation activities and their monitoring.

FINDING 7:**Women have partial access to means of production for optimal production**

The women have acquired new skills enabling them to increase production. 91 percent of the women use these innovative practices and report that they have increased their production by an average of 35 percent. 76 percent of the women say they have access to land through the programme's support, compared to a baseline of 5 percent. They also have better market access in the three target sectors: onion (71 percent), shallot (78 percent) and potato (59 percent).

Access to financial services is limited. Some of the issues behind this include the conditions for access to credit from financial institutions, the distance to financial institutions, and a lack of trust in and understanding of administrative documents that require a certain level of education. As a result, the majority have taken out loans with Savings and Credit Groups (SCG).

FINDING 8:**The steering committee partially supported the efficiency of the programme**

Several major challenges have emerged in this partner support process that directly impact the implementation of the programme activities. These include: i) the justification and/or provision of funds to implementing partners, resulting in delays due to the inefficient process; ii) the drafting of a new proposal for each contract renewal on an annual basis

where the partners have to define new targets with different objectives; and iii) underestimation of the budget for some activities by implementing partners, namely the installation of market gardens, has led to a reduction in the number of such sites, due to budget availability at the partner level.

FINDING 9:

Women farmers have little access to and application of new technologies in their activities

The programme has set up a digital business management platform called Buy from Women. For the pilot phase, the team trained beneficiaries and representatives on the use of this platform in the various locations. Use of Information and Communication Technologies (ICT) is conditioned by many factors, including requiring a certain level of education, access to electricity, access to telephone networks and access to the Internet. In Mali, 50.9 percent of the population have access to electricity but there is a significant difference between urban (85.6 percent) and rural (25.4 percent) areas. The literacy rate for adult women is 25.74 percent nationally. In contrast,

Rwanda has a literacy rate of 69.39 percent, more than twice that of Mali, and the rate in Haiti is 58.30 percent. Of the people interviewed, only 20 percent said they had access to the Internet. The few who said they were using the platform (32 percent) reported difficulties such as the high cost of Internet packages, low levels of literacy that make understanding hard, and connection and electricity supply problems.

Going online also exposes women with low levels of education to the risk of cybercrime. This is particularly true of social networks.

FINDING 10:

Women's entrepreneurship has helped generate more wealth

Women's access to different means of production through the support of the project has enabled them to be more productive and to create new business at the market level. For example, meetings were

organized between nine groups and 25 local buyers within this framework, resulting in nine contracts being signed.

FINDING 11:

The programme has helped to diversify sources of income for women and led to greater involvement in decision-making in their households

The programme's support has helped to improve the living conditions of 91 percent of the target women. This situation has enabled the women to experience some benefits, particularly in decision-making in their households (63 percent). Those who are group members have taken out loans (77 percent) to finance

activities related to agricultural production, small-scale trade, health (15 percent), livestock (8 percent), social events (5 percent), education (4 percent) and processing (2 percent). This shows that the women have a degree of financial capacity.

FINDING 12:

The programme has had positive and negative unintended effects

The programme's activities have improved social cohesion through interactions among women in the market gardens. The provision of trike motorcycles has enabled women to access markets and to transport sick people to health centres. In addition, efforts to support the internal organization of these groups and the production of data on their activities enabled the Sebougou women's market garden cooperative in the Segou region to acquire additional funding of 73,200,000 CFA Francs from USADF over 3 years.

Supplies of seed potatoes in Mali are mainly from abroad. This sector is therefore exposed to the risk of inflation and stock shortages. The limited number of adequate preservation facilities also threatens

current production, especially in the context of the COVID-19 pandemic.

The programme was implemented in a post-crisis situation. Insecurity in the Mopti, Segou and Koulikoro areas is a risk that influences monitoring and implementation. No attacks against the people implementing the programme have been reported to date but the risk still exists.

The programme is being implemented in the context of climate change. Analysis of satellite images (2014 to 2020) of the Sibougou site to assess environmental impact shows that a microclimate has formed around the village and in parts of it.

FINDING 13:**The programme is taking an integrated approach to sustainable development**

The AgriFed programme activities were selected in response to the challenges faced by women, including access to means of production, funding, information, markets and technology. The approach proposed has been found to be highly integrated.

Women are more organized (88 percent) with access to financial services (51 percent) and land with a comprehensive approach to various dimensions (gender, protection, conflict, etc.).

FINDING 14:**Improving the technical and professional capacity of the beneficiaries and implementing partners is a key contributor to achieving more sustainable outcomes**

Within the framework of sustainability, agents from the State's technical services (31) have acquired new skills in agricultural techniques that will help them to continue supporting communities. The leaders (40) of the Land Commissions have been trained in gender aspects to improve consideration of this area.

The women have acquired skills in these techniques that will enable them to train their peers and continue to apply this knowledge. However, it is difficult for the beneficiaries to cope with topics that are very technical or that require a certain level of education, such as business management and estimating production costs.

FINDING 15:**A mechanism for consolidating the lessons learned and good practices has not been developed sufficiently to ensure more sustainable achievements**

The programme has helped to make beneficiaries and other partners involved in the field of climate change available. This should be beneficial for improving market gardening in relation to women's empowerment. The sketches and plays performed by GASS Mali relating to women's access to land resulted in a high level of awareness and increased knowledge of this issue among stakeholders. The training courses on the production of natural fertilizers, natural pesticides

and other processed products represent new markets the women can exploit to increase their income.

Demonstration sessions of immersion techniques for good climate-smart agricultural practices were held in the CAEB area to support production by women. However, the learning process in the implementation of the programme is not systematic.

FINDING 16:**The programme has integrated gender equality and human rights principles into its design and implementation**

The management charters underline the importance and role of women in the agricultural sector. They highlight the need to include women in land allocation decisions in order to address inequalities and ensure that vulnerable groups have access rights for agricultural land. They determine the conditions

and forms of access to and security of agricultural land for women and vulnerable groups, and promote the implementation of agricultural land law taking gender into account. The gender dimension was also considered in the design and implementation of the programme.

FINDING 17:

Significant empowerment of women has been observed with participation in decision-making

As women's income levels have improved (91 percent), they have contributed more to their communities' expenditure on issues and the projects to be implemented. Having benefited from skills transferred by women, some men have become involved in potato

production. This has resulted in a diversification of income in their communities. In addition, groups that include men have better negotiating and organizational capacity according to the programme participants.

1.5. Main conclusions

The evaluation team has come to the following conclusions based on the findings of this study.

CONCLUSION 1:

Findings 1 and 2 (Relevance)

In conclusion, the programme's approach is relevant and suitable for the needs of women. It is in line with the goals of UN Women for the economic empowerment of women and the promotion of gender equality. 91 percent of the women state that their living conditions have improved due to the programme's activities. The programme has helped to improve the organization of groups. 92 percent of the groups have their own administrative and financial management. This is a strong start towards women's

entrepreneurship. However, some limiting factors need to be considered, particularly the low literacy levels among women, which make it difficult for them to master these management tools. Lack of access to storage and preservation infrastructure also impacts their capacity to store and add value to their output.

Land needs to be secured more strongly by developing the plots granted to women.

CONCLUSION 2:

Findings 3, 4, 5, 6 and 7 (Effectiveness)

The programme has been effective in some areas but others need to be improved for greater impact. The actions undertaken have enabled women to improve their capacity for **adaptation, anticipation** and **absorption**. The women (95 percent) have improved their production (35 percent) by applying the agricultural and processing techniques taught to them. These practices are environmentally friendly. The means of transport provided to women have made it easier for them to access markets and have had a positive effect on social safety nets.

The funding system must be further adapted to meet the needs of women. They are more inclined to use Savings and Credit Groups than banks. Reflection and reorientation is required to set up a system that is more suitable for women's needs and which they trust.

The M&E system should be improved by using ICT solutions to ensure better information management and the traceability of data sources.

CONCLUSION 3:
Findings 8 and 9 (Efficiency)

The Management Unit continues to support the programme's integrated approach for greater efficiency. However, late provision of funds and late justifications affect the efficient management of agricultural projects linked to the seasonal calendar.

A platform (BFW) has been developed in French to enhance the efficiency of the programme's management. This is a good idea but needs further adaptation for the situation in Mali. This requires

some knowledge of new technology and needs to take account of the low literacy level among women and their poor access to connectivity and electricity. A simpler application solution based on the needs of rural women is needed to achieve better ownership and use by the target group. The use of social networks to facilitate sales of their products exposes women to the risk of cybercrime, especially given their low level of knowledge about these ICT tools.

CONCLUSION 4:
Findings 10, 11 and 12 (Impact)

Women's empowerment can be observed emerging in all the programme's areas of action. 91 percent of the women have improved their living conditions. This is demonstrated by their ability to obtain more credit from SCGs, their repayment capacity and their ability to contribute to household expenses. An environment of social cohesion has been established among the women through meetings in the market gardens and SCGs.

However, the external environment (e.g. insecurity) remains a major issue in areas such as the Mopti and Segou regions and some parts of Koulikoro. This environment is not conducive to business so it needs special attention.

The programme is working to mitigate the adverse effects of climate change. However, there has been no environmental impact analysis to assess developments over time.

CONCLUSION 5:
Findings 13, 14, 15, 16 and 17 (Sustainability, Gender Equality and Human Rights)

Support from the State's technical officers is an asset for ongoing support in the longer term. However, the rotation of these officers, and the fact that the interviewees complained about their lack of availability and presence, means they cannot be relied on for continuous support.

Enhancing the capacity of women is a truly sustainable solution because most beneficiaries apply what they have learned. They also become resources within their communities and strengthen the skills of other women producers in surrounding areas. The learning products, data sheets and videos created are valuable communication tools.

The number of exchange visits and demonstration fields should be increased to improve adoption of different production and processing practices.

The signing of a gender-sensitive land governance charter is a successful initiative for taking women's needs into account. It is also a sustainable solution that can be used as an advocacy tool with technical and financial partners.

1.6. Main recommendations

The conclusions lead us to the following recommendations⁴:

RECOMMENDATION 1:

Improve the literacy of women for better orientation towards entrepreneurship

Based on Conclusion 1 (Priority 1)

The programme should contribute to improving the literacy levels of women processors and entrepreneurs to help them master the management tools. Together with the Centre d'Animation Pédagogique (Educational Activity Centre), UN Women could train

selected village volunteers to ensure this capacity building. Working with the communities, UN Women should support women's groups in the construction of storage and preservation infrastructure to add value to their output and reduce loss rates.

RECOMMENDATION 2:

Maintain the integrated approach for greater empowerment of women

Based on Conclusion 4 (Priority 1)

UN Women and its partners should maintain the integrated approach. Implementing partners should continue to provide ongoing support to women by mentoring them, developing their land, introducing them to buyers and facilitating access to financial resources. The combination of these efforts will contribute to the financial empowerment of women.

UN Women should work on research into local production of seed potatoes, in partnership with the

Institute of Rural Economy (IER), to make the sector more sustainable.

UN Women and its partners should make the preparation of environmental impact assessments systematic, especially in the context of climate change.

Faced with increasing insecurity, the State needs to support the return of the Defence and Security Forces (FDS) to ensure the security of the people and their property.

RECOMMENDATION 3:

Connect women to other information channels for easier access to agricultural technologies and techniques suitable for the challenges of climate change, with easy access to financing for means of production

Based on Conclusion 2 (Priority 2)

UN Women should consider partnering with Orange Mali to provide a local communication and training service on the use of the "Sènèkèla" and "Sandji" platforms. This will give the women access to information on rainfall forecasts, markets, cultivation practices and crop pests.

Given the trust the women have in SCGs, UN Women could support SCGs through funding that would increase their capacity to provide larger amounts of credit.

The implementing partners should continue encouraging the groups to sell as groups.

The M&E system should be made more effective and responsive to information needs. UN Women should build an innovative system using ICT tools to assign a unique identifier to each beneficiary, group and plot, and to be able to trace data sources linked to collection forms easily.

⁴ Priority level: Priority 1 = Very high; Priority 2 = High; Priority 3 = Medium

RECOMMENDATION 4:

Enhance the mechanism for coordination among stakeholders, develop long-term contracts with partners and provide ICT education

Based on Conclusion 3 (Priority 2)

The coordination between UN Women and its implementing partners needs to be improved. For example, the planning of missions needs to be improved to enable the necessary arrangements to be made. UN Women should be more flexible about the installation of infrastructure, the costs of which vary between areas.

UN Women should sign long-term agreements with the implementing partners. This would increase the effectiveness and efficiency of programme management.

Access to ICT is a real challenge in rural areas, especially for women. To increase women's use of the BFW platform, the Information and Communication Technologies Agency (AGETIC) should make the user interface easier to use by integrating voice commands linked to images. Women should also be trained in cybercrime to make them less vulnerable to online financial scams.

UN Women should advocate with telephone and electricity stakeholders to encourage them to expand their coverage and improve access to their services for rural communities.

RECOMMENDATION 5:

Ensure better dissemination of good agricultural practices, better representation of women in Land Commissions and the development of governance charters in the areas of action

Based on Conclusion 5 (Priority 3)

Sustainability could be enhanced by continuing to improve women's knowledge of new agricultural practices so they become habits. To facilitate this change in behaviour, the project should continue its capacity building and awareness raising activities. UN Women and its partners should support the Land Commissions and communities to ensure effective implementation of the charter in the areas of action.

The learning products should be shared more widely. The videos should be on the BFW and [AccessAgriculture](https://www.accessagriculture.org/)⁵ platforms, as well as on memory cards.

UN Women and its partners should establish an accountability mechanism and annual public feedback sessions should be organized with stakeholders.

This project was designed to empower women but men should be integrated into the process to create a more balanced society.

⁵ <https://www.accessagriculture.org/>



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