



Ministry of Foreign Affairs

Report on Entrepreneurship in the Sahel: Mali Catalystas

Commissioned by the Netherlands Enterprise Agency

*>> Sustainable. Agricultural. Innovative.
International.*



RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

(August 2019 | Amsterdam, Netherlands)

Introduction

The following report has been drafted by Catalystas Consulting, an intersectional-feminist international development consulting firm, to provide insight into youth (ages 18-35) entrepreneurship opportunities, activities, stakeholders, and opportunities for improvement in Mali. This report is based on a three-week field mission undertaken by Catalystas Consulting in June 2019 as part of a broader mission to provide an accurate picture of youth employment and entrepreneurship needs and opportunities in Niger, Mali and Burkina Faso. **The aim of this mission is to furnish a report for the Dutch government detailing how to support and upscale existing structures and/or initiatives that are already set up by other local or international actors. We have paid particular attention to young women in business, agricultural productivity, and value-chains, highlighting programs and initiatives that could be expanded to secondary cities of Gao, Segou and Mopti which are part of the Dutch Focus cities in Mali.** A full overview of our research methodology pertaining to this report is available in Appendix H: Methodologies of Research - Entrepreneurship Reports. The following information consists of a report and  appendices that we believe sufficiently inform policymakers and ambassadorial staff of the multiple opportunities and challenges that must be taken into consideration for effective intervention in the Malian entrepreneurial context.

This report was researched, developed, and compiled by Catalystas Consulting. The project team consisted of Field Researchers: Ms. Aurelie Viard-Cretat and Ms. Sandra Galbusera, Research Coordinator Ms. Beatrice Maneshi, Technical Advisor Ms. Aviva Stein, and Local Consulting Team Members: Mr. Aboubacar Mafa Diarra, Ms. Virginie Coulibaly, Mr. Titiama Stéphane, and Ouma Kaltoume Issoufou.

Table of contents

1. Overview of the Labor Market	3
a. Bamako	4
b. Ségou	4
c. Mopti	6
d. Gao	7
2. The Government’s Private Sector Development Strategy	8
a. Overview	8
b. Ministries and programs	9
c. Corporate Social Responsibility (CSR)	10
3. Women and Economics	10
4. Entrepreneurship Culture:	12
a. Entrepreneurial norms	12
b. Social status (gender segregated)	12
c. Various ambitions of entrepreneurs and drivers of entrepreneurship	13
d. Trends	13
e. Success stories and failures	14
f. Role models and media influencers that influence entrepreneurship	15
5. Government Policy on Entrepreneurship	16
a. Government Regulation Overtime	16
b. Overview of corporate organizations investing in entrepreneurship	17
c. Enterprise development groups	18
6. Scenario of How to Register a Business (examples)	18
7. Access to Finance for Entrepreneurs	20
8. Education, Human Capital and Entrepreneurial Capacity Development	22
9. Current Entrepreneurship Programs	24
10. Recommendations for Actions to Support Entrepreneurship	26

Acronyms

Appendix B: List of Stakeholders for Mali

Appendix F: Bibliography

Appendix H: Methodologies - Entrepreneurship

1. Overview of Labor Market

Mali has been experiencing instability and conflict since the military coup of 2012 and the occupation of the northern regions by armed groups. This instability has impacted the economy which has fallen for the past three years running according to the World Bank. Overall, the business environment in Mali has provided little to no incentive for startups to register their businesses formally, and startups rarely survive as a registered business for more than a year. Widespread corruption hinders the country. According to a 2018 Afrobarometer survey, 84% of Malians interviewed said they thought some, most or all government officials were corrupt, and a large proportion of illiterate population (only 22.2% of women over the age of 18 are literate according to UNESCO) are informal SME business people who easily fall victim to Ponzi schemes and extortion from governmental officials. The majority of Mali's workers operate in the informal economy, whose activities are heavily under-regulated due to lack of government capacity and oversight. According to the Tax Administrative office an estimated 80% of taxpayers in the informal sector contribute less than their potential or do not pay taxes at all, in part due to the distrust for the government; the high levels of small time extortion and corruption among small business owners; and general lack of a taxation and official restoration business environment in the country, of which 68% of the population lives a nomadic and rural lifestyle.

Mali has a very young population with 66% of the people under the age of 25. Currently, the population distribution is so unbalanced due to a low average age of mortality (standing currently at 3.75 % in 2018, down an entire percentage point from 10 years prior, according to WHO data) and an exceedingly high total fertility rate (6.4 children per adult woman). This disproportionate population is further troubling given that Mali holds some of the lowest rates of youth development (ranking 166 out of 170 in the Youth Development Index developed by the Commonwealth Youth Program, of which the situation has only further deteriorated politically since). Figures on youth unemployment vary, but the most popular and widely used statistic is produced by the International Monetary Fund's 2013 Poverty Reduction Strategy Paper, which reports that 300,000 young persons approach the labour market each year in vain. This statistic, which the IMF noted over six years ago, is highlighted as a cause of poverty, stress on society and overtime societal vulnerability and has only grown more pronounced with the number of youth entering the job market and the lack of congruent growth in the number of available jobs.

Nation-wide, 65% of Mali's 6,5 million labor force is employed in agriculture, and a mere 20% in services and industry combined, while tech-related industries account for less than 1% of overall contribution to the country's economic output. Employment components are balanced differently in urban as compared to the rural context. Agriculture (including fisheries, livestock and forestry) and services both account for around 40% of GDP, which is unsurprising considering the majority of the population resides in rural areas and depending on which ethnic groups, workers take on specific agricultural or work practices.

Although there is an increase of young people who are joining a curated elite of tech-savvy, internationally-minded group, which is funded by various organizations and incubator spaces to start businesses, such as the entrepreneurs behind Maya and Zabbaan¹. However, the majority of youth do not have access to the knowledge, financial backing and or support system needed to successfully start an enterprise that operates within the formal economy. Nevertheless, young people like older Malians operate in the informal economy often having small

¹ Both incredibly impressive entrepreneurial women behind Maya and Zabaan who are considered a prime example of successful incubation in Mali, in fact false idols who have been able to start businesses due to capital provided to them through their affluent families. More written in the prime examples sections below.

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

businesses they run themselves, which presents challenges to actualize further growth and expansion. *These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.*

Each city has a unique set of entrepreneurial activities and sectors for youth. Below are small snapshots by regional focus.

a. Bamako

Bamako, the capital city of Mali, has experienced erratic growth in both construction and in service sectors despite being considered the economic epicenter of the country which attracts and hosts economic migrants and internally displaced people (IDP) -- especially youth. Hosting many of the IDPs from the Northern region of Mali since 2012, has resulted in population growth, competition for jobs which are not yet met by market supply, increased rates of poverty and higher levels of crime and overall insecurity in the capital.

Although there is high activity of business occurring across the city in various capacities, often these transactions are operated using more traditional methods of informal negotiation and deal making, which makes market entry as a young inexperienced newcomer without connections extremely difficult. The entrepreneurship scene and the businesses that have entered this “niche” market are overall fraught with nepotism and favoritism, often highlighting the same internationally connected elite and youths rather than attracting a wider net of new, fresh youth and individuals.

Bamako is home to at least eight incubators and co-working spaces, of which only two explicitly focus on agricultural processes, while the other six are more focused on service and tech-related sectors and less on upscaling traditional agri-business value chains. Our team was struck by our findings that some of the incubators claimed the same business success stories as their own, but in reality they had not supported those specific, often well connected entrepreneurs in reaching their current level of business at all. The incubators spaces we observed had elements of a successful program but fell short in stimulating the ecosystem to be more inclusive of the general youth entrepreneurs. We often observed that powerful business associations and programs were not connected to or worked in parallel with some of these incubators. Similarly, there were very few examples of incubators associated with financial institutions or governmental programs, demonstrating that various actors work in silos rather than as an energized ecosystem that promotes an inclusive, collaborative entrepreneurial spirit.

Despite the obstacles, it was an inspiration to see some of the various youth development initiatives encourage people to expand their learning and to absorb the entrepreneurial mindset and tools of practice. Often entrepreneurial trainings provided by the government or incubator spaces that have more exposure or interconnection to INGOs and other private sector initiatives result in a greater number of success stories. The ability for young entrepreneurs to obtain loans in Bamako is extremely restricted due to the banks’ unwillingness to lend to entrepreneurs, the corruption surrounding being assessed for a loan, and finally the high interest rates make borrowing and thus ever realizing business plans difficult.

b. Ségou

Segou is composed of a range of ethnic groups coexisting semi-peacefully. The economy revolves around agriculture (cotton, rice, fonio and manioc, as well as vegetables and sugar cane), fishing and livestock value chains, which

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

provide the major jobs and economic activities in the area. Farming and production as well as sales and trade center around the weekly market in Segou which draws people in from surrounding regions.

Three major production companies have been long standing in Segou and are involved in some export activities: SUKALA, which is dedicated to sugar and alcohol production from locally grown sugar cane; CMDT² and COMATEX,³ both dedicated to cotton processing. Together the companies employed well over a thousand people but failed to grow over the years due to lack of innovation to keep costs down for their communities. As a result, Segou's business sector is stifled now that the job security the three aforementioned companies once provided no longer exists. A behavioral change in how the population, especially the youth, approach business needs is necessary, such as the motivation to be more entrepreneurial.

Although Segou serves as an export and trading hub between South Mauritania and Burkina Faso, as well as between Southern Mali (where the areas are more secure and where most of the population resides) and unstable, rural Northern Mali, most of its economic activity occurs in the internal market, limited mostly to trading inside of the local market and informal export between other villages and areas of the Segou region. The larger market is held every Monday with the support of additional vendors from as far as Mopti and Bamako. These markets have the potential of providing training, finance and support to become more organized, formal and thus profitable expanding their exporting activities to surrounding areas.

Female business owners in particular expressed that they did not believe they could access credit. Therefore, they have never attempted to do so demonstrating a lack of entrepreneurship as well as financial self-esteem and confidence. During our visit to Segou there was no presence of entrepreneurial incubation spaces, but reference was made instead to a number of job training programs (e.g. APEJ) which sometimes relied on self-employment as a solution to unemployment. Based on our observations, such programs did not focus on entrepreneurship training, especially with respect to women, but rather on improving practices and technological uptake to new farming or fishing practices. For example Segou is one of two targeted locations for the EU Trust Fund Project *d'Appui à la Filière Halieutique (PAFHa)* which focuses on enhancing aquaculture and pisciculture in Mali. Project implementation is lead by the Belgian bilateral cooperation agency **ENABEL** working in coordination with the Direction régionale de la pêche, the Centre régional de recherche agronomique de Mopti and the Office de développement de la pêche et de l'aquaculture dans le delta intérieur du Niger (ODPA-DIN). This program solely supports various entrepreneurs with technical training around fish processing as well as sales.

Although no real incubator hubs operate full-time we discovered that the Incubator TETELISO based in Bamako works in unison with the *Institute d'économie rurale* as well as the Syngenta Foundation for Sustainable Agriculture and has provided a satellite (trial) training program targeting 100-participants on rice production techniques. Again, this program did not address entrepreneurial practices but shows that there are incubators taking the first steps into this market. Catalystas recommends that the Dutch government explore ways to support and upscale Teteliso's satellite programs to incorporate extensive entrepreneurial training and practice, with a special focus on creating a women's empowerment specific agenda and/or training (see recommendations section for more details).

² CMDT is a state owned enterprise, and is remnant of Mali's more government centralized economy which it has been attempting to separate itself from for the past decade. CMDT's size and stature is much more impressive and organized than any competitive full-private firm, much like many other government-owned businesses in other sectors we observed.

³ Although according to current trends many of these businesses are no longer profitable.

c. Mopti

Mopti is the region's commercial center and major route between the Northern regional hub Séveré and the rest of the more populated parts of the country (including Segou and Bamako), as well as Mali's most important port, centering around fish and water products. In recent years, Mopti has also suffered from the growing destabilization in the North which is spilling into this region. The Group of 5 for the Sahel as well as UN Multidimensional Integrated Stabilization Mission in Mali (MINUSMA) with extended support from the Dutch government have poured human resources (although scaled back in the previous year)⁴ and money into protecting Mopti from the ethnic tensions fueled by militant Islamic movements led by the Harakat Ansar al-Dine (Islamic Movement of Mali), namely by the National Movement for the Liberation of Azawad (MNLA), which failed to manifest its independence in the Northern region of the country in 2012. Mopti acts as a corridor between the North and the South and therefore is an excellent location for developing a training-of-trainers programs which has great potential to expand to secondary cities and locations across the country.

The strategic waterway in Mopti is influential and encourages many of the business to go into fishing and agricultural production which can be packaged and transported to and sold in the capital or in other cities. Based on findings, the majority of the revenue in this value chain is dominated by men. Although women are present in the processing and the selling of products in the local market, the fishing and export activity to larger cities is often overseen by men. The fish and vegetable markets in Mopti are often run by young and old groups of women line the streets selling nearly identical products with little difference in their sales methods. Despite the fact that mostly women do the actual selling, there seems to be a gender gap and disparity in the ownership of formal businesses. Additionally, during our mission it was observed that female entrepreneurs have either inherited successful family businesses; were of foreign origin; or part of an elite class of individuals with financial backing and international education, giving them a competitive edge.

Because of the booming market there are many opportunities for young entrepreneurs to get involved in fish and agricultural production. However, they are often restricted to becoming another vendor on the street in an already saturated market of sellers. There are, however, no training centers or places for young women and men to learn skills that would give them comparative advantages to grow and improve economic mobility. Although there are a few international actors supporting job creation, training and private sector development in Mopti, none focuses on truly fostering innovation and entrepreneurship. Various programs might provide components of an entrepreneurship training program such as the Danish Embassy's "Promoting Private Sector Development III" which provides loans, equipment and training to upscale processing of production; Enabel's "Support Project for the Halieutic Subsector" (PAFHa) which specifically focuses on improving aquaculture and pisciculture techniques in Mali; the ICCO's "Program for Strengthening Agricultural Value Chains for Food Security in Mali (PRCA-SA)"; or USAID's "Feed the Future" which provides training on new technology adaptation [\[see Appendix C for a full overview of each program and an analysis of the quality of the projects\]](#).

Currently, in Mopti there are no incubator programs. TETELISO and Doni-Labs have expressed interest in expanding their entrepreneurial training programs related to agriculture and technology, but there is no sign of an actual yet.

⁴ In 2018 The Netherlands Court of Audit came to this conclusion that the Long Range Reconnaissance Patrol Task Group (LRRPTG) mission in Mali could barely prepare and keep units in readiness for deployment, resulting in a withdrawal of troops but in what is assumed an upscale in development support.

These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.

d. Gao

Once a trading hub, Gao, plagued with insecurity rising from militants and ethnic tension among tribes in the area, is no longer an economic trading post and has retracted into an internal market plagued with instability. During our mission alone two villages South of Gao near the Burkina Faso border were attacked. Militants cut the telecommunication towers down and damaged the electricity infrastructure hampering telecommunications in Gao and surrounding areas. Based on our conversations with locals, attacks such as these have become more common negatively impacting the economy and educational opportunities. Unemployment in Gao is estimated by the National Statistics Institute (2017/18 EMOP report) to be 55% for youth between the ages of 15-35 (and 67.4% for youth between the ages of 15-24). According to interviews with Mr. Alhouseyni Dairou Maiga, President of the Gao Regional Chamber of Agriculture, youth unemployment is a leading cause of banditry and crime in Gao.

Gao proved to be extremely difficult for us to navigate as the roads were in extremely poor conditions and fraught with banditry. Inaccessible and dangerous roads negatively impact business opportunities in and around Gao and decrease their visibility. Because of Gao's detachment from the rest of the country, most businesses have difficulty importing the necessary equipment for manufacturing. We observed that many INGO's have left the city due to the heightened security situation and the difficulty to get to the city itself. Our team observed that there are numerous smaller NGO's present but with very limited capacity to make an impact. Access to banks and funding are limited, but recently the government has expressed its commitment to a new infrastructure rehabilitation project.

The strongest economic sector in Gao is livestock, specifically cattle, which are transported widely by herders. This traditional means of transporting this major commodity is relatively lucrative albeit slow. Additionally, an average of 30% of the cattle do not survive the trip when going to the coastal countries of Côte d'Ivoire and Senegal. This sector is not an easy one to enter due to the high up-front costs of cattle. Participation in this sector is more of a trade passed down through years of collaboration and service. In the current context of insecurity and infrastructure challenges, Gao also has a small services industry but these opportunities are often mired in nepotism.

Job opportunities for the younger workforce are largely based on existing family connections. Starting a new business often cannot guarantee exit out of poverty as this would also require navigating an insecure business environment and extortion. There is a large disproportion between the number of qualified youth and the number of available jobs, as reported by the SNV EJOM Project, an annually renewed youth employment program organized by a consortium including APEJ, SNV, ICCO and WASTE running from 2017-2021), which received 3,339 applications (2027 men and 1312 women) for 750 available places in 2019. Mr. Abdoukadri Toure, SNV's regional coordinator for Gao, provided these numbers and were confirmed by Mr. Douga Diallo of APEJ Gao. Both believe if the EJOM project had more resources, there would be more job opportunities for youth.

These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.

2. The Government's Private Sector Development Strategy

a. Overview

After the 2012 clash in the North shook the Malian economy, the country has been attempting to rebuild its private sector to be competitive and attract international investment to boost the economy. The various initiatives were outlined in the 2013 **Plan of Sustainable Recovery of Mali** (*Plan pour la Relance Durable du Mali*) AKA (PRED) which was completed in 2014. However, there has been no formal follow-on strategy, and many of the systems put in place in coordination with the World Bank continue to run on the same trajectory without a coherent focus. One of the remaining and most pressing challenges from the 2012 conflict is the extensive damage to road infrastructure between the North and South of the country. Our team experienced extensive disruptions when traveling to the North due to poor road conditions. The lack of decent infrastructure severely limits economic activities and hinders the growth of the private sector and interconnectivity across the country. As a result, in February 2019, Prime Minister Maïga called for more support for the private sector and led the ministries through an 18.9 million Euro infrastructure rehabilitation project dedicated solely to the improvement of roads to open up trade.

Since 2012, The Ministry of Economy has implemented the **Strategic Framework for Growth and Poverty Reduction** (*Cadre Stratégique pour la Croissance et la Réduction de la Pauvreté* (CRSCR 2012-2017) and includes changes that address the urgency and depth of the current crisis. This plan brought on many programs which support private sector development and job training, particularly for youth. The international community has tried to revive the economy but efforts have been more focused on poverty alleviation rather than improving the business environment and practices. As of 2015, the Ministry of Employment, Youth and Citizenship Building (Ministère de l'Emploi, de la Jeunesse et de la Construction citoyenne) along with the Ministry of Rural Development understand the challenges of rapid population growth and reimagined the **National Program for the promotion of Youth** (*Programme National de Promotion de la Jeunesse*) and re-launched the **Programme Décennal de la Formation Professionnelle pour l'Emploi** (PRODEFPE 2012-2021) to impact a total of 60,000 youth. This program regards self-employment as a step out of unemployment. However, it does not actually provide training or services around entrepreneurship or strengthen private sector development reform with the Malian youth at the center.

During our mission to Mali in June 2019, there was the recent announcement of the The Mali Digital 2020 Act and the Malian Startup Act, trailblazed by Minister of Digital Economy, the young Arouna Modibo Toure. There is a serious push to give Mali's digital economy and business infrastructure a boost support the economic growth of the entire country. The comprehensive 23 Amendment Act regarding CSRP, is currently still under public consultation and has not yet been submitted to Parliament. If accepted the act sets forth an administrative, economic and fiscal environment favorable to young entrepreneurs. *These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.*

Under the Ministry of Industry the **Agency for the Promotion of Investments in Mali** (*Agence pour la Promotion de l'Investissement* (API)), there have been several effective reforms supporting the business environment. In recent years, they have streamlined all of their forms and processes for business registration and have made the information to be available online in what they claim to be every major city. Although these services are supposedly readily available to everyone, there is a challenge in promoting the services and making individuals aware of the benefits of registration. An obstacle in Mali's business sector is the low literacy rate, especially in secondary cities which hinders comprehension of traditional paths of information conveyance such as billboard and AD campaigns,

instead there needs to be more effort in community outreach. This challenge also transcends the potential future Mali Startup Act which would potentially benefit primarily the elite or more economically advantaged people who are not only educated but also have access to the Internet. To this end, ideally outreach would focus on reaching the disadvantaged population through technological and human-centered design initiatives such as photo and local dialect based application solutions such as Lenali for the purposes of raising awareness of government business information on regulations, taxation, worker rights, and other business and employment related topics

b. Ministries and programs

In 2004, **The National Agency for Employment** (*Agence Nationale Pour l'Emploi (ANPE)*) started a division specifically for youth called the **National Agency for Youth Employment** (*Agence Nationale Pour l'Emploi des Jeunes (APEJ)*) and is responsible for supporting youth job opportunities. In coordination with other offices they have launched many programs both with and without international support. Many of the government programs originally focused on job creation but have now switched their focus on “entrepreneurship” which actually means self-employment in the informal economy. This does not provide the individual more than their previous subsistence lifestyle. In the last year, **the Ministry of Employment, Youth and Citizenship Building's** (*Ministère de l'Emploi, de la Jeunesse et de la Construction Citoyenne*) “Program for Promotion of Youth Employment - *Programme National de Promotion de la Jeunesse (PNJP)*” and **the Institute for Rural Economy** (*Mali Institut d'Economie Rurale (IER)*) have played a key role in trying to get small shareholders to acquire more effective farming practices which would naturally improve their business. However, their programs and support do not go so far as to promote actual business planning.

Although these programs reduce poverty, they are implemented due to a lack of youth employment opportunities in the market and encourage self-employment and label it entrepreneurship. Such programs have been assessed by the National Director of the Agency for the Promotion of Youth Employment Mr. Modibo KADJOKE and findings report they are weak because of an underperforming private sector, poor implementation or lack of funding. This means that many of the programs that have been developed by the ministry for “entrepreneurship” are not effectively preparing their beneficiaries to successfully run a business which can survive beyond its first year (90% of businesses started by young entrepreneurs who were part of previous programs run by APEJ failed within their first year). Although the national business registration divisions the **Agency for Promotion of Investment** (*Agence pour la Promotion de l'Investissement (API)*) for example, does give discounted rates on taxation in coordination with the Ministry of Finance for business owners under 40. However, these discounts are not widely known and help very little as the entrepreneurs cannot even afford the registration fees.

Another problem highlighted by the ministerial branches that provide entrepreneurship or business development programs is that although the business plans may be strong, they are not formally realized due to lack of capital and limited access to investment credit and traditional banks who rarely provide loans to young entrepreneurs.

Example: the **Fonds d'Auto Renouvelable pour l'Emploi (FARE)** is a revolving fund which is run by the Agence Nationale Pour l'Emploi (ANPE). FARE provides guarantees on loans from banks that support entrepreneurs who have the necessary capital to register. One of the requirements of this loan is that the SME business must create jobs. In order to qualify for the loan guarantee the beneficiaries must go through an entrepreneurship training program hosted by ANPE, of which the quality is not considered to be very high. This program has been funded since 1993 and restructured many times. Since 2007, the program has slowly improved, but the major constraints still remain. Banks will not lend because there is not enough liquidity in the actual fund, and they do

not wish to take on the risk. Another constraint is the size of the program and its limited reach. The program has only engaged 1000 projects, and most of the projects awarded often did not include beneficiaries (young entrepreneurs) under the target of this scope of mission. Finally, this project is also plagued with corruption making access for funding and training limited to the well-connected and privileged.

c. Corporate Social Responsibility

There is a wide array of existing practices undermining the national enforcement of CSR policies. Corruption hinders the development of honest businesses. Mali has a score of 32 (highly corrupt) according to the Corruption Perception Index 2018 designed by Transparency International. Child labor reportedly still takes place in the country, mostly in rice production, gold mines, and cotton fabrics, according to a US Department of State 2018 Study. Forced labor is also reported to occur in the agricultural sector - especially rice production -, gold mines, transportation, domestic work, and the informal commercial sector according to a 2018, US Department of State Human Trafficking Report. The country is also among the 15 worst-scoring countries in relation to *women's participation in the economy and wage equality* according to the World Economic Forum Global Gender Gap Report 2018. *Freedom of association and labor rights* are systematically violated in Mali, according to the ITUC Global Rights Index in which Mali scores a 4 on a scale from 1-5, according to a 2018 US Department of State Human Trafficking Report.

The government of Mali has made steady efforts to address the practices negatively impacting CSR and ensure a legal and political framework conducive to responsible business. In 2012, Malian authorities undertook a "**National Prospective Study 2025**" (NPS) according to which the "2025 Malian society" will be responsible, innovative, and focused on harmony between economic dynamism, the quality of the environment and social equity. The framework for operationalization of the NPS is the **Strategic Framework for Growth and Poverty Reduction (CSCR)**, which aims to influence and encourage citizens and businesses to use practices that contribute to the goals of Sustainable Development Goals (SDG). Although the CSCR and NPS have commitments to tackle corruption there has been little evidence of actionable challenges to the nepotistic, pre-selective or corrupt practices in the government or in business. Corruption continued to be one of the major challenges the United States Department of State highlights as a key barrier to foreign investment in the country.

There are a number of firms in Bamako that support CSR adaptation such as the [Centre International pour le Conseil et la Formation](#) (CICT). And then there are a few major firms or organizations that mainly focus on international trade or international business that have incorporated CSR practices into their work (e.g., [Banque Nationale de Développement Agricole du Mali](#)'s (BNA) adoption of the environmental social policy (ESP); [Orange Mali](#)'s commitment to the Kunafoniw service which provides disadvantaged youth free connection to mobile data; or [B2Gold](#), a multinational mining company in Mali, who support moving villages in the way of toxic mining as well as donating matching funds to GIZ for business startups through various entrepreneurship related programs.

3. Women and Economics

There is an extensive and significant divide between women and men in Mali, both in terms of economic opportunity and the ability to receive equal education and gain qualifications and skills for decent employment. Female youth unemployment currently stands at 33% according to IMF, while many women actually work full-time on their family farms but gain no personal remittances for their labor. The remaining 67% is not employed in quality formal employment let alone startup businesses. When asked during an interview on the number of female-led startup

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

businesses in the last few years, the API did not know the statistics off-hand and failed to provide us follow-on information, symbolic of the lack of female led entrepreneurial pursuits or the government's knowledge.

While 57.3% of girls are enrolled in primary education, only 15% of them complete secondary education, which translates to a low rate of women's participation in the workforce in quality jobs in the formal economy. For uneducated and educated women alike there is a lack of training on international norms and standards to enable women to move from artisanal to industrial processes. There is a mismatch between supply and demand on the market and discriminatory practices against women entrepreneurs. The informal economy is no doubt the largest Malian employer for both men and women. Informally-employed women are predominantly found in end-of-value chain activities, such as processing of food for street sales, and actual sales (e.g. at markets or in capacity of street vendors).

Approximately half of employed men and women interviewed are paid in monetary means, in-kind payments or exchange of goods. However, women are far more likely to work without pay at all. The survey found this was the case for 27.2% of women as compared to only 1.6% of men. This suggests that a large portion of women work as unpaid agricultural laborers in their own households. Many girls (including those from Segou and other more remote places) are taken out of school to work in Bamako as a maid in arrangements wherein they stand little chance to get paid. This potential outcome motivated a grassroots organization from the Segou area to launch campaigns to stop parents from sending their daughters off to be maids. Additionally, prevailing gender norms and household dynamics may hamper women's ability to compete for work in the formal sector. For example, 90.1% of men surveyed reported that men are the providers for all family needs, and women should remain at home and take care of the children and household.

Many of the female entrepreneurs we met fell into a more "elite" or privileged group, who faced different challenges in attempting to start a business compared to most female would-be business owners whose main challenge was access to finance, which stems from lack of access to ownership over equity in their own names and banks' unwillingness to lend. Due to the patriarchal nature of inheritance and marriage, most land, possessions and equity stay in the hands of men, even in the cases where women possess equal or total ownership over land or other types of equity. Banks assess the marriage status to determine if they will lend. Being a married female entrepreneur presents a double-burden as banks seem less likely to lend to them as they do not trust that their finances are in their own hands but rather in their husbands. More often family businesses, were run by foreign women who did not have the same societal pressures on them or were part of an educated elite class who had financial backing. During our mission we met very few entrepreneurs who were from lower or middle class who were "self-made".

Interestingly, most female entrepreneurs we met were single (widowed or divorced) or married but part of an elite class which rendered them free from the traditional household roles. Many of the women we interviewed explained that the demands of their unpaid household work outweighed the demands of their businesses, and although these women presented themselves as motivated businesswomen they felt pressured to downsize or close their businesses.

These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.

4. Entrepreneurship Culture

a. Entrepreneurial norms

Informants for this scoping mission had no shortage of opinions on the state of entrepreneurship in Mali and the norms that govern the sector. According to some of the statements noted:

- *Mali is a country full of “businessmen” but not entrepreneurs. The spirit of true entrepreneurship is not a part of the cultural norms of Mali, rather wheeling-and-dealing is. True innovation is not part of the business fabric of the market and is something that must be learned.*
- *Youth are seeking this true entrepreneurial spirit and are willing and able to learn: Much eagerness is apparent. “Bring it on Holland” was the spirit.*
- *Maliens aspire at salary jobs in administration rather than to be an entrepreneur “because” that is what Malian school programs prepare them from. (Inferred: Malians in general are not ascribed any aspiration to become an entrepreneur because schools do not hold up such model as one worth training for, and certainly do not pass on the mental and technical tools to become one.*
- *Often cases of entrepreneurs that are thriving, are revealed to be second-generation entrepreneurs. They built on what their parents had already begun, or were genuinely encouraged (and financially supported) by their parents who were in (other) business themselves.*
- *One aspiring entrepreneur noted a lack of access to training, financial credit, and other services available to those outside of certain families or classes in his region. He suggested that those in charge of these programs and services manipulate the systems in order to favor people in their own families or those they have ties to.*
- *Malian youth are stuck between the transition of a government that is attempting to decentralize, and in the meantime there has become an addiction and expectation of foreign aid and support to fill these gaps, particularly when it comes to entrepreneurship and job creation (apparent in Gao). It is particularly apparent that taking self-responsibility for growth and improvement, especially in business creation is not yet a part of the ethos.*

It is clear that the entrepreneurship environment needs more knowledge and skills training as well as a fundamental shift in behaviors and attitudes towards entrepreneurship in general. Additionally, there should be more emphasis to equitable access to entrepreneurship and capital to support the growth of the economy and encourage innovation. Such changes require the collaboration among the finance sector, professional associations, the government to reach out to the rising, energetic and capable Malian youth entrepreneurs. *These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.*

b. Social status (gender segregated)

Evidence suggests that in contemporary Mali, one inherits her/his social status from family and family connections. Generally, such ties determine what a person in Mali aspires to do. A smaller group of elite women often found in

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

the capital city already have many more freedoms, connections and accessibility to start businesses and are more willing to take risks as opposed to the majority of women, especially in secondary cities who are not born into this type of autonomy. (Please see the example of Maya SARL below, who overcame the gender barriers to entrepreneurship because of their family's wealth.)

Being a woman alone is not necessarily a constraint to succeeding in business, as demonstrated by the women who inherited their families' successful businesses and dominate the Segou fish market. Successful women who take initiative and lead small businesses have seemingly thrived more in the safer regions of the country, including Bamako and Segou, versus Mopti or Gao. When discussing with various women, they report that general security concerns and safety prevent female business owners to succeed in the same way as their male counterparts. (GBV rates rise in hostile zones.) Although API failed to give our team data related to female entrepreneurship, they did provide information which shows that a large majority of registered businesses are male-owned. However, when observing the markets in the various secondary cities, presence of women is seen and felt at almost a 50/50 ratio. It can be concluded that women therefore have higher constraints to formalizing their business than men.

The more successful women we met during our mission were either widowed or divorced. They reported that for married women there are high expectations for them to fulfill family-related roles at home, so simultaneous business ownership is challenging to maintain. It can be assumed this makes business ownership less attractive to young women at large. Additionally, the mere status of being single (either by choice or because of widowhood) was thought to remove barriers to entrepreneurship which married women often face: bankers hesitate to award a married woman credit - despite her perfect business plan - because they assume the woman is not the primary decision-maker and that her husband or extended family may coerce her to use the money differently.⁵

c. Various ambitions of entrepreneurs and . Drivers of entrepreneurship

Regulated entrepreneurship is a Western concept to people in Mali, a long-standing society of traders and informal dealmakers. The idea of developing a completely unique project with high risk and little support from family connections is a new and exciting one that the bold and inspired decide to take. Many young people look to self-employment as a way out of destitution and unemployment at a time where the youth unemployment rate can climb easily towards 20%. Those who can believe that self-employment can go beyond their own personal circles are drawn to the idea of business ownership.

Another major distinction between those seeking self-employment out of necessity and the few pure entrepreneurs we met was the desire to improve product quality, to provide better services, to innovate and to scale.

d. Trends

As stated throughout this report it was clear that any successful entrepreneur came from the middle or upper socio-economic class and had connections making it possible to run a profitable business. We did not encounter any entrepreneurs who were self-made, i.e. people who created a business on their own. Entrepreneurs we interviewed reported it was very apparent that the concept of accessible and expansive entrepreneurship is a blossoming one in Mali. However, businesses in Mali still rarely go beyond the (extended) family. There are few signs that this tradition is waning, and the concepts of family and business are still very difficult to separate in the minds of the Malians. For

⁵ These insights were collected as part of three separate focus groups held during the field-mission consisting of more than 47 women in Segou and Mopti who provided their insights to the status of their entrepreneurship, jobs and economic outlook.

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

example, if a family member falls ill, this could cause the business to fall because revenue could easily be diverted to medical bills.

In addition to business savviness, there is an urgent need for technical training for young entrepreneurs to use machinery and set themselves apart from current market practice. There is a need for third party support as most collectives or businesses will not qualify for loans. During our mission, there were many narratives of motivated, intelligent groups of entrepreneurs or collectives who could not mobilize simply due to a lack of access to funding.

Example: In Segou, a collective of women farmers (Centre socio-professionnalisation des femmes et des filles du Réseau de Groupements d'épargne - crédit MJT:CESIRI Segou - Bagadidji) sought funding and support to create a transformation unit with semi-industrial machines off their families' properties/residences. The machines which wash and dry cereal grains were provided by UNIDO, the UN's industrial development branch. They were positioned on a plot of land in the outskirts of Segou that was donated by the State through the regional direction "pour la promotion de la femme" (Association of Women).

Even with the material purchased by UNIDO, the unit failed to become operational as the association could not obtain capital for their revolving credit. They could not provide substantial evidence to banks that the machines or the land belonged to them or the association. Ten years later, women in the Segou region continue processing foods at a very low-tech, artisanal way.

e. Success stories and failures

1) Much like the example of the women's collective in Segou who never manifested their desire to process cereal grains despite UNIDO's support, there is a growing trend of funding the purchase of machinery without the infrastructure support and capital necessary to sustain the business. To date, UNIDO is listed among the partners of a new government program called PROVIDEM to stimulate PSD and to promote meat exportation from Mali. The program provides industrial processing installations (sanitary-standards conform abattoirs and cold storages)⁶ in a set-up similar to the food processing unit in Segou. The stimulation programs address the technical aspects without building the capacity to run the business.

2) **False Success stories:** A similar trajectory allowed for the creation of Maya SARL, a Bamako-based sauce and marinade processing company, which sells its products at niche establishments in the capital city as well as in its "own" Epicerie de Maya, an upscale shop that sells organic agro-alimentary products from other companies. The shop also sells non-food zero waste products such as recyclable nappies, a product the shop owner markets as European. The owner, Mrs. [REDACTED], studied in Paris at la Sorbonne and various business schools abroad before returning to Bamako open Maya SARL. At the Bamako ImpactHub, she was selected to participate in their ten week training program for women (Elle Accélère). Numerous stakeholders we spoke to claim that Maya SARL is a success story of a self-made successful business woman.

⁶ Program document obtained from Mali's Ministry of Commerce.

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

In a private interview, the creator of Maya SARL said she received additional one-on-one training from a retired Dutch food processing expert. She stated he helped the company produce more “stable” sauces. As to the managerial and financial aspects of the company, she admitted to coming from a family of businesspeople in Senegal. Her husband is also a businessman. She also stated that she does not consider Maya SARL a viable company yet. Mrs. [REDACTED] owns a consulting firm whose profits are reinvested into Maya SARL. Therefore, from this view Maya SARL is not a successful business story. In the interview, Mrs. [REDACTED] expressed discomfort with the fact that her company continues to be presented as a successful model that rising entrepreneurs should emulate. She is aware of the reality that other Malians are very unlikely to succeed if they do not have the education and financial support she had. It is critical to be aware that false success stories such as these are circulated within the business community.

3) Mr [REDACTED] is a second generation oil-producer from Segou who has expanded and modernized the range of products his father began selling more than a decade ago. He is producing higher quality specialty oils by working with a cold press so as to preserve the active components in his product line. While scaling the volume of production is not in his business plan, Mr. [REDACTED] acknowledges the need to improve and bring his production facility up to date. His efforts to obtain a modest credit of 4,000,000 MAF (~ 6000 EUR) for such investments have not materialized. He does not come from a wealthy background, but he holds certificates for entrepreneurship training. He also won a “concours” for developing a fully approved business plan. Despite these qualifications, Mr. [REDACTED] could not access the financing necessary to pay for both registration and equipment to upgrade his facility effectively.

4) Even less successful of a story is the situation involving youth in the north of Mali (Kayes) who participated in a GIZ’s entrepreneurship competition. They were trained and coached to develop business plans and were even awarded a small start-up loan. However, the amount of money provided barely covered the funds necessary to create their start-up, and the training program fell short by not addressing strategies on how to obtain financing to implement their business plans. Over a year after completing their training, the participants are still seeking the start-up loans they need to put their business plan in motion. They made reference to other similar training programs experienced by their peers.

5) The government does not support small business development. For example, potentially lucrative industries like the dairy and animal feed sectors are dominated by a monopoly of holding firms (Mali Lait) which undercuts the value of the market and price gouge the sector with imported milk products from the EU. The government does little to try to break up the monopoly and prevents the growth of SMEs.

f. Role models and media influencers that influence entrepreneurship

The following is a list of key individuals we have identified as influential in the youth entrepreneurship space in Mali in their own right:

1. **Kamissa Camara** - Minister of Digital Economy and Prospective Mali. She is under 30, female, and trailblazing the local and African Diplomatic and Digital Economy circuits.
2. **Fayelle Ouana** - Co-founder of Impact Hub Bamako. She leads the women’s economic start-up programs at Impact Hub.

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

3. **Aissata Diakit ** - Founder of Zabaan Holding which is a fruit juice company operating out of Mali. She was the 2016 winner of Entrepreneurs En Afrique.
4. **Yakar  Camara** - Founding member of the youth network of the Western Sahel. She has a large influence over young Muslim women in the rural areas. She has worked with the Donilab incubator.
5. **Tasha - BEBA BEBA** - Influential social media presence in Mali. She is also an actress, radio show host of the popular Hot 96 Radio station and motivational speaker.
6. **Cheick Oumar SOUMANO** - Chairperson of Statuts de l'Organisation Patronale des Jeunes (OJEP), an organization that supports data sharing and youth empowerment in the digital sector in Mali.
7. **Safi Boly** - Minister of Private Investment Promotion, Small and Medium Size Enterprises and national entrepreneurship. She has a precarious but important position overseeing SME policy development and implementation with a special focus on youth entrepreneurship. Over the past few years she has become an influential figure among the young business community and incubator scene in Bamako.
8. **NAMADOU Djiguiba** - Manager of Platform Transformation Institute for Rural Economy (IER). She has been working with youth to learn new innovative methodologies of agricultural production and processing to increase their revenues and improve sustainability of their practices.

5. Government Policy on Entrepreneurship

a. Government Regulation Overtime

Since the early 2000's the government of Mali has been trying to decentralize the government and promote private sector development in order to strengthen the economy. As such the **Ministry of Economics and Finance** (*Minist re de l'Economie et des Finances*) works in coordination with various ministerial branches that oversee and have influence over SMEs and large firms involved in domestic and export activity. In 1993, the Ministry of Trade joined the Organisation pour l'harmonisation du droit des affaires en Afrique (OHADA) harmonizing Mali's system of corporate law with 17 other African states in the West and Central African region. Therefore, Mali, like the other OHADA states, has the same legal framework under the Uniformity Act that impact all businesses and business activities in its territories. According to the OECD's review of the pact, Mali has done an exceptional job in terms of securing foreign investment and protecting minority investors. However, it ranks among the lowest at implementing the section of the Uniformity Act's general law on Starting A business and Getting Credit, a finding we can confirm from our mission.

OHADA has helped Mali to standardize the business registration process and to increase the number of registered businesses. The central business registration division of the Ministry of Industry and Investment and Commerce (*l'Industrie, de l'Investissements et du Commerce*) created **the Agency for Promotion of Investment in Mali** (*Agence pour la Promotion des Investissements au Mali* (API) in 2005, which acts as the main point of business registration and processing for foreign and domestic companies. API has registration centers in every major city and most large towns and services as a one-stop-shop for business-related activities. The OECD's "An Impact Assessment of OHADA

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

Reforms” report that the number of centers have increased significantly year after year. However, the people in the smaller cities are not aware of the existence of the centers and their benefits.

In an effort to promote business registration among youth in Mali (anyone under the age of 40), in 2017, the Ministry of Industry and Investment announced a tax break for the first year of business. However, most of the youth we spoke to were not attracted to this incentive because of the perceived burdens of business registration.

Since 2014, the French government has taken great leaps to streamline Mali’s internal revenue services aiming to collect 20% of the national GDP of Mali in taxes. In the process, the Ministry of Finance discovered that medium-sized enterprises take advantage of the informal economy to deliberately avoid paying taxes. Therefore, the challenges for Mali in the next stage is two-fold: how to more effectively enforce business registration and tax collection in a largely informal economy while at the same time changing the attitudes and behaviors towards complying with business regulations and the idea of contributing their “fair share”. The latter challenge has been with the **Ministry of Private Investment Promotion, Small and Medium Size Enterprises and National Entrepreneurship** (*Ministère de la Promotion de l’Investissement privé, des Petites et Moyennes Entreprises et de l’Entreprenariat national*) who has been working on strategies and public events that seek to popularize SME policies and strategies at a regulatory level among rising entrepreneurs. It is therefore important to work closely with the Ministry to help promote investment in SME’s and domestic entrepreneurship in any policy or project the Dutch government aims to implement in Mali. Such collaboration would help Mali’s government gain the momentum to develop a more holistic, thriving ecosystem for entrepreneurs in Bamako and beyond.

b. Overview of corporate organizations investing in entrepreneurship

Through our research on the ground and discussing with various stakeholders we were only made aware of some specific cases of substantial corporate investment in entrepreneurship in incubator spaces such as Impact hub Bamako which is sponsored by multinational such as Motorola, Nelio and Aikio Corporation. Corporate sponsorship and partnership seems limited to programs and project with great exposure who in their own way have a payoff in marketability. A successful program which has a multitude of corporate investors is the UNWomen and Initiative de Promotion et d’Appui à l’Entreprenariat Féminin (IPAFE) which has support from Ledu Group, SAEF, TOTAL Mali, Razel Coaching Group and Orange Mobile Mali. Orange Mobile has also been identified as supporting other entrepreneurship initiatives such as being the key corporate sponsor of the 1st edition of the Entrepreneurship and SME Fair in Mali held July 20-26th 2019. It is unconfirmed but understood that most of the corporate investment is financial and not actually involved in the program itself; a key areas of improvement should the program expand.

Furthermore, GIZ has managed for some years now to gain the support of Mali’s largest gold company RAND GOLD based in Kayes, who put up the guarantee on the basis of which banks issue private loans to the SMEs that GIZ has supported or incubated through the “Creating employment opportunities for young people and returnees in the Kayes region” program.

Catalystas therefore perceives that corporate investment is largely untapped by entrepreneurial programs in the country, a key to buy in from corporation is of course the exposure of the company to the program and the positive association, thus any program looking for corporate sponsorship should have good social media presence and following prior to approaching corporate partners. It is also important for any program which the Dutch embassy support to take into consideration approaching corporate sponsors for more than just funding to be involved in the program itself to support developing a stronger network between the stakeholders insight of a healthy business and

entrepreneurial ecosystem which gives access to the potential future entrepreneurs to these important stakeholders.

c. Enterprise development groups

During this mission there was not an opportunity to meet many of the numerous business associations. Instead we were able to review an external ecosystem analysis of enterprise development groups and entrepreneurial business associations. Based on our findings, we have identified that such groups fall into two main categories: groups that are connected to entrepreneurial initiatives, such as the **Organisation Patronale des Jeunes (OJEP)** (works closely with Impact Hub and lobbies the Ministry of Digital Economy on a regular basis) which serve a niche and specific market of entrepreneurs and groups such as the **Business Network for West Africa - Mali (REAO - Mali)** who are long standing with an impressive membership but do little to no outreach to support new and young entrepreneurs either because they lack interest to grow their base, lack direction of where to start or both.

Engaged but serving a niche group of entrepreneurs	Not engaged but impressive organizational size and potential impact
<ul style="list-style-type: none"> - Entreprendre Mali - a non-profit association. It aims to create a more favorable environment for the existence and development of small and very small French companies in Mali - Association des Jeunes Dirigeants d'Entreprises du Mali - AJDEM - Diaspora Entrepreneurship - Organization Patronale des Jeunes (OJEP) - Razel - support for female leadership, internships and business development provided by UNWomen and Initiative de Promotion et d'Appui à l'Entreprenariat Féminin (IPAFE) - Conseil National du Patronat du Mali (CNPM) -- Danish-run program working through regional offices in Segou 	<ul style="list-style-type: none"> - The Business Network for West Africa - Mali (REAO - Mali) - L'Association des Sociétés Informatiques du Mali (ASIM) - ONG Association Jeunesse Action Mali - Organisation Patronale des Entrepreneurs de La Construction du Mali - Groupement transformatrices lait et boisson (Gao)

These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.

6. Scenario of how to register a business (examples)

In Mali it is difficult to persuade people to register their businesses as they do not see the benefits. Additionally, they do not want to pay high taxes that come with being registered. Due to the low level of tax collection and regulation within the country, it is a cultural norm to stay unregistered unless otherwise required. Therefore, most SME's decide to operate in the informal sector until there is an urgent need for official registration, e.g., the company needs a license for operations, sales, import or exports.

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

According to the World Bank registering a business in Mali is relatively easier than in other countries in the region (scoring a 53.50 out of 190 in 2019 on the Ease of Doing Business Scale). Business registration processes are undertaken by the *Agence pour la promotion des Investissements au Mali* (API), a recently structured agency serving as a one stop-shop for business registration and investment assistance (foreign and domestic). They have offices and counters across the country, often located near the local Chamber of Commerce.

As a startup or entrepreneur the fastest and best option is to set up a Limited Liability Company (SARL).

At least one individual must be able to pay a minimum of €388 Euros (256,000 CFA) of which 250,000 CFA goes to the notary while only 6,000 CFA covers the actual registration expenses. The registration occurs together with an official national notary on site.

Documents required:

- Identification card or passport
- Certificate of residency if foreign
- Police records of declaration of honor by the police station (no older than 2 months)
- Marriage certificate, if applicable
- Birth certificate
- Proof of investment which costs 200 CFA (0.30 Euros) to show there is a bank or private capital backing the business with a minimum of 1,000,000 CFA (€1,524 Euros)
- Documentation of formation of individual business ([available online](#))

Gender:

- According to officials, there are no gender restrictions around registering a business, and according to the World Bank data, it takes the same amount of processing time and effort for both men and women (average of 11 days total).
- The main reasons more men officially register their businesses than women are the following: access to credit, financial independence and the higher rate of illiteracy among women than men.

Tax:

- Start-ups owned by people under 40 are entitled to a lower registration tax regime (5,000 CFA/8 Euros).
- If 60% of a business's materials come from local sources they qualify for an incentive of 10-15% off all taxes.
- On average Mali has an 18% VAT tax rate which should be reported to the government by submitting a form on bi-monthly basis. However, according to interviews with the API, there are very few audits discouraging accurate financial reporting across SME's.

Timeframe: The processing time takes an average of 11 days. However, this average varies depending on the office and the time seems to have increased from the previous years according to individual entrepreneurs we met with during our mission.

Although the API's role is to help streamline business registration and encourage companies to operate in the formal sector, high capital costs and taxes and inaccessible credit continue to be the biggest barriers to official registration. (More information on access to credit is available under section 8: Entrepreneurship, Borrowing and Loans.)

7. Access to Finance for Entrepreneurs

Banks in Mali are particularly hesitant to provide credit to young entrepreneurs and rarely do if they seek to set up an agricultural project. (Banks reviewed for this report include: **Bank of Africa, Banque Atlantique Mali and Banque d'Habitat du Mali**). Even if the aspiring entrepreneur presents a perfectly valid business plan and can pledge collateral, his application for investment credit may never be processed by the bank. With a few exceptions, such as the **Eco-Bank of Mali**, an initiative of **UNWomen** and *Initiative de Promotion et d'Appui à l'Entreprenariat Féminin* (IPAFE) who operates a special lending scheme for young female entrepreneurs who graduated from their program, there are few agreements between incubation programs and loans from banks.

Maliens are discouraged to obtain bank loans, as they are extremely costly. In addition to expensive repayment schedules, there are high administrative costs. Additionally, it is known that in order to get a loan, the bank may expect “unconventional costs”, which are essentially bribes to review the application. Bank staff who can review a business plan may not be available. Even if the bank reviews an application, it may opt to decline the loan. As a matter of policy, banks may deem the time to administer a small loan not worth the time. In the case that a loan is approved, the interest rate in Mali varies between 12%-15%. It should be noted that the officers in charge of reviewing the business plans don't considering providing funding unless they receive bribes as confirmed by Mr. Modibo Kadjogue, the former Minister of Employment and Vocational Training and former National Director of the Agency for the Promotion of Youth Employment.

As in many other African countries, Mali runs savings and loans programs sometimes called “table banking” which when formalized provides funds to people who do not have access to formal bank loans because they lack collateral. An example of this mechanism is the *Caisses Villageoises d'Epargne et de Crédit Autogérées* savings network which stretches from Niger to Mali with offices in Segou. The problem with this lending mechanism is that if there are no contributions made previously, borrowing proposals will most likely not get considered for a very long time. More informal versions of table banking, which INGO's such as Oxfam, ActionAid and SNV have promoted among rural women, are referred to in Mali as “Tontinnes”. These are informal money saving arrangements, whereby each member of the group gets a “turn” to take money from the group to invest in her activities. In reality, however, most of the money is used to help needy family members. Women with a “big, acute problem in the family” can then be offered to “go first” in taking the money, while another member postpones “her turn”. Most of the Tontinnes or other informal savings groups have not proven to be viable sources of investment credit. There has been mention of other semi-formal means of fundraising through crowdfunding platforms such as GoFundMe or **Babyloan Mali**, a Mali-based crowdfunding source. Often this technology-based method of fundraising is limited and not easily accessible for entrepreneurs in secondary cities.

Microfinance has made credit more accessible to the poor who are often excluded from traditional banking services. There are microfinance institutions in Mopti and Segou such as **Agency Pour La Promotion de Investissements au Mali and Programs de MicroFinance Rurale**, which are both backed by the central government who lacks the liquidity to lend. The portion of the working population who used the services of Decentralized Financial Institutions (**Systèmes Financiers Décentralisés**) (SFD) increased from around 3% to 16% in 2007 and to 19% in 2011. Other private funds such as **Le Fonds de Garantie pour le Secteur Privé SA** have competitive interest rates and guarantees on loans who can provide rising entrepreneurs partial funding for solid projects and programs. Even if numerous microfinance agencies advertise their services along the road through secondary cities, local would-be entrepreneurs do not believe they can obtain such loans. When asked whether or not they have ever attempted to

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

apply for a microloan, the answer tended to be “no” for many reasons including the absence of a deposit guarantee system, a lack of financial resources and binding legal obligations to handle interim administrations and the closure of SFD. This is especially evident for young people who are not a part of the “elite”, and for whom borrowing at high interest rates is seen as too risky.

Mali like much of the African continent has a culture of family first, i.e. children, who are not part of the elite, do not borrow money, but rather they drop out of school or give up future aspirations to fulfill the urgent financial needs of their families. Young people typically do not borrow money from their families unless they have some guarantee that their “pipe dream of a company” will work or if a parent is involved in the business venture. Entrepreneurship is not a cultural norm in Mali. As mentioned above, negotiation and deal-making largely dictate the business environment. Therefore, Malian parents and friends must be convinced with solid plans, projections and guarantees (similar to that of the bank).

Overall the culture of borrowing at an official level is considered atypical, especially in the more distant and remote areas. The government of Mali has made significant attempts to make financial accessibility more reliable, especially for rural farmers in programs such as **ANPE’s** “Funds d’Auto Renouvelable pour l’Emploi (FARE)” a fund which has been in operation since 1993, with the purpose of providing youth-run SMEs guarantees needed to finance start-up ventures and development projects. They also issue guarantees for bidding and contracting firms in the construction and public works sectors. However, the program reaches only a small, specific pool of youth.

Lack of knowledge and self-confidence prevent potential entrepreneurs from applying for funding. Women especially demonstrate lower self-esteem with respect to borrowing potential. This is, in part, due to the fact that married women typically do not receive microloans for a company registered in her name, as the banker will assume her husband/family dictates how the money will be used as opposed to being used as an investment in her enterprise.

Since the 2012 conflict bilateral and multilateral donors have tried to stimulate the economy to promote stability. Support for private sector development, especially among youth, has been among the top priorities of multiple donors⁷ including, the **Danish Embassy** and its initiative “Promoting Private Sector Development I, II, and III”, **USAID’s** “Promoting Malian Women’s Empowerment”, **Lux Dev’s** “Formation professionnelle et insertion des jeunes” and **UN Women’s** small but impactful pilot “Promotion et d’Appui à l’Entreprenariat Féminin” (IPAFE). During this mission, Catalystas was made aware of an imminent large-scale EU fund which is meant to support SMEs beyond the usual mini-SME funds. **Catalystas recommend the Dutch government track the developments of this EU initiative to tap for potential support for any future project they decide to invest in Mali.**

Like the Dutch government, these programs have focused on widening access to finance for women business owners as a means to close the gender gap and bolster the private sector, yet these issues remain problems. One of the challenges in evaluating these programs was the lack of quality control across the various grant makers as it relates to how effectively the funds were disbursed. As explained by some beneficiaries of Rand Gold, a GIZ private corporate partner, the fund disbursement was delayed and insufficient to cover the registration fees, costs associated with launching the start-up, equipment expenses and operation costs. **Catalystas** recommends that the Dutch government connect with the Danish Embassy, who has managed various means of funds distribution through

7

the three phases of the “Promoting Private Sector Development” project. Our team concluded this program was very well run and has made significant improvements to the process by which funds are transferred to beneficiaries thus serving as a good model for the Dutch Embassy.

8. Education, Human Capital and Entrepreneurial Capacity Development

Mali has a number of incubator spaces and initiatives in the capital which support youth entrepreneurship programs. Outside of the capital, there is only one incubation center (Sankore Labs in Timbuktu) and a few satellite programs that have been launched in Segou and Mopti (see below under TETELISO).

In Bamako, young people can gain valuable business training⁸ at the **Ecole National d’Enseignement Technique et Professionnelle, Université des sciences sociales et de gestion de Bamako, ICIL Mali Business School and African Business School - Mali** which often includes a management or entrepreneurship component and often center around the development of business plans for the (micro-)enterprise. In many of the recorded cases, the design of a preliminary business plan is the basis on which applicants are selected for enrollment in a “Formation professionnelle” program. The programs, however, are run by for-profit institutions with little connection to the wider business community or the entrepreneurship ecosystem. There are a number of universities such as Ecole supérieure de commerce et de technologie, Sotuba and Institut Polytechnique Rural (IPR), which house two of the incubator spaces we have highlighted and recommended below.

It is also important to note that during our mission in Mali, we observed that many of the elite entrepreneurs had been educated abroad mostly in the French system prior to returning Mali to start businesses. This suggests that the quality of the local university business programs are not good forcing some youth to seek formal business training abroad.

Aside from formal education, there are a number of innovation and business development centers which are not considered incubators such as **The Institut Supérieur de Management & de l’Entrepreneuriat (ISM&E)** - based in Bamako. They support and coach entrepreneurs who will eventually create jobs and added value to the Malian economy. Both a support for investors as well as students, the centers act as a school and as an ecosystem that match investors to programs and projects run by local students. This specific program focuses highly on job creation. However, Catalystas cannot qualify the quality of the program. There is also a well-known free online entrepreneurship program hosted by the **Centre d’Etudes et de Formation en Informatique et Business (CEFIB)**. However, the fact that the program is online excludes secondary city residents with a lower internet penetration rate and low connectivity. The Dutch government should take notice and interest in the PACAM, a World Bank project which supports agroindustry in Mali as well as the **TAIC (Tubaniso Agribusiness and Innovation Center) and ICRISAT agricultural center** which will incubate and develop innovative companies. TAIC is expected to take over much of the work ICRISAT is currently doing under the Teteliso program, which is hosted by the Agribusiness Incubation Hub.

⁸ Without the pretense of being exhaustive, the following Bamako-based educational institutions identified in Appendix B: List of Stakeholders for Mali

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

In terms of fully fledged incubator programs there are eight spaces across Mali of which all but one are in Bamako. Each with its own specific profile, Catalytas has siphoned our focus down to four incubator spaces which we believe would be the best fit for the Orange Corners Program: ⁹

1. **TETILISO** (also known as the Mali Agribusiness Incubation Hub (MAIH)), a pioneering public-private partnership, addresses the needs of entrepreneurs and smallholder farmers through incubation services, including access to technology, equipment, skills development, business development, office space and financial resources. MAIH implements youth entrepreneurship programs with special focus on job creation. The headquarters are located at ICRISAT, Samanko in the outskirts of Bamako. Youth Business Incubation, Seed Business Incubation Units (SBIU) and Agro Processing Business Incubation are carried out by Institut Polytechnique Rural (IPR), Katibougu and IER, Sotuba, respectively. MAIH is promoted by IER, ICRISAT, Institut Polytechnique Rural (IPR), CORAF/WECARD (West and Central African Council for Agricultural Research and Development), Agri Business Incubation Network (AAIN) and UniBRAIN Forum for Agricultural Research in Africa (FARA).

TETILISO also reports staging programs away from Bamako and hosting satellite programs in Segou in cooperation with IER who is currently working on spreading more sustainable practices of fishing and fish farming in the area. The TETILISO program uses a more technical-heavy approach to early and middle stages of the production process and often does not focus on the middle and end of the value chain since it works with IER and ICRISAT. Their programs have shown to effectively train and at times financially support some of the participants' initiatives through launch.

2. **DoniLab** supports young companies and innovative startups in all stages of development, from ideation to business plan development to fundraising. To carry out its mission, the incubator is working with both international and local organizations to design programs to encourage innovation among youth and to provide the support necessary for entrepreneurship. DoniLab is involved in agriculture, ICT and health. The DoniLab-AgriHub is a collaborative initiative that aims to support young entrepreneurs in the establishment and development of their farming activities. This program offers the opportunity for agro-entrepreneurs to transform their activities to a viable, professional business. The program targets young entrepreneurs who are trying to change the entire agricultural value chain from production to processing to marketing. Their major project is AGRI-TELIMAN program which is a six-month program entering its fourth iteration focusing on expanding beyond Bamako to Mopti with satellite programs in the Sikasso area and Segou. Their selection process consists of interviews and a project pitch which is reviewed by a committee. More than 50% of the projects incubated have been successful and have obtained financing through their in-house loan program, which is funded by grants from the OIF, AFD, World Bank and Danish and Luxembourgish Development funding mechanisms. Their current budget for expansion to Mopti over the next six months is 50 million CFCA (approximately 760,500 Euros) thanks to the successful repayment scheme¹⁰ in their loan program as well as participant fees. In the recommendation section of this report a full analysis of cross-collaboration between Orange Corners and Donilabs is provided.

⁹ The other Incubator spaces we have reviewed but do not consider as ideal partners include: Createam, Yes Inc., Sankora Labs (Timbuktu), Bamako Incubateur, and DiaspoHub. These were left off this list because they did not focus enough on agri-technology or their programs were not a good fit for the value and focus of Orange Corners.

¹⁰ see DoniLab's [2018 annual report](#) for a full preview of their finance mechanisms (reform only available in French).

3. **JokkoLabs¹¹** is a private, international network of hubs, originating in Mali with branches in Sénégal, Cameroun, Bénin, Gambia, Côte d’Ivoire, Burkina Faso, France and Morocco. JokkoLabs is based in the **Ecole Supérieur de Commerce et de Technology**. Students are invited to present business plans that JokkoLabs can help incubate. Similar to the ESCT and its students, they are focused on the wider Bamako area rather than the secondary locations which Catalystas scoped. Nevertheless, some of their activities are rural-based and agribusiness-oriented because of the wider rural agro circle around Bamako. They have worked with other incubator spaces in the past to bring projects to other areas, namely Doni-labs, with outreach programs to Segou and directly with Sankoré Labs in Timbuktu.

4. **Impact Hub Bamako** offers co-working space and various coaching services for startup businesses. The founder Mr. Keita was trained at the Impact Hub in Amsterdam and is well connected to Dutch institutions and funding mechanisms (Dutch BZ Nexe Economie). The Impact Hub Bamako is supported in part by the Dutch embassy as listed on their website. Mr. Keita describes the Impact Hub “as if it were an Orange Corner”. Impact Hub Bamako is a place where any start-ups can be coached, drop by for financial advice, obtain credit, register their business, develop their business plan and network with other entrepreneurs, etc. With respect to content areas, Impact Hub-based enterprises are largely involved in IT and digital services, with the promise to look to agritech. Impact Hub has also coached female entrepreneurs, some through funding they received from UN Women for staging a 10-week “Elle Accelère” incubation process in late 2016.

9. Current Entrepreneurship Programs



Mali has put in place several structures, agencies and facilities in support of entrepreneurship. According to the concerned stakeholders, these programs are lacking in capacity which several donors seek to upscale.

Several programs such as the Danish-funded *Programme d’Appui à la Formation Professionnelle* (PAFP) and the program *Création des opportunités d’emploi pour jeunes et migrants de retour* which **GIZ** operates in the Kayes region, have been and are marketed as “in support of entrepreneurship” but are in reality programs that support

¹¹ Jakkolabs is the major organizer for the forthcoming **Global Entrepreneurship Week - Mali** (November 18-24, 2019) in Bamako, with the aim of facilitating localized development in entrepreneurship through connecting existing local businesses to entrepreneurs from a grassroots vantage point. It is recommended for RVO’s team and the embassy to contact Jakkolabs to see how they can collaborate, as there will be no “official individual only word of mouth” according to the organizers.

¹² Please note that the review of these programs was not in the scope of this mission. Therefore, Catalystas wishes to state that each of these programs was not reviewed in detail but rather provides insights and overview for the Dutch government to further explore.

RVO Scoping Mission Report on Entrepreneurship in the Sahel: Mali

self-employment, whereby program participants are selected on the basis of their business plan proposal for a (micro) enterprise. Then they are trained (briefly), advised on how to improve their business plan and eventually promised and sometimes awarded some form of credit that should allow them to create their microenterprise. As such, training-for-employment programs are difficult to delineate from programs in support of proper entrepreneurship.

Programs or activities in support of self-employment and/or microentrepreneurship are also found to be incorporated into larger programs such as the **EU Trust Fund supported program *Jeunesse et Stabilisation (PROJES)***, which is lead by **GIZ International**. Investment in infrastructure is envisaged alongside activities generating agribusiness employment. PROJES employment/entrepreneurship support activities are done in partnership with **Swiss Contact**, a private organization with a considerable track record in entrepreneurship support in Mali. Swiss Contact has also received funding from the **Danish Embassy's Programme d'Appui à la Formation Professionnelle (PAFP)**. A similar blend of humanitarian "stabilization" and private sector development activities, including self-employment through microenterprises such current project undertaken by **Mercy Corps** in Mali.

Several donors, such as the **World Bank** and the **European Union** (acting through its Trust Fund) and INGOs are seen to provide means to upscale institutions to support these employment/entrepreneurship programs. The **Agence française de développement (AFD)** is an example of such an institution. As of 2017, the AFD supports the **Malian ministère de l'Investissement et de la Promotion du secteur privé**, through a Programme d'appui au secteur privé (PSAP)¹³. The program has absorbed almost 6 million Euros in efforts to strengthen and optimize the ministry so that it can ultimately support entrepreneurship and SMEs in Mali.

Donors also set up their own programs, that may or may not incorporate the government structures such as the **Malian state Agence pour la promotion de l'emploi des jeunes (APEJ)** who is a member of the coalition undertaking the European Union Trust Fund supported program '*Développement de la chaîne de valeur et emploi des jeunes*' (EJOM). The implementation of EJOM is lead by **SNV** and is performed in further partnership with **ICCO** and **WASTE**, making APEJ but one of more actors, rather than a focal point or lead implementation agency. The benefit of working with APEJ is that it has a national presence. It is also important to note that due to inefficiencies and varying levels of corruption, some donors have experienced that having APEJ involved has led to misallocation of funding which was supposed to be earmarked for actual program. The benefits of having such a every present division of the government such as APEJ involved in some cases, outweigh the risks of financial loss due to the national implementing bodies widespread presence especially in the North of the country (example: SNV's reliance on APEJ almost independently implement their EJOM project in Gao).

Examples of a shift towards working directly with government entities come from the **Danish Embassy's** enterprise support program which has currently entered its third cycle. In the first cycle, the program was operated in partnership with **Malien Conseils régionaux** to select and coach candidates. Evaluations showed that this partnership was not transparent, and thus during the second cycle of the program they sought out a partnership

¹³ *Programme d'appui au secteur privé (PASP)* du Mali which operates mostly to support reforming governmental structures to be more effective in supporting and regulating SMEs to promote private sector development and boost internal revenues from tax collection. The program has done an extensive job of improving the Ministry of Finances API and Internal Revenue services with particular focus for service delivery to Bamako and Segou. The program, although listing having direct beneficiaries of who are entrepreneurs was not mentioned by any stakeholders met with. Due to time constraints there was no meeting with AfD to find out more about the programmatic incubation parts of the program.

with the **Malien Conseil National du Patronat de Mali (CNPM)**. As the Danish discovered over the course of four years, the CNPM was more focused on lobbying and policy making. Their end-of-cycle evaluation could not recommend extending that partnership into its current, third cycle. The Danish program is regarded highly by peers and was given the chance to reinvent itself. It is also known for allowing investing Danish ODA directly to private actors in Mali.

Donors working in this field are seen to differ in their preferences for employment and/or entrepreneurship programs through Malian state actors. Swiss and German donors are referred to as the least likely to seek partnerships with the Malian state. The Belgian and Luxembourg cooperation agencies, while well aware of the risk obtaining funding in less-than-transparent ways, still opt to work with and through Malian state structures, so as to 'try and strengthen what little is left of the State'. **LuxDev** presents the example of bilateral cooperation in rural areas that is referred to by its peers as more serious, longer-term support of rural, agriculture-specific job creation and entrepreneurship support.

As to the support targeting women entrepreneurs, Mali's own institutions do not appear to provide specific facilities, notwithstanding the existence of a ministry for support of women. The space of support to female entrepreneurs is rather filled by a short-term World Bank funded incubation program *Elle Acclère* hosted by the Impact Hub Bamako and by the *Initiative de Promotion et d'Appui à l'Entreprenariat Féminin (IPAFE)*, a UN Women-run effort (**UNIFEMME**), and implemented by a number of umbrella local organizations. The drawback of these initiatives and short training programmes is that they are not tied into government policies and structures even if that may actually be beneficial to these programs).

10. Recommendations for Actions to Support Entrepreneurship

These sections have been removed due to confidentiality. Requests for more detailed information can be sent to io@rvo.nl.

List of Acronyms

African Development Bank	(AfdB)
Africa, the Caribbean, and the Pacific	(ACP)
African Continental Free Trade Area Agreement	(AfCFTA)
African Organization for the Harmonization of Business Law	(OHADA)
African Union's New Partnership for Africa's Development	(NEPAD)
Agence de Promotion de l'Emploi des Jeunes	(APEJ)
Agence Nationale Pour l'Emploi	(ANPE)
Agency for the Promotion of Investments in Mali	(API-MALI)
Agriculture Orientation Law	(LOA)
Appui à la Création d'Entreprise par les Jeunes	(FACEJ)
Association pour le programme intégré de développement	(APIDEV)
Belgian Development Agency	(ENABEL)
Central Intelligence Agency	(CIA)
Centre de socio-professionnalisation des femmes et des filles du Réseau de Groupements d'épargne - crédit MJT:	(CESIRI)
Centre National de Recherche Agronomique	(CNRA)
Centre Regionale de Recherche Agronomique	(CRRA)
Comprehensive Africa Agriculture Development Program	(CAADP)
Conseil National des Jeunes de Mali	(CNJM)
Department for Stabilisation and Humanitarian Aid	(DSH)
Deutsche Gesellschaft für Internationale Zusammenarbeit	(GIZ)
Développement de la chaîne de valeur et emploi des jeunes	(EJOM)
Dutch Dairy Association	(NZO)
Ecole secondaire agro-pastorale	(ECAP)
Ecole supérieure d'agriculture et d'élevage	(AGRI-SUP)
Economic Community of West African States	(ECOWAS)
Economic Partnership Agreement	(EPA)
Espace d'Orientation des Jeunes	(EOJ)
European Union	(EU)
European Union Capacity Building Mission in Mali	(EUCAP)
Fond d'Appui à la Formation Professionnelle et l'Apprentissage	(FAFPA)
Fonds Auto-Renouvelable pour l'Emploi	(FARE)
Food and Agriculture Organization of the United Nations	(FAO)
Improvised Explosive Device	(IED)
Institute of Rural Economy	(IER)
Internally Displaced Person	(IDP)
International Center for Development Oriented Research in Agriculture	(ICRA)
International Crops Research Institute for the Semi-Arid Tropics	(ICRISAT)
International Fertiliser Development Center	(IFDC)
International Labor Organization	(ILO)
International Livestock Research Institute	(ILRI)
International Monetary Fund	(IMF)
International Organization for Migration	(IOM)
Luxembourg Development Agency	(Lux Dev)
Ministry of Foreign Affairs	(MFA)
Movement for Oneness and Jihad in West Africa	(MOJWA/MUJAO)
National Agriculture Investment Plan	(NAIP)
National Food Security Strategy	(SNSA)
National Movement for the Liberation of Azawad	(MNLA)

Netherlands Development Organisation	(SNV)
Non-Governmental Organization	(NGO)
Observation of Economic Complexity Group	(OEC)
Observatoire National de l'Emploi et de la Formation	(ONEF)
Office de développement de la pêche et de l'aquaculture dans le delta intérieur du Niger	(ODPA-DIN)
Programme de renforcement des chaînes de valeur agricoles pour la sécurité alimentaire au Mali	(PRCA-SA)
Programme Décennal de la Formation Professionnelle pour l'Emplois	(PRODEFPE)
Programme Jeunesse et Stabilisation	(PROJES)
Projet d'Appui à la Filière Halieutique	(PAFHa)
Projet de développement des Compétences et Emploi des Jeunes	(PROCEJ)
Public-Private Partnership	(PPP)
Rijksdienst voor Ondernemend Nederland // Netherlands Enterprise Agency	(RVO)
Sexual and Gender-Based Violence	(SGBV)
Strategic Framework for Economic Recovery and Sustainable Development in Mali 2016-2018	(CREDD)
Sustainable Development Goal	(SDG)
Sustainable Economic Development Department	(DDE)
Sustainable Technology Adaptation for Mali's Pastoralists	(STAMP+)
Technical and Vocational Education and Training	(TVET)
Trade and Investment Framework Agreement	(TIFA)
United Nations Children's Fund	(UNICEF)
United Nations Multidimensional Integrated Stabilization Mission in Mali	(MINUSMA)
West African Economic and Monetary Union	(WEAMU)
West African Franc	(CFA)
World Food Programme	(WFP)

Appendix B: List of Stakeholders for Mali

City	Name of the Structure	Website
POLICY - Government		
Bamako	Ministère de l'Economie et des Finances	www.finances.gouv.ml
Bamako	Ministère de l'Agriculture	https://ma.gouv.ml
Bamako	Ministère de l'Elevage et de la Pêche	http://www.maep.gov.mg
Bamako	Ministère de l'Industrie et du Commerce	http://www.miic.gouv.ml
Bamako	Ministère de la Promotion des Investissements et du Secteur Privé,	http://www.investmali.gouv.ml
Bamako	Ministère des Affaires étrangères et de la Coopération internationale :	
Bamako	Ministère de l'Administration territoriale et la Décentralisation	www.matcl.gouv.ml
Bamako	Ministère de la Promotion de la Femme, de l'Enfant et de la Famille	http://mpfef.gouv.ml
Bamako	Ministère de la Jeunesse et des Sports	
Bamako	Ministère de l'Education Nationale	http://www.education.gouv.ml
Bamako	Ministère de Innovation et de la Recherche scientifique	
Bamako	Ministère de l'Économie Numérique, et de la Communication	www.mcnt.gov.ml
Bamako	Ministère de l'Emploi et de la Formation Professionnelle et de l'artisanat (MEFPA)	http://www.mefp.gov.ml
Bamako	Agence de Promotion de l'Emploi des Jeunes (APEJ)	
Bamako	Agence Nationale Pour l'Emploi (ANPE)	
Bamako	Direction National de l'Enseignement Technique et Professionnelle	
Bamako	Direction Nationale de la Formation et de l'Apprentissage (resorts under MEFPA)	
Bamako	Observatoire National de l'Emploi et de la Formation (ONEF)	
Bamako	Agence d'Aménagement des Terres et de Fourniture de l' eau d' Irrigation (ATI)	
Bamako + national	Agence pour la Promotion des Investissements au Mali	http://www.apimali.gov.ml
Bamako	Conseil National du Patronat du Mali (CNPM)	
Bamako	Coordination Nationale des Organisations Paysannes (CNOP)	http://www.cnop-mali.org
Bamako	Federation nationale des jeunes ruraux (FENAJER)	FENAJER hosted on site of CNOP http://www.cnop-mali.org/index.php/8-federations-membres/7-fenajer
Bamako	Fédération Nationale des Femmes Rurales (FENAFER)	FENAJER hosted on site of CNOP http://www.cnop-mali.org/index.php/8-federations-membres/16-fenafer
Ségou	Coordination Régionale Agence de Promotion de l'Emploi des Jeunes (APEJ)	
Ségou	Agence Nationale Pour l'Emploi (ANPE) direction régionale	
Ségou	Direction Régionale pour la Promotion de la Femme, de l'Enfant et de la Famille	
Ségou	Office du Niger, Agence Lacs Faguibine et Offices Riz	
Ségou	Direction régionale commerce et competition	

Segou	Direction nationale de l'agriculture - Service Semencier National - Projet d'appui à la filière semencière	
Mopti	Office de développement de la pêche et de l'aquaculture dans le delta intérieur du Niger ODPD-DIN	
Mopti	Direction régionale de la pêche (Ministère de l'Elevage et de la Pêche)	
Mopti	Direction régionale de la production et l'industrie agricole et coordination régionale du projet PRPAS (Ministère de l'Elevage et de la Pêche)	
Mopti	Office du Niger, Agence Lacs Faguibine et Offices Riz	
Mopti	Coordination Régionale de l'Agence de Promotion de l'Emploi des Jeunes (APEJ)	
Gao	Direction régionale de l'Agriculture	
Gao	Coordination régionale de l'Agence de Promotion de l'Emploi des Jeunes (APEJ)	
Gao	Conseil Régional des jeunes ruraux de Gao	

SUPPORT STRUCTURES

Incubators		
Bamako	Impact Hub	https://the-hub.company/en/
Bamako	Bamako Incubateur	http://bamako-incubateur.com/
Bamako	Yes Inc	https://yeswebmali.doodlekit.com/
Bamako (Samanko)	TETELISO, also referred to as Mali Agribusiness Incubation Hub (MAIH), presently "L'incubateur TETELISO de l'IER	https://www.facebook.com/Mali-Agri-business-Incubation-Hub-962553407146888/
Bamako	Createam	https://entrepreneurclub.orange.com/fr/createam.html
Bamako	Tubanismo TAIC	
Bamako	DiaspoHub	http://www.diaspohub.com
Bamako	Jokkolabs - Social Change Hub	https://www.jokkolabs.net/bamako
Bamako	Donilab - Incubator, Fablab	https://www.donilab.net/en/home_/
Bamako	Bamako Incubator	
Timbuktu	SankoréLabs	http://sankorelabs.org
Gao	EJOM Space	douga Diallo

Bilateral Cooperation Agencies

Bamako	Netherlands Development Organisation, Coopération néerlandaise de développement (SNV)	
Ségou	SNV	
Mopti	SNV	
Gao	SNV	
Bamako	Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ)	www.giz.de ; www.giz.de/en/worldwide/44005.html
Bamako	USAID	https://www.usaid.gov/mali
Bamako	Department to Finance International Development (DFID)	
Bamako	Agence Française de Développement AFD	
Bamako	Belgian Development Cooperation Agency (ENABEL)	https://www.enabel.be/content/enabel-mali
Bamako	Agence Luxembourgeoise pour la Coopération au Développement (LuxDev)	www.luxdev.lu
Ségou	Lux Dev	
Bamako	Coopération Suisse / Direction du Développement et de la Coopération	https://www.eda.admin.ch/deza/fr/home/pays/mali.html

(I)NGOs		
Bamako	Association pour le programme intégré de développement (APIDEV)	
Bamako	Plan International	www.plan-international.org
Bamako	Oxfam Mali	
Bamako	Mercycorps	https://www.mercycorps.org/countries/mali
nation-wide	World Food Program	
nation-wide	UNICEF	https://www.unicef.org/mali/en/our-partners
Bamako	FAO-Mali	http://www.fao.org/countryprofiles/index/en/?iso3=MLI
Bamako	SOS Sahel	
Bamako	Afrique Verte	www.afriqueverte.org
Bamako	ICCO Cooperation	https://www.icco-cooperation.org/en/countries/mali
	Woord en Daad	https://www.woordendaad.nl/landen/mali/
Bamako	Vétérinaires sans frontières (VSF)	
(mainly) Timbuktu	Iles de Paix, SOS Faim	https://www.ilesdepaix.org/le-mali/
Bamako, Ségou, Mopti	Swiss Contact	www.swisscontact.org
Ségou	Action Citoyenne	

Donors (particularly relevant for supporting education, formation professionnelle, entrepreneurs)		
Bamako	European Union	
Bamako	European Union	
Bamako	International Development Agency / World Bank Group	https://www.banquemonnaie.org/fr/country/mali
Bamako	US Embassy	
Bamako	Ambassade du Royaume des Pays Bas (EKN)	
Bamako	Embassy of the Kingdom of Denmark	
Bamako	UNWOMEN	
Bamako	UN WOMEN	
Bamako	Embassy of the Kingdom of Belgium	

Networks of entrepreneurs / organizations made / Business promoters		
Bamako	AGRIPROFOCUS	www.agriprofocus.com/ma
Bamako	Chambre de commerce et de l'industrie	https://www.cci.ml
Bamako	Assemblée Permanente des Chambres d'Agriculture (APCAM)	https://www.apcam.org
Bamako	Assemblée Permanente des Chambres de Métiers (APCMM)	http://www.tourisme.gouv.ml/?q=APCMM
Bamako	Chambre des Mines du Mali (CMM)	https://www.goafricaonline.com/ml/157627-cmm-chambre-des-mines-du-mali-bamako-mali
Bamako	Union Nationale des Travailleurs du Mali	https://www.ituc-africa.org/Union-Nationale-des-Travailleurs,201.html
Bamako	Confederation Syndicale des Travailleurs du Mali (CSTM)	http://www.ituc-africa.org/Confederation-Syndicale-des,200.html?lang=fr
Bamako	Association des Organisations Professionnelles Paysannes	https://www.upadi-agri.org/association-des-organisations-professionnelles-paysannes-aopp/
Bamako	Conseil Malien des Transporteurs Routiers	https://tradeportal.ml/Contacts/21?l=fr
Bamako	Conseil Maliens des Chargeurs	
Bamako	Centre d'Etudes et de Formation en Informatique et Business (CEFIB)	http://www.cefib.com/

Bamako	Fédération Nationale de la Filière Bétail et Viande (FEBEVIM)	hosted on site of CNOP http://www.cnop-mali.org/index.php/8-federations-membres/11-febevim
Bamako	Jeune Chambre économique internationale (JCI)	https://jci.cc/about
Bamako	Union des Cooperatives des Transformateurs et Distributeurs du lait (COOP CA)	
Ségou, Mopti, Gao	Conseils régionaux	
Ségou	A.R.G. Ségou, Antenne Régionale du Guichet Unique pour la Création d'Entreprises	www.apimali.gov.ml
Ségou	Conseil National du Patronat du Mali (CNPM)	
Ségou	Chambre de commerce et de l'industrie - direction régionale	https://www.cci.ml
Ségou	Union des femmes transformatrices du secteur agro-alimentaire	
Ségou	Centre de transformation et de commercialisation des produits agroalimentaires de Ségou	
Ségou	CESIRI Ségou - Bagadidji	
Ségou	Coopérative de Diakobougou	
Ségou	Association productrices karité	
Ségou	Association pêcheurs/transformateurs de pêche de Kewa	
Mopti (Socoura)	Coopérative Benkadis Socoura	
Mopti	Société coopérative des producteurs de lait de la commune de Socoura KAWRAL	
Mopti (Sévaré)	Coopérative transformateurs & revendeurs de lait	
Gao	Chambre Régionale de l'Agriculture	
Gao	Groupement (GIE) Faouma	
Gao	Groupement transformatrices lait et boisson	
Gao	Association Gaka Chiney	

Vocation Educational Training Programs (TVET)/ Job Training Programs		
Bamako	PROCEJ	http://procej-cpa.org/procej/
Bamako	ADOFO	adafo.ml@adafo-sdb.org
Mopti (Sévaré)	Centre de Formation agro-sylvo pastorale et aquacole (CFASPAM)	http://agroforma.org
Ségou	Espace Orientation Jeunesse	
Ségou	Ecole secondaire agro-pastorale (ESAP)	http://esap-mali.org
Ségou	Centre d'études et de formation des entreprises (CEFE)	http://agroforma.org/centres/cefe-niono/
Ségou	Centre de socio-professionnalisation des femmes et des filles	
Gao	Centre Sahel Quina Nafa	

Mentors, trainers and experts (relevant to agribusiness)		
Bamako	Kees-Jan Van Til	www.tripletrade.org
Bamako	Sylvain Dardel	www.icra-edu.org
Bamako, Kayes	Mafa Business & Consulting (MBC)	
Gao	Mr. Abdoulaye Balobo Dicko	

Business Associations		
Bamako	Entreprendre Mali	http://www.entreprendre-mali.com/a-propos/

Bamako	The Business Network for West Africa - Mali (REAO - Mali)	http://www.reaomali.org/
Bamako	Association des Jeunes Dirigeants d'Entreprises du Mali	https://www.facebook.com/Association-des-Jeunes-Dirigeants-d'Entreprises-du-Mali-AJDEM-1668875076677131/
Bamako	L'Association des Sociétés Informatiques du Mali (ASIM)	http://general-computech.com/lassociation-des-societes-informatiques-du-mali-asim/
Bamako	Ong Association Jeunesse Action Mali	
Bamako	Organisation Patronale des Entrepreneurs de La Construction du Mali	
Bamako	Organization Patronale des Jeunes (OJEP)	
Bamako	Diaspora Entrepreneurship	

MARKETS

Private companies in food processing sector

Bamako	TripleTrade	www.tripletrade.org
Bamako	Malilait	
Bamako	BUNAFAMA	http://nextbko.com/dev/gami/bunafama-2/
Bamako	Maya SARL	https://fr-fr.facebook.com/marinadesmaya/?ref=page_internal
Bamako	Mamali Moringa	
Bamako	Zabbaan	https://zabbaan.com
Bamako	FASO KABA	www.fasokaba.com
Bamako (Hamdallaye)	Boye Agro Industrie SARL	
Ségou	Unite de Production de Beurre de Karité (UPROBEK)	
Ségou	Teriya Bugu	
Ségou	Miel Pur de Baobab	
Mopti (Sévaré)	Fifi LAit	
Mopti, Gao	MASARAKA	

Markets, selling points for processed agrofood

Bamako	Bio Marché	http://aebmali.org/?p=1351
Bamako	L'épicerie de Maya	
Ségou	Marche hebdomadaire	
Bamako	Total Mali (HQ)	https://www.totalmali.com/
Bamako	Razel Mali	http://www.razel-bec.com/en/
Bamako	Sael-Emploi	https://saer-emploi.business.site/?utm_source=gmb&utm_medium=referral
Bamako	Radio Kledu	https://www.facebook.com/pg/KleduCom/about/?ref=page_internal
Bamako	Orange Mali	https://www.orangemali.com/

FINANCE

National	Programme de Micro finance Rurale	
National	Banque de Développement du Mali (BDM)	
National	Banque Malienne de Solidarité (BMS)	www.bms-sa.ml
National	Banque Nationale de Développement Agricole	https://www.bnda-mali.com
National	Banque Internationale pour le Mali	http://www.bim.com.ml
(Inter)national, Ségou	Bank of Africa	
National	Banque Atlantique Mali	https://www.banqueatlantique.net/mli/

National	Ecobank	
Bamako + national	MyAgro	www.myagro.org
Bamako	Banque de l'Habitat du Mali	http://www.bdecash.com/partenaire/0ml/BHM
Bamako	Babyloan Mali	https://ruralsolutionsportal.org/en/-/participatory-financing-initiative-to-fund-young-mirco-entrepreneurs-in-rural-mali
Bamako	Le Fonds de Garantie pour le Secteur Privé SA	
Ségou (but part of national network)	Caisses Villageoises d'Épargne et de Crédit Autogérées en Zone Office du Niger / Ségou	
National	microcredit agencies	
National (especially rural)	Cercles, "tontines"	

KNOWLEDGE INSTITUTES

Bamako	International Crops Research Institute for the Semi-Arid Tropics (ICRISAT)	https://www.icrisat.org/tag/mali/
Bamako	International Livestock Research Institute (ILRI)	www.ilri.org
Bamako	International Fertiliser Development Center	2scale, rather than host institute's url: www.2scale.org
NL	International Center for Development Oriented Research in Agriculture (ICRA)	
Bamako, national	Institut d'économie rurale (IER)	www.ier.ml
Bamako, national	Centre National de Recherche Agronomique (CNRA)	http://www.cnra-mali.org
Koulikourou (Katibougou)	Institution Polytechnique rural de formation et de recherche appliqué	http://www.ipr-ifra.org
Bamako	Université des sciences juridiques et politiques de Bamako	http://www.usjpb.edu.ml
Bamako	Université des sciences, des techniques et des technologies de Bamako	http://www.usttb.edu.ml
Bamako	ILCI MALI- Business School	
Bamako	African Business School- Mali	https://www.facebook.com/AfricanBusinessSchool/
Bamako	Université des sciences sociale et de gestion de Bamako	http://www.ussgb.ml
Bamako	Ecole National d'Enseignement Technique et Professionnelle	www.enetp.edu.ml
Bamako	Ecole Supérieure de Commerce et de Technologie	www.esct.ml
Bamako	Faculty of Science and Technology	www.fst-usttb-edu.ml
Ségou	Ecole supérieure d'agriculture et d'élevage (AGRI-SUP)	
Mopti	Centre régional de recherche agronomique de Mopti - abritant le programme ressources halieutiques	

Appendix F: Bibliography of Catalystas Consulting Resources and interviews used to draft RVOs Country Scoping Reports for both Youth Entrepreneurship and Youth Job creation in the Sahel (Mali)

Bibliographic of Catalystas Mission Report for RVO's Job Creation in Mali

1. 2SCALE. *Scoping Report Mali*. May 2019.(pp. 1-45, Rep. No. 1). (n.d.). SNV.
2. Abroulaye. S. (2019, June 10). Interview with Antenne de Planification et de développement des salésiens d I/AFO ADOFO. [In-person Interview Bamako, Mali]
3. *Africa: Mali | Ecoregions | WWF*. (2019). *World Wildlife Fund*. Retrieved 7 August 2019, from <https://www.worldwildlife.org/ecoregions/at0903>
4. African Development Banking Group (AfDB). *Mali Economic Outlook - Source African Economic Outlook (AEO) 2019*. <https://tinyurl.com/yxqs6npp>
5. *Agence pour la Promotion de l'Emploi des Jeunes Présentation de l'APEJ*[Pamphlet]. (n.d.). Bamako: l'APEJ.
6. Amaga, Kido and Coulibaly (2019, June 21) Interview with Chief of Programs Haliétique and agroeconomic at the Centre régional de recherche agronomique de Mopti. [In-person Interview Mopti, Mali].
7. Azouz, Z. (2019, June 14. AWT Consultants Interview. [In-person Interview Bamako, Mali]
8. Baldrige, Gary. (2019, June 26) Interview with Country Director of Plan International Mali. [In-person Interview Bamako, Mali]
9. Bertrand Effantin, M, Bathily, M. (2019 June 11) Interview with Mercy Corps Directeur intérimaire Pays and Directeur des Programmes Humanitaires. [In-person Interview Bamako, Mali]
10. Agency for Investment Promotion (API-MALI). (n.d.). *Reformes du Gouvernement: Agence Pour la promotion des Investissements au Mali*. www.apimali.gov.ml/ReformesDuGouvernement
11. BBC World News. *Mali attack: More than 130 Fulani villagers killed*. (2019, March 24). <https://www.bbc.com/news/world-africa-47680836>
12. BBC World News. *Mali village attack death toll revised down to 35*. (2019, June 12). www.bbc.com/news/world-africa-48613883
13. Cisse, B. (2019, May 15) Interview with Gouvernement de Mali -Liste du gouvernement du Premier ministre officia. [telephone interview]
14. Cisse, M. (2019, June 20) Interview with regional management extended program STAMP+ (SNV). [In-person interview, Segou, Mopti].
15. Cisse, T. (2019, June 18) Interview with president of the Women's Union of transformation of agro production. [In-person Interview Segou, Mali].
16. CNDC 11.11.11 "Au Nord-Mali, le succès d'un projet d'agro-écologie est une source d'espoir". (June 2017).
17. Cornell University, INSEAD, and WIPO (2019); *The Global Innovation Index 2019: Creating Healthy Lives—The Future of Medical Innovation*, Ithaca, Fontainebleau, and Geneva.
18. Coulibaly, F. (2019, June 22) Interview with founder of Fifi Lait milk production company. [In-person Interview Segou, Mali].
19. Daoure, A. (2019, June 28) Interview with President of the ASPROFER (association professionnelle des femmes rurales) Mme Maïga and an Conseillé technique et animateur, as well as the Gao Chambre Régionale d'Agriculture. [in-person interview Gao, Mali].
20. Diallo, A. (2019, June 25) Interview with Partnership Strategy at the Agence pour la promotion des Investissements au Mali (API). [in-person interview Bamako, Mali].
21. Coulibaly. K. Kita, M. Diabata D. Amaga D. Kodio, A., Coulibaly S. Berthe, B. (June 21st 2019) Interview with head and agro-economy focuses points for the Rural Economic Institute's focal branch in Mopti. [In-person interview Segou, Mali].
22. Doumbia. T. (2019, June 17). interview with Espace orientation Jeunesse Program Coordinator (APEJ+SwissContact. [In-person interview, Bamako, Mali]
23. Dutch Ministry for Foreign Affairs. *Mali*. www.dutchdevelopmentresults.nl/countries/mali#food
24. Dabo. A. + 11 staff members. (2019, June 14). Interview with Agence pour la Promotion de la Jeunesse (APEJ). [In-person interview Segou, Mali].

25. Diabate, B. and Bengaly, A (2019, June 18). Interview with Centre socio-professionnalisation des femmes et des filles du Réseau de Groupements d'épargne - crédit MJT:CESIRI Ségou - Bagadidji. [In-person Interview Segou Mali].
26. Delers, P. (2019 June 25) Interview the EU Delegations Head of Programs for Fonds Fiduciaire d'Urgence section économie et gouvernance. [In-person interview, Bamako, Mali]
27. European Commission. *International aviation: UEMOA (West African Economic and Monetary Union) (July 2019)* <https://tinyurl.com/y4oyggm6> .
28. Elskam, F. (2019, June 28) interview with head of Cooperative program in Mali at Lux Dev. [In-person interview Bamako, Mali].
29. Fall. A. (2019, June 13) Interview with International Livestock Research Institute (ILRI which hosts the campus of the International Crop Research Institute for Semi-Arid Tropics (ICRISAT)- discussing with Manager of Feed the Future Programs Abdou Fall head of livestock technology scaling program. [Personal interview].
30. Fatouma, G. (2019, June 28) Interview with Founder and owner of Gie Faouma Aiga Onion processing firm. [In-person interview Bamako, Mali].
31. The Global Economy.com. *Mali Employment in Agriculture sourced from the World Bank*. (May 2019).
32. Geling, Alinta. Food & Business Knowledge Platform – INCLUDE – AgriProFocus Youth inclusiveness in agricultural transformation – The case of Mali. Retrieved from https://includeplatform.net/wp-content/uploads/2016/12/161130_youth-inclusiveness-agri_mali.pdf
33. Haidara, A (2019, June 18) Interview with Regional Director of the Promotion de la Femme, de l'Enfant et de la Famille de Ségou (DRPFEEF). [In-person Interview Segou, Mali].
34. Hassane, M. (June 27 2019) Interview with director of Council Region de Jeunes Ruraux- CRJR- GAO" [In-person interview, Gao, Mali].
35. Kadjoke, M. (2019, June 10). Interview with ANPE-APIDEV Representatives [Personal interview].
36. Kodio, J. (2019, June 17) Interview with Regional Coordinator for Agence pour l'Emploi des Jeunes (APEJ) - Coordination régionale de Ségou. [In-person Interview, Segou, Mali].
37. Kone, G. (2019, June 20) Interview with President of Université Privée AGRISUP-SEGOU école supérieure d'agriculture et D' Elevage. [In-person interview in Bamako, Mali].
38. ICCO. *Agriculture in Mali Needs Professionalizaing*. (September 15, 2017). <https://tinyurl.com/y3t98kij>
39. International Crisis Group (ICG) *Speaking with the "Bad Guys": Toward Dialogue with Central Mali's Jihadists*»(p. 42, Issue brief No. 276). African Report. doi:May 2019
40. Kadjoke, M. (2019, June 10). Interview with ANPE-APIDEV Representatives [Personal interview].
41. La Come, K (2019 June 12) Interview with Catherine Le Come from SNV specialist on Global Livestock. [Personal interview].
42. Landoure, M. (2019, June 10). Interview Meeting with EKN Embassy of the Netherlands in Bamako [Personal interview].
43. Louali, S. (2019, June 25) Interview with Coordinator for the youth employment opportunities project at SNV. [In-person interview, Bamako].
- Magninta, H. (2019, June 21) Interview with former employee and former beneficiary of SOS Sahel International. [In-person interview Mopti, Mali]
44. Maiga, M. (2019, June 16) Interview with Guide (registered member of the Malian guide association on Entrepreneurship in Segou. [In-person interview, Segou, Mali].
45. Maiga, A.S. (2019, June 28) Interview with Ministère de l'Industrie et du Commerce, Chargé des questions juridiques et institutionnelles + présentement-assistant administratif et financier -> responsable for pushing Programme de Développement à l'Exportation de Viande de Mali (PROVIDEM). [In-person interview, Bamako]
46. *Mali - AGRA*. (2019). AGRA. Retrieved 8 August 2019, from <https://agra.org/where-we-work/mali/>
47. *Mali company registration*. (2019). *Healyconsultants.com*. Retrieved 8 August 2019, from <https://www.healyconsultants.com/mali-company-registration/>
48. *Mali Economy: Population, GDP, Inflation, Business, Trade, FDI, Corruption*. (2019). *Heritage.org*. Retrieved 8 August 2019, from <https://www.heritage.org/index/country/mali>
49. *MALI | izf.net*. (2019). *izf.net*. Retrieved 8 August 2019, from <http://www.izf.net/pages-factor-production/mali?language=en>
50. *Mali*. (2019). *Mindat.org*. Retrieved 8 August 2019, from <https://www.mindat.org/loc-8907.html>

51. Mali - Standards for Trade | export.gov. (2019). *Export.gov*. Retrieved 7 August 2019, from <https://www.export.gov/article?id=Mali-Trade-Standards>
52. Mali - United States Department of State. (2019). *United States Department of State*. Retrieved 7 August 2019, from <https://www.state.gov/reports/2018-investment-climate-statements/mali/>
53. MinBuza & Netherlands Enterprise Agency, *Les services informatiques et de données géo-spatiales dans le domaine de l'Agriculture Intelligente face au Climat (AIC) – Le numérique pour accroître les opportunités d'affaires et de l'entrepreneuriat des jeunes et de femmes au Sahel*. (Conference-programme avril 2019)
54. Mon lait est local (@monlaitestlocal) sur Twitter. (2019). Twitter.com. Retrieved 7 August 2019, from <https://twitter.com/monlaitestlocal?lang=fr>
55. Moussa, Y., & Kodio, J. (2019, June 10). Interview with Association pour le programme intégré de développement (APIDEV). [In-person Interview Bamako, Mali]
56. International Organization for Migration. *Mali Overview*. (2019) www.iom.int/countries/mali
57. International Labor Organization (ILO). *Activities of the Employment -Investment Program in Mali*. <https://tinyurl.com/yxhfzo3c> (2014)
58. The Observation of Economic Complexity Group(OEC).*Mali Trade Visualization overtime*. (2019) <https://tinyurl.com/y5h5elut>
59. Orange Corners / RVO “*Preliminary desk research Mali*”, (January 2019)
60. SPRING. 2016. *Agriculture and Nutrition in Mali through a Gender Lens: A Qualitative Study, Literature Review—2015*. Arlington, VA: Strengthening Partnerships, Results, and Innovations in Nutrition Globally (SPRING) project.
61. Syngenta Foundation for Sustainable Agriculture. *Agriculture in Mali- challenges (2018)*. <https://tinyurl.com/yy67lvsv>
62. Salhi. S. (2019, June 10). Interview Meeting with Auditor for AWT Consultants. [In-person interview Bamako, Mali]
63. Sidibé, M. (2019, June 27) Interview with founder and manager of MASARAKA bourghou processing company. [In-person interview Bamako, Mali].
64. Signé, L., & van der Ven, C. (2019). Keys to success for the AfCFTA negotiations. *Africa Growth Initiative*. Retrieved from https://www.brookings.edu/wp-content/uploads/2019/05/Keys_to_success_for_AfCFTA.pdf
65. Sy. Seyou, Brama, E., Niox F., Honou, D. (2019, June 24) Interview with Jokkolabs management team. [In-person Interview Bamako, Mali]
66. Trading Economics. (2019). *Mali GDP. (May 2019)* <https://tinyurl.com/y5392h2j>
67. Togola, M & Mudenge, T (2019 June 11) Interview with Project Manager for 2Scale Program incubation et acceleration de l'industrie agroalimentaire inclusive en Afrique - International fertiliser Development Center
68. Toure. H (2019, June 21) Interview with Director General of Office de développement de la pêche et de l'aquaculture dans le delta intérieur du Niger ODPa-DIN. [in-person interview].
69. Traore, M. (2019, June 17) Interview with Segou's most famous female owned fish vendor". [In-person interview. Segou, Mali].
70. Traore, S. (2019, June 27) Interview with founder of Maya Epicerie former beneficiary of IMPact Hub Womens incubation program. [in-person interview, Bamako, Mali].
71. Tounkara, D. Gerard, C. (2019 June 14). Interview with GIZ's staff 'responsable champ d'action III' programme d'appui à la décentralisation et à la réforme de l'Etat (PADRE). [In-person interview, Bamako].
72. Traore, D. (2019, June 17) Interview with Facilitator of dialogue for parents and children surrounding entrepreneurship at the local NGO Action Citoyenne.
73. USAID. Feed the Future Mali Livestock Technology Scaling Program (FTF-MLTS) - Mali Livestock Technology Scaling Program). Retrieved from <https://tinyurl.com/y6munxau>
74. USAID, Feed The Future - The U.S. Government Global Hunger & Food Security Initiative. (2018). *Global Food Security Strategy (GFSS) Mali Country Plan*. www.usaid.gov/sites/default/files/documents/1867/Mali_Country_Plan.pdf
75. USAID. *Country Development Cooperation Strategy – Mali Forward 2015-2020*, 78p.

76. UNIDO *Project d'appui à l'opérationnalisation du Programme pour le développement à l'exportation de la viande du Mali* -, Partenaires de mise en œuvre : Gouvernement, UNDP, UNIDO, (1/8/2018-31/12/2019).
77. UNIFORM ACT ON GENERAL COMMERCIAL LAW, *Adopted on 2010/12/15 in Lomé (TOGO). Entry into force : 2011/05/16.* Treaty On The Harmonisation Of Business Law In Africa, ON LINE OHADA LAW LEGISLATION Retrieved from <http://www.ohada.com/actes-uniformes/940/1000/chapter-i-definition-of-entrepreneur.html>
78. Ursu, A. (n.d.). *Under the Gun: Resource conflicts and embattled traditional authorities in central Mali* (CRU Report). Netherlands Institute of International Relations 'Clingendael'.
79. Vanuytsel. S., Ceppens, F. (2019 June 13). Meeting with Beligan Embassy Staff supporting political and economic affairs". [Personal interview].
80. Vermeulen G. (2019, June 16-19) Interviews with head of Projet d'Appui à la Filière Halieutique (PAFHa) at (ENABEL). [In-person interview Mopti].
81. *West Africa - Trade - European Commission.* (2019). *Ec.europa.eu.* Retrieved 8 August 2019, from <http://ec.europa.eu/trade/policy/countries-and-regions/regions/west-africa/>
82. World Bank Group. *From Mobile to Credit – Access to financial services for poverty reduction and economic growth in Mali*» (May2018), 170p.
83. World Bank. *Mali Livestock Sector Development Support Project (PADEL-M) (P160641).* Date Prepared/Updated: 17-Nov-2017 | Report No: PIDISDSA23784. Retrieved from <http://documents.worldbank.org/curated/en/424951511453995736/pdf/Project-Information-Document-Integrated-Safeguards-Data-Sheet-Mali-Livestock-Sector-Development-Support-Project-PADEL-M-P160641-Sequence-No-00.pdf>
84. The World Factbook: Mali. (2018, February 01). Retrieved from <https://www.cia.gov/library/publications/the-world-factbook/geos/ml.html>
85. World Food Program. *Smallholder Agriculture Market & Value Chain Support (SAMS)*, March 2017 (program brochure).
86. World Population Review. *Mali Population 2019. National Directorate of Statistics and Data Processing.* <http://worldpopulationreview.com/countries/mali-population/>
87. Van Till, K (June 12 2019). Interview meeting with Triple Trade/ Bamkao Incubateur. [In-person interview Bamako, Mali]
88. Voegelé, L. (2019, June 28) interview with Resident Representative to Lux Dev in Mali. [In-person interview Bamako, Mali].
89. Yatassaya, K. (2019, June 20) Interview with production manager for milk at Société coopérative des producteurs de lait de la commune de Socoura KAWRAL. [In-person interview, Segou, Mali]

Bibliographic for RVO's Youth Entrepreneurship Report (Mali)

1. Azouz, Z. (2019, June 14. AWT Consultants Interview. [In-person interview Bamako, Mali]
2. Abroulaye. S. (2019, June 10). Interview with Antenne de Planification et de développement des salariés d I/AFO ADOFO. [In-person interview Bamako, Mali]
3. Agency National Pur l'Emploi. *Actualites: Fonds Auto-Renouvelable Pour L'Emploi: Un Nouveau Siège En Chantier.* Issue 493. (February 2008). <https://tinyurl.com/y3x5xahm>
4. Agency Pour La Promotion Des Investissements (API Mali). *Le Mali, Votre rendez-vous d'Affaires!.* <http://apimali.gov.ml/sites/default/files/LISTE%20DES%20PIECES%20A%20FOURNIR.pdf>
5. Ball. T. (2019, July 12). Interview with CEO of DoniLabs Mr Tidiana Ball. [In-person interview, Bamako, Mali].
6. Bertrand Effantin, M, Bathily, M. (2019 June 11) Interview with Mercy Corps Directeur intérimaire Pays and Directeur des Programmes Humanitaires. [In-person interview Bamako, Mali]
7. Politique adoptée par le Conseil d'Administration de la BNDA en sa 126ème séance à Bamako le: *POLITIQUE DE RESPONSABILITE SOCIETALE DE LA BNDA (25 septembre 2017):* <https://www.bnda-mali.com/images/PDF/Politique-RSE-BNDA.pdf> .
8. Cisse, M. (2019, June 20) Interview with regional management extended program STAMP+ (SNV). [In-person interview, Sgou, Mopti].

9. Coulibaly. K. Kita, M. Diabata D. Amaga D. Kodio, A., Coulibaly S. Berthe, B. (June 21st 2019) Interview with head and agro-economy focuses points for the Rural Economic Institute's focal branch in Moptio. [In-person interview Segou, Mali].
10. Cuc, M., Hooley, J., Klos, S. Sow.M : Selected Issues for Mali (December 2015) International Monetary Fund (IMF Country Report No.15/340), <https://www.imf.org/external/pubs/ft/scr/2015/cr15340.pdf>.
11. Dabo. A. + 11 staff members. (2019, June 14). Interview with Agence pour la Promotion de la Jeunesse (APEJ). [In-person interview Bamako, Mali].
12. Delers, P. (2019 June 25) Interview the EU Delegations Head of Programs for Fonds Fiduciaire d'Urgence section economie et gouvernance. [in-person interview, Bamako, Mali]
13. Des associations de femmes transformatrices en secteur alimentaire où entrepreneures indépendantes. (2019, Jue 17) focus group with 18 participating members of the association on the challenges they face as entrepreneurship which brings down their economic potentials. [In-Person Focus Group, Segou, Mali].
14. Diabate, M. Bnegaly, A (2019, June 18th) interview with heads of Centre socio-professionnalisation des femmes et des filles du Réseau de Groupements d'épargne - crédit MJT:CESIRI Ségou - Bagadidji. [In-person interview].
15. Diallo, A. (2019, June 25) Interview with Partnership Strategy at the Agence pour la promotion des Investissements au Mali (API). [in-person interview Bamako, Mali].
16. Doumbia. T. (2019, June 17). interview with Espace orientation Jeunesse Program Coordinator (APEJ+SwissContact. [In-person interview, Bamako, Mali]
17. Diabate, B. and Bnegaly, A (2019, June 18). Interview with Centre socio-professionnalisation des femmes et des filles du Réseau de Groupements d'épargne - crédit MJT:CESIRI Ségou - Bagadidji. [In-person interview Segou Mali].
18. DoniLab. *Rapport Annuel 2018*. (2018). www.donilab.net/wp-content/uploads/2019/03/Rapport_DoniLab_2018.pdf
19. EcoFin Agency. *Mali elaborate the "start-up act" to boost innovation ecosystem and attract investments*. (March 2019):<https://tinyurl.com/yxmtsoax>
20. Elskam, F. (2019, June 28) interview with head of Cooperative program in Mali at Lux Dev. [In-person interview Bamako, Mali].
21. Global Development: Illiterate entrepreneurs in Mali now have their own social media app. (2019, June 17).www.latimes.com/world/africa/la-fg-mali-social-network-for-illiterates-20190617-story.html
22. Haidara, A (2019, June 18) Interview with Regional Director of the Promotion de la Femme, de l'Enfant et de la Famille de Ségou (DRPFEE). In-person InterviewSegou, Mali].
23. Hassane, M. (June 27 2019) Interview with director of Council Region de Jeunes Ruraux- CRJR- GAO" [In-person interview, Gao, Mali].
24. Human Right Watch (HRW). *The Hidden Cost of Jewelry: Human Rights in Supply Chains and the Responsibility of Jewelry Companies*
25. IFC's OHADA Investment Climate Program (2007-2017). An Impact Assessment of OHADA Reforms Uniform Acts on Commercial, Company, Secured Transactions, and Insolvency. <https://tinyurl.com/y55qjspd>
26. International Monetary Fund Staff Country Report, *Mali: Poverty Reduction Strategy Paper*". IMF, African Department (May 2013):<https://tinyurl.com/y3k2ylvb>
27. Kadjoke, M. (2019, June 10). Interview with ANPE-APIDEV Representatives [Personal interview].
28. Keita. M. (2019, June 12) . Interview with Director of ImpactHub Bamako. [Personal interview].
29. Kodio, J. (2019, June 17) Interview with Regional Coordinator for Agence pour l'Emploi des Jeunes (APEJ) - Coordination régionale de Ségou. [In-person Interview, Segou, Mali].
30. Kone, G. (2019, June 20) Interview with President of Université Privée AGRISUP-SEGOU école supérieure d'agriculture et D' Elevage. [In-person interview in Bamako, Mali].
31. La Come, K (2019 June 12) Interview with Catherine Le Come from SNV specialist on Global Livestock. [Personal interview].
32. Landoure, M. (2019, June 10). Interview Meeting with EKN Embassy of the Netherlands in Bamako [Personal interview].
33. Maiga, A.S. (2019, June 28) Interview with Ministère de l'Industrie et du Commerce, Chargé des questions juridiques et institutionnelles + présentement-assistant administratif et financier ->

- responsable for pushing Programme de Développement à l'Exportation de Viande de Mali (PROVIDEM). [In-Person interview, Bamako]
34. Maiga, M. (2019, June 16) Interview with Guide (registered member of the Malian guide association on Entrepreneurship in Segou. [in-person interview, Segou, Mali].
 35. Mali - Literacy rate 2015. (n.d.). [www. countryeconomy.com/demography/literacy-rate/mali](http://www.countryeconomy.com/demography/literacy-rate/mali)
 36. Mali - under-five mortality rate. Published by Knoem. (2019) www.knoema.com/atlas/Mali/Child-mortality-rate
 37. MinBuza & Netherlands Enterprise Agency, *Les services informatiques et de données géo-spatiales dans le domaine de l'Agriculture Intelligente face au Climat (AIC) – Le numérique pour accroître les opportunités d'affaires et de l'entrepreneuriat des jeunes et de femmes au Sahel.* (Conference-programme avril 2019)
 38. Moussa, Y., & Kodio, J. (2019, June 10). Interview with Association pour le programme intégré de développement (APIDEV). [In-person Interview Bamako, Mali]
 39. Niarela NET. *Promotion de l'entrepreneuriat féminin: L'IPAFE VA APPORTER DE LA VALEUR AJOUTEE.* <https://tinyurl.com/y5wkvb8e>
 40. pêche et de l'aquaculture dans le delta intérieur du Niger ODPADIN. [in-person interview].
 41. Rijksoverheid. *Deployment of Dutch Forces on UN Mission to Mali.* (June 2018). <https://english.rekenkamer.nl/publications/reports/2018/06/13/deployment-of-dutch-forces-on-un-mission-to-mali>
 42. Rio+20. *Rapport National Sur le Développement Durable Au Mali: Dans La perspective de Rio+21.* (June 2012). www.sustainabledevelopment.un.org/content/documents/983mali.pdf
 43. Siegel, M. *TAXATION IN MALI: TOWARDS THE END OF AID DEPENDENCY?.* D4D Blod coordination by the Agence Francaise De Développement. (February 2018) <https://ideas4development.org/en/taxation-aid-dependency-mali/>
 44. Sy. Seyou, Brama, E., Niox F., Honou, D. (2019, June 24) Interview with Jakkolabs management team. [In-person interview Bamako, Mali]
 45. Transparency International. *Mali Country Overview: 2018 Corruption Perception Index.* <https://www.transparency.org/country/MLI>
 46. Traore, D. (2019, June 17) Interview with Facilitator of dialogue for parents and children surrounding entrepreneurship at the local NGO Action Citoyenne.
 47. Tounkara, D. Gerard, C. (2019 June 14). Interview with GIZ's staff 'responsable champ d'action III' programme d'appui à la décentralisation et à la réforme de l'Etat (PADRE). [In-person interview, Bamako].
 48. Traore, F. "Mali's emerging sphere of young entrepreneurs encouraging youth engagement in the Malian economy". Anzisha Prize (June 2017).
 49. Traore, H (2019, June 18) Interview with Oil entrepreneur part of UROBEK company in Segou. [In-person interview, Segou, Mali].
 50. US Department of State. *Trafficking in Persons Report*, pp. 292. (2018). <https://www.state.gov/wp-content/uploads/2019/01/282798.pdf>
 51. Van Till, K (June 12 2019). Interview meeting with Triple Trade/ Bamako Incubateur. [In-person interview Bamako, Mali]
 52. Vanuytsel, S., Ceppens, F. (2019 June 13). Meeting with Belgian Embassy Staff supporting political and economic affairs". Personal interview].
 53. Vermeulen G. (2019, June 16-19) Interviews with head of Projet d'Appui à la Filière Halieutique (PAFHa) at (ENABEL). [In-person interview Mopti].
 54. Voegelé, L. (2019, June 28) interview with Resident Representative to Lux Dev in Mali. [In-person interview Bamako, Mali].
 55. World Bank In Mali. *Overview.* <https://www.worldbank.org/en/country/mali/overview>
 56. Work Economic Forum. *Insight Report: The Global Gender Gap Report 2018. Page 27.* (2018). http://www3.weforum.org/docs/WEF_GGGR_2018.pdf
 57. Youth Development Index, Mali 2017

Appendix H: Methodologies - Entrepreneurship

Research Design and Implementation

Our six-person team of experts has over 45 years of combined experience in program assessment and design on economic empowerment, education for women and youth, and social empowerment, including extensive experience in the Global South. Drawing on our past experiences, we developed a methodological approach based on previous assessments conducted for a wide range of international development clients, including Stichting SPARK, ActionAid International, and Caritas Kosovo on the topics of youth employment, technical and vocational education and training (TVET), and women's empowerment.

Onset Interviews and Fine-Tuning the Scope of Research

Before beginning our mission, our team sat down with various divisions of the Dutch Ministry of Foreign Affairs in order to understand the wide range of focuses as well as current and potential programs planned for both the focus countries and the region as a whole. In coordination with RVO, we narrowed down the scope of our mission and created outlines for our two main lines of research, as well as a detailed set of centralized criteria for recommendation analysis and identification.

The following is the specific terms of research for the resulting report on Youth Entrepreneurship:

Our Deliverables

A. A Report per country detailing:

- a. The overarching economic and entrepreneurial context, with particular focus on the criteria of the areas of **culture, finance, markets, policy, human capital, and support structures** (detailed below).
- b. A how-to guide on how an entrepreneur would go about registering a business and accessing finance
- c. A list of at a minimum 8 influential individuals over entrepreneurship in each country
- d. Overview of programs and projects that promote entrepreneurship (see criteria below).
- e. A list of recommendations for programs and policies which we believe the Dutch have a specific niche and opportunity to be involved in or undertake.

C. Appendix B: Comprehensive List Serv

- E. Recommendations, follow-up mission itinerary with specific focus for Orange Corners entrepreneurial site-specific visits.

Our Research Specifics

Our overview of programs that promote Entrepreneurship dove into national government led initiatives, academic programs, international NGO-run projects, and grass-roots incubator spaces. We have highlighted programs based on our understanding of their effectiveness, having conducted interviews and reviewed reporting when possible in order to assess:

- How well they promote youth entrepreneurship (not self-employment) based on the number of successful businesses started.
- Ability of the program to provide startup funding.
- Program focus on sectors that can help boost the rest of the economy, with an emphasis on programs that promote entrepreneurship and “giving back” to improve local communities and support the SDGs (for example, technology for agricultural innovation; production methods that promote ethical working conditions).
- Programs that have a gender specific or sensitive design
- Programs which aim to provide coverage to our geographical areas of focus outside of the major cities (or would be willing to do so).

Recommendations: We have limited our list of recommendations to a concise selection of mixed policy and program suggestions which keep in mind the constraints of Dutch presence on the ground, impact potential over short, medium, and long terms, as well as impact at local and national levels. There is no specific order to our recommendations in terms of hierarchy of importance or need. Using the criteria set out by and agreed upon with RVO, we have based our final recommendations on the following:

A. Culture: entrepreneurial norms, trends, success stories, failures, various ambitions, social status (gender-segregated), drivers of entrepreneurship, and the role of media and local role models in informing these factors.

B. Financial: financial instruments and pathways available for entrepreneurs to borrow and raise capital, including but not limited to: micro-loans, loans from family and friends, Angel Investment opportunities, Zero Stage Venture Capital, Venture Capital Funds, Private Equity, Public Capital Markets, government initiatives, multilateral programs (WB, AFDB, EU etc.).

C. Markets: the relationships and interconnectedness between the private sector, SMEs, start-ups, knowledge and educational institutions, gov, financial instruments, investors, and entrepreneurs, what governs them, their rules of practice (such as CSR), and how they affect specific markets.

D. Policy: the governmental entities responsible for impacting entrepreneurship, corporate organizations investing in entrepreneurship and enterprise development groups, such as but not limited to: ministries and gov institutions for entrepreneurship, entrepreneurship programs, financial support structures, fiscal regulatory bodies.

E. Human Capital: insights into knowledge centers and educational institutions which provide professional or academic training and/or degrees on entrepreneurship including: incubator spaces, TVET centers, hubs or programs affiliated with universities and educational

institutions that promote dynamics of entrepreneurship--as well as the international and national programs that support them.

F. Support Structure: the infrastructure, systems, and spaces that support entrepreneurs such as but not limited to: incubation centers and programs, legal institutions, individuals (experts, tutors, mentors, and advisors) accelerator centers and programs, coworking spaces and business plan contests and hackathons organized by and programs, conferences, social network, NGOs (multinational and bilateral)organisation. As well as the specific budgets, and geographical location and area of focus of these specific stakeholders.

We believe all the actions recommended should be assessed by the Dutch governmental audience and cross-referenced with internal knowledge and focus. Additionally, our list is not exhaustive. There are various points of information and recommendations throughout each of the country reports in addition to our general recommendations. In particular, in the cases of specific subject being omitted (such as the creation of financial lending mechanisms), this decision has been made after much consideration, due to constraints which are clearly indicated in the body of the reports. Our recommendations are based on our field-informed findings and our extensive experience promoting youth employment and entrepreneurship in the Global South. However, the choice remains with the Dutch government in making a final decision on the implementation of any or all of these suggestions.

3. Limitations and Adaptations in Methodology

Due to limited quantitative and quantitative data available to answer our central research questions directly, our team utilized an approach of research triangulation to help support and lead our research and final findings. Our three-part methodology: **1) desk-research** (including meeting with foreign-based stakeholders), **2) field missions** (conducted by Catalystas field researchers and partnered local consulting researcher(s) per-country, centralized by the HQ Research Coordinator and Technical and Logistical Coordinator), and **3) final formulations** of our research, triangulated cross each country to ensure capture, verification, and substantiation of our findings. ¹



¹ As previously noted, we have made a clear indication in each report where, due to lack of data, time, or scope of work, we were limited in substantiation capacity (particularly with regards to in-depth assessments of INGO programs, which fell outside the scope of our study).

a. Desk Research:

Our research began with extensive desk-based literary research to understand the framework for understanding the ecosystem of entrepreneurship as laid out by RVO (see six-points of criteria for assessing the entrepreneurship ecosystem, above). Based on these specific focuses, our team also conducted further literary research to begin planning each field mission and to onboard each local consultant ahead of departure in early June 2019.

After initial methodology design, primary research, and review, our team recruited 1-2 local consultants per country based on a profile of expertise in women and youth economic empowerment, agricultural value chains, and localized contexts in each scoping location. Once hired, each local consultant was onboarded by the relevant Catalystas field team member in order to ensure familiarity with the scope of the mission, methodologies, and needs. Each country team worked closely to verify desk-research findings, make logistical plans, and initiate local contacts in the field. The teams coordinated while in field, with local consultants working alongside our field researchers to schedule and conduct meetings, conduct additional research, identify new and important persons and institutions of interest, and hold focus groups. Our local partners also provided extensive insights into navigating the complex security situations in each country. Field visits were made on a case-by-case basis, with the security context, accessibility, and approachability of specific stakeholders determining whether a visit was made by a Catalystas field researcher, a local consultant, or both.

b. Field Missions:

During the field missions, each Catalystas field researcher deployed to their respective country and met their local consultant(s), who assisted them in preparing for the pre-planned itinerary developed together before departure in order to meet with various stakeholders. The itineraries were designed specifically to allow the local consultant(s) to accompany their Catalystas partner at the beginning of the mission in order to gain hands-on training, experience, and insights into our approach and methodology for each interview and meeting. During the first few days of the field mission, our Catalystas team member(s) provided hands-on training for their local consultant on topics relating to organizing focus groups, categorizing data, transferring information securely, and/or other areas on an ad hoc basis. This hands-on experience and training made it possible to ensure the quality of our research throughout the mission, including when the local consultants conducted certain location visits on their own due to their inaccessibility to the Catalystas team members (including Dori, Burkina Faso, and Gao, Mali). Any location visits conducted solely by the local consulting partners were held in the second half of the field missions, ensuring that each Catalystas-local researcher team would have the opportunity to conduct at least one visit together before a local researcher was sent to a location alone.

In-field, our team gathered information categorized as essential and secondary in regards to developing a full market analysis on the agricultural food processing sector respective to each country, as well as the greater value-chains surrounding these processes and the factors and stakeholders which influence them. We also conducted a definitive and deep ecosystem scope and analysis to capture the current status needs and opportunities for youth entrepreneurship in Niger, Mali, and Burkina Faso.

c. During Field Mission:

i. Focus Group Discussions (FGDs): In order to gain in-depth insights from the future potential beneficiaries'

sides, several FGDs were organized during the field missions. Between five and nine persons were invited to participate in each FGD, and Catalystas ensured that the participants were representative of the target population(s). The FGDs were carried out in an open, participative, and respectful way, in order to create a safe space for the participants, where they could freely share their thoughts and feelings. The objective was to capture the challenges and obstacles that stand between them and the job market, as well as their wishes and expectations for the future. The exact composition and location of each focus group was decided during the desk study phase; including at least one FGD with women only (so as to gain a deeper understanding of their specific challenges), and at least one FGD in each city targeted by the study.

ii. Centralized reporting and reformulation of agenda: During the field missions, each field researcher sent a daily recap of their findings to the centralized Research Coordinator based in the Netherlands. This process allowed for the field researcher to make the best use of field time, utilizing video conferencing and voice and audio recordings in order to send information to the Research Coordinator and Technical and Logistical Coordinator, who worked to formulate and cross-examine findings between all three missions. This process allowed for increased data collection as well as rapid triangulation, eliminating time normally wasted in writing multiple reports while in-field. This process also allowed for the central researcher to provide feedback to each field team member on a daily basis. Based on these feedback meetings, the agenda of each field mission remained flexible and able to adapt in order to meet the most pressing and newly identified needs and challenges. Furthermore, this system ensured that the final analysis and formulation of deliverables was time sensitive, effective, and conducive to the short timeline of delivery request for this scope of research.

4. Formulated Findings

Following the return of our field teams to home-base, Catalystas assessed both the documented paper findings collected by the researchers in-field, as well as the triangulated data centralized by the research coordinator. Based on a thorough review of these materials in combination with additional desk research and validated assumptions, Catalystas triangulated the findings for our reports. The final documents consisted of a per-country entrepreneurial ecosystem mapping of young entrepreneurs (report + Map), Google Map of ecosystems as identified by RVO, Stakeholder Listserv pertaining to each focus, comprehensive summary analysis which makes fully transparent our methodologies for data collection and formulation of findings, as well as final recommendations and a draft of a recommended itinerary for follow-up visits to each country for i4Y staff (with a specific focus for Orange Corners differing from PSD-Toolkit teams). Final report findings have been substantiated, when necessary, with the local consultants contracted in each country as well as with other relevant stakeholders met throughout the scope of this study. This has resulted in an individualized assessment of each country and an overarching Sahel-focused strategic approach that the Kingdom of the Netherlands can (re)formulate around their Multi-Annual Regional Strategy (MARS), Year Plans, and i4Y framework programs for the Sahel.

Finally, with the help of our local consultants, we have developed draft follow-up mission plans for the i4Y team in each country. Our local consultants, now familiar with the objectives and scope of research as well as with the stakeholders visited during the field missions, will be excellent support staff for i4Y's team, should they require local assistance for their visits to each country during the follow up mission.

We have also mapped out the existing national and international youth-oriented education, job training, and entrepreneurship programs as well as public, private, INGO, and civil society stakeholders, assessed their

effectiveness and shortcomings, and provided market-driven insights into how the Dutch can contribute to strengthening existing projects while simultaneously developing new programs to improve economic empowerment for youth across the Sahel Region through closing the gaps identified in our assessment.

This is a publication of
Netherlands Enterprise Agency
Prinses Beatrixlaan 2
PO Box 93144 | 2509 AC The Hague
T +31 (0) 88 042 42 42
E klantcontact@rvo.nl
www.rvo.nl

This publication was commissioned by the ministry of Foreign Affairs.

© Netherlands Enterprise Agency | December 2019
Publication number: RVO-169/1901/RP-INT

NL Enterprise Agency is a department of the Dutch ministry of Economic Affairs and Climate Policy that implements government policy for Agricultural, sustainability, innovation, and international business and cooperation. NL Enterprise Agency is the contact point for businesses, educational institutions and government bodies for information and advice, financing, networking and regulatory matters.

Netherlands Enterprise Agency is part of the ministry of Economic Affairs and Climate Policy.