



FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative

CEREAL VALUE CHAIN (CVC) ACTIVITY IN MALI FINAL PERFORMANCE EVALUATION

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ABSTRACT

The Cereal Value Chain (CVC) activity was a five-year activity (2013-2018) that sought to increase agricultural production and incomes through direct interventions with men and women farmers and value-added income generating activities carried out by value chain actors, including financial support services to producer organizations (POs), input suppliers, and private businesses. The CVC end-of-activity performance evaluation sought to assess activity progress in the cereals sector and to inform the design of future activities under the Global Food Security Strategy country plan.

Evidence generated by the evaluation allows for several conclusions. The community agribusiness teams (CATs) within POs have played an important role developing PO capacities in on-farm and post-harvest activities and in networking with other market actors and continue to do so since the end of CVC. CVC's private sector engagement strategy with Planète Distribution has benefited farmers by compensating for missing financial market actors without displacing other actors or producing unintended outcomes, albeit only in the rice value chain. POs were able to negotiate profitable contracts with brokers and continue to do so producing substantive benefits for PO members. CVC's support for financial intermediaries has helped facilitate expanded lending to farmers, including cereal farmers. The Association of Professionals in Financial Intermediation of Mali (APIFIMA) has added important value to this process, but it remains largely unknown by market actors. Finally, CVC's gender mentoring program has enhanced women's farming knowledge and participation and influence within mixed-gender POs; however, its late launch and limited coverage have reduced its impact.

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ACRONYMS

Acronym	Definition
AEG	Agriculture and Economic Growth Office (USAID/Mali)
AIP	Alatona Irrigation Project
APIFIMA	Association of Professionals in Financial Intermediation of Mali
ARDT-SMS	Africa RISING's Large-Scale Diffusion of Technologies for Sorghum and Millet Systems
B2B	Business-to-Business
BFS	Bureau for Food Security
BIM	Banque Internationale pour le Mali
BMS	Banque Malienne de Solidarité
BNDA	Banque Nationale pour le Développement Agricole
CAT	Community Agribusiness Team
CFAF	West African Francs
CMDT	Compagnie Malienne pour le Développement des Textiles
CVC	Cereal Value Chain
EQ	Evaluation Question
FDRY	Federation for the Development of the Region of Youwarou
FG	Focus Group
FGD	Focus Group Discussion
FI	Financial Intermediary
FTF	Feed the Future
FUSCOSYN	Federation of the Unions of Cooperative Societies of the Region of Youwarou and Niafunké
FY	Fiscal Year
GCMS	Groupement des Commerçants de Mil et Sorgho du Mali
GFSS	Global Food Security Strategy
GOM	Government of Mali
ICRISAT	International Crops Research Institute for the Semi-Arid Tropics
IICEM	Integrated Interventions for Economic Growth in Mali
IP	Implementing Partner
IR	Intermediate Result
KII	Key Informant Interview
L4G	Livestock for Growth
MCC	Millennium Challenge Corporation
MFI	Microfinance Institution
MT	Metric Ton
NAIP	National Agricultural Investment Plan
NGO	Non-Governmental Organization
OPAM	Office des Produits Agricoles du Mali
ORM	Office du Riz de Mopti
PEEL	Program Evaluation for Effectiveness and Learning
PO	Producer Organization
RDA	Regional Directorate of Agriculture
S4C	Saving for Change
SME	Small and Medium Enterprise

Acronym	Definition
SODF	Société Doumbia et Fils
TOT	Training of Trainers
UN	United Nations
USAID	United States Agency for International Development
VIP	Village Irrigated Perimeter
WFP	World Food Program
ZOI	Zone of Influence

EXECUTIVE SUMMARY

EVALUATION PURPOSE

This evaluation represents the final performance evaluation of the Cereal Value Chain (CVC) activity, one of two flagship activities (CVC and Livestock for Growth, or L4G) of the United States Agency for International Development Mali (USAID/Mali) Agriculture and Economic Growth (AEG) Office. The purpose of the evaluation is to assess progress in the cereals sector and to inform the design of future activities under the Global Food Security Strategy country plan. The evaluation findings will constitute evidence to inform the co-design process and adaptive management for a new set of activities in the cereals sector in Mali under a new project appraisal document produced by AEG.

ACTIVITY BACKGROUND

CVC is a five-year activity that contributed to the Feed the Future strategy for the sorghum, millet, and rice value chains in Mali. The activity began in late 2013 and ended in late 2018. The purpose of the activity was to increase agricultural production, productivity, and incomes through direct interventions with men and women farmers, as well as through various value-added income generating activities carried out by value chain actors, including financial support services to farmer organizations, input suppliers, and other private businesses. Key CVC investments in local capacity building were expected to ensure that results were market driven and continued over the long term after the completion of the activity, reflecting USAID's emphasis on locally led and implemented development efforts.

EVALUATION METHODS

This evaluation employed principally qualitative secondary and primary data collection methods. Secondary data collection included a document review and an analysis of the 2018 annual survey, using data provided by the implementing partner. Primary data collection included 11 focus group discussions (FGDs) and 26 key informant interviews (KIIs) over a four-week period from October 7 to November 10, 2019. FGDs and KIIs were carried out by a field team of Malian cereals and evaluation specialists and a team leader based in Bamako. A further series of 17 telephone interviews was carried out with former gender mentors and mentees.

The field team visited all CVC activity areas: Sikasso, Ségou, Mopti, and Timbuktu regions. Both FGDs and KIIs were recorded and notes were taken by assistants to the two field researchers. Synthesis reports and full transcriptions were made available for use in analysis. The qualitative data analysis program NVivo was used to code all the notes and transcripts, while the quantitative analysis is based on an analysis of a survey conducted under contract with ACIDI/VOCA in spring 2017.

KEY FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

EQ 1: To what extent have the Community Agribusiness Team (CATs) continued their capacity building and networking since the end of the CVC activity?

FINDINGS

Role of CATS

By the end of the CVC activity, it had created and trained 754 CATs consisting of 82,325 producer organization (PO) members, including 35,255 women (42.8 percent) and 47,070 men (57.2 percent). In nine of the 11 POs where FGDs were conducted, CATs had been established during the CVC project period and continued to function at the time of the evaluation. The two exceptions were the Timbuktu circles where CATs had not been established. Each CAT has four members, as intended—president, secretary, treasurer, and market prospector/storekeeper—with 3-4 CAT members drawn from the PO Executive Board. This was contrary to CVC's intention that CAT members should be drawn from the

general PO membership, a result of the low financial (*i.e.*, numeracy), business, and basic literacy of PO members (CAT members are required to be literate) and the selection of CAT members by the PO general assembly, although PO members note that appointing CAT members from the PO Board streamlines the decision-making process within the CAT.

The literacy requirements for CAT membership limits the number of female CAT members (except in all-female POs) as women suffer from 99 percent illiteracy rates in millet growing zones compared to 96 percent for men. Early in its implementation, CVC ended its literacy activities for PO members, which might have addressed this imbalance because they were deemed to be beyond CVC's core business.

CATs filled an important role, which was missing for POs prior to CVC, by focusing on the needs of cereal producers, including the production, storage, and marketing of grains. PO members universally value the assistance provided by CATs, particularly in the areas of market and price tracking, training in farming techniques, organizing bulk sales of grain, supervising grain storage, linking POs with cereal traders, ensuring the cleanliness and quality of grain, and negotiating formal sales contracts with cereal brokers.

Sustainability of CATs

CATs were designed specifically by CVC as a sustainability mechanism that would continue after the activity's close. Consistent with this purpose, all nine CATs visited remain functioning and providing the services to PO members described above. Notwithstanding, in none of the nine cases have the state technical services replaced the roles previously played by CVC agents. Thus CATs, and POs, no longer have the ongoing input on agricultural techniques and new technologies that they enjoyed under CVC.

CONCLUSIONS

- CATs are still in place and continue to carry out their capacity building and networking functions as they were trained to do by CVC.
- CATs are largely composed of members of the PO Executive Board. This is due to the low level of literacy in POs and the method of selecting CAT members by popular vote in general assembly.
- CATs continue to provide POs with a range of services that are highly valued by the PO members.
- CATs filled a critical market gap by providing assistance to POs in the production, storage, and marketing of cereals/grains. Prior to CVC, PO assistance focused on other crops, but both during and after CVC, POs are actively working with and assisting their cereal/grain producing members.
- Post-CVC, CAT members lack contact with outside sources of new knowledge or innovation, previously provided by CVC agents, which state technical services lack the capacity to provide.
- CATs were put in place to sustain the teachings and innovations of the CVC activity. The nine POs with CATs visited during this evaluation confirm that CAT members continue to employ these teachings and innovations in their production and marketing roles, thus confirming that the CATs are effectively playing the sustainability role envisioned for them (at least within the visited CATs).

RECOMMENDATIONS

- Given the ongoing operation of the CATs in the Mopti, Ségou, and Sikasso regions, an extension and scale-up of this model to other regions would be extremely useful. A reinforcement of the model in Timbuktu, where CATs may not have been successfully implemented, is warranted.
- Future activities should work to strengthen CATs established under CVC, including reinforcement of past trainings and training in new practices and technologies.
- To broaden participation in CATs and PO Executive Boards, literacy programs should accompany other training in the future. Future activities focused on strengthening POs should include a literacy component, in areas such as numeracy, business and financial literacy, and, if resources allow, basic literacy (*i.e.*, reading and writing).

- Future activities should continue efforts to include more women in CATs and PO Executive Boards, perhaps linked to a new mentorship program focused on agricultural productivity and production.

EQ 2: In what ways, if any, did CVC's private sector engagement strategy (with Planète Distribution) benefit farmers? Did it compensate for missing financial market actors and/or did it displace other actors (i.e., did it give an unfair advantage to Planète Distribution compared to other distributors in the market)? Are there other positive or negative unintended outcomes that affected the private sector?

FINDING

Access to Finance

Lack of access to credit for purchasing inputs is a serious impediment to cereal production in Mali. POs generally lack relationships with commercial lenders. Banks are wary of lending for agricultural production, especially for sorghum and millet cultivation. Major constraints to credit include: 1) lack of bankable business plans; 2) a reluctance to finance sorghum and millet, which are non-commercial crops; and 3) limited capacity of traders and processors to provide internal value chain financing to producers.

Access to credit for farmers has been made worse by the country's security crisis. While farmers are able to receive commercial financing in Koutiala and Sikasso, this is not true in the less secure areas of Mopti and Timbuktu. PO members consistently agreed that CVC has greatly assisted them in getting access to bank loans that they did not have in the past. Key to increasing POs' (and farmers') access to credit was CVC's internal value chain financing model by which POs (on behalf of their farmer members) enter into agreements with a market intermediary (i.e., Planète Distribution) to provide inputs on credit to be reimbursed in kind (i.e., with portion of crop) at the harvest.

Role of Planète Distribution

As an alternative to bank lending, CVC sought to facilitate the internal value chain financing described above. To facilitate the development of this model, CVC provided technical assistance to Planète Distribution and linked it to commercial financing sources. Under this model, Planète Distribution acts as a "pass-through" market intermediary, receiving loans from a commercial lender and passing them through to the POs in the form of input credits.

By CVC's end, Planète Distribution accessed \$12,017,500 in commercial credit that mobilized over 12,000 metric tons (MTs) of fertilizer and 2,359,000 liters of diesel to POs, as well as enabled the distribution of 250 motor pumps to POs. Over the same period, Planète Distribution expanded its reach from 128 to 462 POs with a membership of 41,580 producers cultivating a total of 5,198,760 hectares. Planète Distribution's focus, however, is limited to rice production which is more commercialized, has some form of irrigation or water control, and offers higher margins and is thus a lower risk than millet or sorghum.

Key informants uniformly said that the CVC-Planète Distribution collaboration internal value chain financing model significantly expanded lending to farmers. Under this model, formal sales contracts are concluded prior to the rice season for inputs and a value of paddy equal to the inputs.

Beyond the increased access to financing, which allows farmers to purchase inputs and enhance on-farm productivity, a primary advantage of the internal value chain financing model is that Planète Distribution is a consistent and reliable client. However, Planète Distribution does not store the grains in its warehouses on behalf of the farmers. It pays farmers the contracted price at harvest time while storing the grains on its own behalf and bringing them to market once prices are more favorable. Planète Distribution obtains financing solely from Banque Malienne de Solidarité (BMS), which it then on-lends to farmers. Planète Distribution's dependency on a single lender is a risk to the sustainability of the model. If BMS stopped lending to Planète Distribution, the model could collapse, much to the detriment of rice production in Mopti and Timbuktu.

While farmers are aware of Planète Distribution and its role in value chain financing, Planète Distribution has an actual presence in only three of the seven villages visited in Timbuktu and Mopti. Notwithstanding, those farmers accessing credit through Planète Distribution uniformly appreciate their ability to receive credit through the trust established between POs and Planète Distribution and between Planète Distribution and BMS with CVC help, something that was not possible before the CVC intervention. Insecurity, however, has interfered with Planète Distribution's ability to conclude formal sales contracts in most of Timbuktu and Mopti, and this lack of credit has in turn adversely affects the ability of POs and farmers in those insecure locations to access high quality inputs and thereby improve their on-farm productivity. Those POs in Timbuktu and Mopti that have accessed credit through Planète Distribution affirm that Planète Distribution has filled much of the gap in credit provision by local banks.

Unintended Consequences

Key informants across all stakeholder groups were unable to identify any significant unintended consequences of Planète Distribution's lending activities. Only two key informants conceded such a possibility, although its possible effects were small, whereas all other key informants emphasized that other lenders had already abandoned the market prior to Planète Distribution's collaboration with CVC. No key informant or FGD participant, moreover, identified a significant negative or unanticipated indirect effects of Planète Distribution's lending activities related to the issue of displacement.

CONCLUSIONS

- Planète Distribution plays a key role in providing credit to farmers in insecure regions of Mali and has been critical to ensuring the flow of credit to rice farmers. However, Planète Distribution's model has not increased commercial financing to producers of millet and sorghum.
- Planète Distribution has earned the confidence of banks and POs and compensated for the withdrawal of commercial financing in Mopti and Timbuktu due to the security crisis.
- An increasing number of POs and hectares of rice are involved in this relationship each year. As a result, farmers in POs that have benefited from input credits from Planète Distribution self-report that rice production, sales, and incomes have increased relative to before the CVC intervention with Planète Distribution.
- There are other input distributors using the same internal value chain financing model, but there is no evidence that Planète Distribution displaced these distributors or other lenders and no sense of an unfair advantage due to the previous support of CVC.
- Planète Distribution's reliance on a single bank as a source of financing poses sustainability risks for its operations and the internal value chain financing model established by CVC.

RECOMMENDATIONS

- USAID should continue to encourage Planète Distribution and other distributors to expand the internal value chain financing model by developing relationships with more banks and POs.
- USAID should encourage banks to lend to other distributors as well using the same model. This is particularly relevant with the insecurity in Mopti.
- USAID should encourage the development of an internal value chain financing model for millet and sorghum similar to the model it created with Planète Distribution. This intervention could include Planète Distribution and/or other market intermediaries. The success of the Planète Distribution model can provide a benchmark for future interventions of this nature.
- If security in the region is restored, USAID should support activities to encourage commercial lending to POs as an option to input supply with reimbursement in kind at harvest.

EQ 3: To what extent were POs able to negotiate profitable contracts with brokers?

FINDINGS

A primary CVC objective was to increase cereal crops production, improve quality, and market and sell in larger volumes to consistent and reliable buyers at mutually satisfactory prices. Consequently, CVC spent considerable effort linking larger cereal traders with POs through formal contracts, while stressing the monetary value of group sales and training CAT members to prospect markets and develop durable linkages with larger buyers. All but three of the 11 POs visited entered into a formal contract with traders. One PO in Sikasso chose not to do contracts with brokers because of pricing issues, and in two other cases in Timbuktu (Niafunké circle), there were no brokers available for contracting. Of the eight POs with formal contracts, five produced millet/sorghum producers and three produced rice.

Before CVC there was little market demand for millet and sorghum, which are largely subsistence crops. In addition, the post-harvest quality of sorghum and millet was poor because processing methods failed to remove dirt and impurities and mechanical threshers were unavailable. Further, the flow of products was low due to poor roads, which grew worse with the increased insecurity in Mopti and Timbuktu.

CVC sought to promote market predictability and stability by facilitating formal sales contracts between POs' larger brokers and by improving the harvesting and storage of cereal crops, to allow POs to sell them five to six months later when prices were higher than at harvest time. Toward the end of the activity, CVC arranged with the World Food Program (WFP) to purchase rice, millet, and sorghum from brokers to establish relationships between POs and brokers in Koutiala, located in the Sikasso region, and in Bankass, located in the Mopti region, while also training CATs and cereal traders in commercial contracting. From 2014-2016, POs signed over 400 commercial contracts with brokers of sorghum, millet, and rice involved in the WFP market, often selling at a premium price.

By 2016-2017 CVC was promoting commercial contract development outside of the WFP market, but with only moderate success. Up to 30 percent of partner POs in 2016 did not contract sales, primarily because of a lack of market infrastructure and inexperience among buyers and sellers in managing formal commercial contracting. In its final year of operation (2017-2018), CVC helped facilitate an additional 82 formal supply contracts between POs and brokers. Bulking proved particularly useful in organizing transportation and reducing its costs, resulting in higher prices offered by cereal brokers.

Advantages and Challenges of Contracting

PO members and brokers identified several advantages and challenges of contracting. Advantages include increased sales, higher prices, and increased profits for both POs and brokers; greater predictability in sales prices; greater peace of mind; increased trust between brokers and banks; and brokers assuming the responsibility to transport produce to market. In addition, if a cereal trader is willing to repay a farmer's loan to the bank in exchange for the cereal, this facilitates future bank financing, particularly for millet and sorghum production, which banks had been reluctant to finance. CVC's model of borrowing from the Banque Nationale pour le Développement Agricole (BNDA) to purchase agricultural inputs, with brokers depositing the sales receipts into the PO's bank account for loan reimbursement, has allowed BNDA to gain confidence in lending to POs, especially for millet and sorghum production.

CATs play an important role in helping the POs determine fair prices for their contracts through price exploration in the surrounding markets. Written contracts are good for 30 days, and the price remains fixed during this period regardless of market fluctuation. If PO members (individually or collectively as PO members) have a storehouse, they may keep a portion of their crop for sale later when prices rise. With CVC assistance, all POs created registers to track prices and input costs, helping them to calculate profits.

Challenges related to continuing the contracting model identified in KIIs and FGDs include difficulties meeting the contract terms related to quantity and quality of produce, a lack of storage facilities and the accompanying theft, a lack of brokers in certain locations, and limited mastery of negotiating tactics at

POs, all made worse by the withdrawal of CVC technical assistance. In the absence of ongoing assistance, KII and FGD participants questioned whether POs will continue to be able to negotiate for bulk sales. This is especially true given the limited literacy of PO members and the fact that (in the case of female-only POs) the cultural norm is that women are not expected to negotiate.

There are also cultural norms and traditional methods of selling crops that work against formal contracting, including selling to multiple small traders and side-selling by PO members (selling outside of the formal contract). The former is the traditional way to market crops that CVC sought to change by encouraging group sales. Without ongoing support of CVC staff, this traditional way to sell crops risks a resurgence. Contract negotiations also may break down if both parties cannot agree on a price, and the POs could be at a disadvantage without CVC support during negotiations. Another challenge is the inability of the POs to meet the contract terms regarding quality and quantity. CVC training of the CATs focused on quality control in production and on post-harvest activities and marketing, which are all part of the trust-building process between the PO and cereal broker. In the absence of ongoing capacity development previously provided by CVC, meeting the quality and quantity of formal contracts may become imperiled.

A final challenge is the lack of storage facilities. An emphasis of CVC was to encourage the storage of crops, so that they can be sold later in the year at a higher price. However, few POs have good storage facilities. In addition, farmers may be reluctant to store their products with the group, in case they need to sell some for a family emergency. This can lead to frustration on the part of the cereal broker when PO members do not agree to the bulk sale, after negotiations. An unfortunate consequence of the security crisis is that some POs that had begun to store their grain for bulk sales have lost their crops to thieves.

CONCLUSIONS

- POs successfully concluded formal sales contracts with large cereal brokers, which have led to higher sales for POs and profits for both POs and brokers.
- Cereal brokers knowingly offer slightly higher prices to attract POs via bulk sales, typically in larger quantities than POs would have otherwise sold.
- Benefits of formal contracts with brokers include the predictability of sales prices, reduced risk and greater peace of mind for buyers and sellers, and increased trust between cereal brokers and banks.
- POs are producing and storing more using techniques learned from CVC, and most POs have bank accounts and control procedures, attesting to the improved financial position of POs with contracting.
- The work of CVC and CATs has improved the trust between POs and their cereal brokers and, in some cases, with the banks.
- The withdrawal of ongoing support to POs and brokers (previously provided by CVC) raises a number of sustainability threats, which include limited negotiation capacity at POs and the inability to meet the contract terms related to the quantity and quality of product sold.
- Other sustainability threats include persistence of traditional marketing practices, side selling by PO members, lack of storage facilities for grain and related theft, an absence of cereal brokers in certain locations, and the low literacy level among farmers, especially women.

RECOMMENDATIONS

- Given the need to bulk products for large volume sales, small POs are at a disadvantage in contracting. USAID should encourage the consolidation of small POs into larger ones or into federations that can bulk their sales and sell at higher prices and earn higher profits similar to the larger POs.
- State technical services and donor organizations should continue to build bank confidence in millet/sorghum POs, building on the positive experience with contracting with these POs under CVC. Follow-on activities should encourage cereal brokers and input suppliers to lend inputs to these POs as they do in rice-producing zones, so that they have better access to fertilizer and other inputs.

- State extension services and future donor interventions in agriculture should prioritize expanding PO storage facilities. Many POs do not have storage facilities that would allow them to store and sell at (presumably) higher prices and profits during the lean season, including to processing factories.

EQ 4: From the perspective of POs, Planète Distribution, and lenders, what is the Association of Professionals in Financial Intermediation of Mali's (APIFIMA) value as an intermediary between beneficiaries and the banks?

FINDINGS

CVC sought to improve access to credit by assisting POs to finance their operating costs and undertake capital investments. CVC saw financial intermediaries (FIs)—which assist companies in preparing business plans, submitting funding, and following up on loan applications and disbursements—as vehicles for promoting loans less than West African Francs (CFAF) 100 million (\$169,492). FI motivation is strengthened by a commission payment paid entirely by borrowers.

Unfortunately, during Fiscal Year (FY) 2016, BNDA suspended further funding to POs in Mopti due to insecurity in the region. By the following year, most banks and microfinance institutions (MFIs) in the Mopti region moved their commercial operations further south into safer regions or significantly reduced their lending activities. FIs worked with some banks, such as the Banque Internationale du Mali (BIM), to facilitate lending; nevertheless, 77 percent of lending during this time was facilitated by Planète Distribution in turn financed by BMS.

In March 2017, 36 FIs (11 women) came together with CVC support to form the professional association APIFIMA. Association members were trained by CVC, which also provided a range of support and technical assistance on the formation and operation of APIFIMA, including developing an action plan, a framework of professional ethics, and a loan application package, along with materials for training POs in business planning. In CVC's final year (2017-2018), its efforts focused on ensuring the sustainability of APIFIMA, which included hosting capacity building workshops, developing a website, and creating a marketing platform. CVC's support to FIs and APIFIMA helped to mobilize more than \$20,331,216 of financing to 59,253 farmers and agribusinesses, support 12 financial institutions to expand their agricultural portfolios, help 120 wholesalers and agribusinesses to improve their bookkeeping and prepare loan applications for banks, and reduce default rates on loans through APIFIMA members' involvement in tracking repayments.

Role of FIs and APIFIMA

FIs described their roles primarily as helping POs assess their strengths and weaknesses, prepare loan applications, and link them with sources of financing. While not all loan applications are successful, FIs stressed that having a purchase contract in hand from a broker significantly increases the PO's bankability.

Nine of the 11 POs interviewed had a relationship with at least one FI during CVC's life (some with more than one); only the two POs in Timbuktu region were not working with FIs. All nine POs expressed strong appreciation for the help they received from their FI further noting that they are now known to the banks and are able to develop loan applications on their own. The consensus among the nine POs is that CVC FIs were better trained than other financial intermediaries and that the banks listened to and respected them. According to these POs, FIs helped them developing bankable files and loan applications, trained them in loan management, worked with their revolving savings and loan groups, and helped them manage and repay their loans. Lastly, PO members uniformly agreed that FIs have contributed to opening up new bank financing for millet/sorghum producers.

In addition to the POs, three market actors (two cereal brokers and one MFI) interviewed had worked with the FIs to develop bankable files and credit applications. Each of the three expressed high satisfaction with their FI and agreed that the FI had "*reduced the fence to credit access.*" According to these key informants, the very fact that the POs were assisted technically by FIs served as justification for bank

lending for production inputs noting in addition that CVC was instrumental in creating APIFIMA to ensure the sustainability of FI activities and that it fully supported APIFIMA with technical support and monitoring.

FIs are paid on commission. According to FIs and APIFIMA management, the commission amount is negotiated according to the nature of the client and the amount of the loan, varying between 4-10 percent of the loan amount, and is entirely paid by the borrower. APIFIMA notes that banks are considering an agreement to pay a part of the commission; however, not exceeding a 2 percent share of the commission.

Sustainability of FIs and APIFIMA

FIs continue to remain in contact with POs in person or by telephone. APIFIMA remains active as an FI association. It established a head office in Bamako and has a permanent secretariat and president and a functioning website with a web page that claims 37 active member FIs, including nine women (although these numbers are now dated and cannot be verified).

APIFIMA's role has shifted since CVC closed. Under CVC, POs received the balance of the loans facilitated by FIs. To sustain and expand their business post-CVC, small and medium enterprises (SMEs) have become APIFIMA's principal clients. APIFIMA provides capacity strengthening, commercial networking, market research, and production coaching to its PO and SME clients. BNDA and BMS continue to be the primary bank lenders, while some MFIs are also active. APIFIMA requires a business plan from SMEs for bank loans but not from POs. To incentivize PO lending, promotional prices are being offered as low as 1-2 percent.

Name recognition for APIFIMA remains limited among all market actors interviewed. Key informants indicate that APIFIMA has a long way to go to achieve its potential and requires ongoing technical and other support. Key informants further note that, when CVC was there, it was fully behind APIFIMA with technical support and monitoring, achieving a loan repayment rate of around 99 percent. In the absence of additional technical and other support, however, it is unclear whether this success will continue.

CONCLUSIONS

- APIFIMA still exists and uses the same commercial approach one year after the end of CVC.
- PO members and other market actors uniformly value the assistance of FIs in opening up bank lending, and most POs remain in continued contact with their FIs.
- APIFIMA suffers from a lack of name recognition within its target market, indicating its lack of self-promotion as an association.
- FIs are paid on commission, previously covered by CVC. Banks have yet to agree to pay part of the commission. Since borrowers pay the full commission, use of FIs by POs has declined. To sustain financing and expand operations, APIFIMA focuses on mediation between SMEs and banks, rather than between POs and banks. This development potentially threatens APIFIMA's support role for POs.
- The roles of Planète Distribution and APIFIMA overlap, but they are not currently working together. APIFIMA plays an important role in providing access to commercial bank credit for millet/sorghum POs, while Planète Distribution provides input credit in kind to rice producers.

RECOMMENDATIONS

- USAID, working in conjunction with commercial banks, should encourage the maintenance of this network of agents and reinforce the APIFIMA financial intermediation system in the regions where future USAID value chain activities operate.
- Donor organizations should hold a workshop to explore the lessons learned from APIFIMA financial intermediation under CVC and its work with the Africa RISING Large Scale Diffusion of Technologies for Sorghum and Millet Systems (ARDT-SMS) project. Potential workshop topics include training of

FIs, collaboration between FIs and banks, revising the commission structure to better incentivize FIs and banks, and methods to enhance POs' creditworthiness and loan repayment.

- The same donor organizations should explore methods for incentivizing APIFIMA to engage more proactively with FIs. While facilitating SMEs' access to financing is an important objective in its own right, it was not a specific objective of CVC and a focus on working with SMEs potentially comes with the opportunity cost of not working with POs.
- APIFIMA should explore mechanisms that encourage banks and MFIs to pay some part of the commissions for the APIFIMA intermediaries, thus easing the burden on loan recipients.
- APIFIMA needs name recognition and should publicize its work with POs through existing FI linkages or new intermediaries. APIFIMA should also be active in educating bank loan officers in the value of lending to sorghum and millet producers, as well as rice producers.

EQ 5: In what ways, if any, did the mentoring activity affect women's ability to successfully pursue their professional goals? To what extent do women feel their voices are heard in mixed-gender POs after completing the mentoring program?"

FINDINGS

From its inception, CVC has focused on improving women's livelihoods reflected by its objective to achieve 50 percent participation in its activities. Achieving this objective has proved challenging; by FY 2016 25,704 men (76.4 percent) participated in CVC activities compared to 6,061 women (23.6 percent). To jump-start its gender activities, in mid-2016 CVC hired its first gender director, and by the end of FY 2017, its increased gender focus led to a growth in women's participation to 38 percent. The CATs being developed at this time included a focus on women's inclusion, while women's cooperatives were trained in improved farming techniques, marketing, and other production and post-harvest activities.

During 2017 CVC launched a mentoring program to increase women's empowerment and participation in the cereal value chain. The program recruited 37 volunteer mentors, male and female, all respected members of their communities. Mentors were responsible for mentoring PO members to become mentors within their own POs using a training-of-trainers (TOT) approach. Gender mentoring activities continued throughout 2017. CVC's focus on gender mainstreaming led to an increase in women's participation in CVC activities, although participation rates varied across the CVC zone of influence (e.g., 64 percent in Sikasso vs. 20 percent in Timbuktu).

Those involved in the gender mentoring program formed a Gender Mentor Association in early 2018. The association established a nine-member committee, adopted rules and regulations, and developed a roadmap, which defined actions, managers, and an implementation schedule for scaling up mentoring activities post CVC. At the time of the evaluation, however, the network remained largely dormant.

Perceptions of the Mentoring Program

Mentors all said that their role was to share their knowledge with others. While there was general agreement on overall program learning goals, mentors mentioned different components of the program that were important to them; some cited increasing women's leadership skills, others helping women speak out in mixed-gender groups, others helping women's cooperatives secure land, and still others helping women's cooperatives to complete legal and loan documents.

As for mentees, the number of times they met their mentor in person varied, with a norm of about three times over the course of a year. Usually the in-person contact was at a group training program with other PO members, and generally there was follow-up contact by telephone (and sometimes, but more rarely, in person). All mentees said that their mentors were very helpful to them in sharing their knowledge.

When asked what they learned in their mentoring program, mentees' responses were more or less consistent with the goals reported by mentors with the following topping the list: encouraging women's

participation in fairs/celebrations/workshops, increasing women's leadership roles in mixed POs, developing mixed-gender POs, listening to women in mixed-gender POs, helping women access land and oxen for planting crops, and increasing women's participation in household decision-making.

Impacts and Challenges of the Mentoring Program

From both the mentors' and mentees' perspectives, the mentoring program had a beneficial impact on the lives of the mentees aligned with the program's goals and what mentees said they learned from the program, as described above. Men and women generally had similar perceptions about these benefits. The positive effects of the CVC mentoring program have been sustained, at least in certain places for certain individuals. A majority of mentors continue in their mentoring role. The mentees' perspective is somewhat different, since only half continue to have contact with their mentors.

Challenges and Recommendations for Future Mentoring Programs

Mentors and mentees identified several challenges that a future mentoring program may face. Poor security in regions of Mali hampered the mentoring program, and improved security is essential to restart many aspects of the program. For example, insecurity impeded the L4G staff's ability to get people together or to reach into more areas of Mopti. The Malian social norms also hamper efforts to increase women's roles. Mentors also faced challenges to recognition of their role and would like more professionalization and recognition. Both mentors and mentees are hopeful that a program similar to CVC could be developed to sustain and expand the CVC gender mentoring program. Their recommendations for what this program should do include facilitating access to financing, land, and farming equipment and providing training on a variety of on-farm production and post-harvest methods.

CONCLUSIONS

- There are substantial benefits to the gender mentoring program. It improves women's knowledge of crop production and marketing techniques and empowers women to participate in CVC and PO activities and to be more active and vocal in mixed groups and in their own families.
- While most mentors who were interviewed said that their mentoring is continuing, only half the mentees interviewed continue to have contact with their mentors. Therefore, it is unclear to what extent the gender mentoring activities are continuing.
- Mentors and mentees would like to see the program continue and grow. The core of these activities is still to be found in the Gender Mentor Association, although it is largely inactive for the moment.
- Because the gender mentoring program began late in the CVC activity, it was only becoming active and effective late during the activity's last year, naturally limiting the scale and benefits of the program.

RECOMMENDATIONS

- Future cereal value chain activities can draw on a base of experienced mentors and mentees, as well as a Gender Mentor Association. CVC's former gender director, and the creator of the mentoring program, is still involved in gender-oriented activities in Mali. She and other mentors can provide future leadership for such a program.
- The CVC mentoring program, because of its limited scope and short time frame, can be considered a pilot program and should be expanded into other settings over a longer time frame in future USAID activities. USAID should consider a lessons learned workshop on this mentoring program in conjunction with another activity or as a stand-alone workshop.

I.0 EVALUATION PURPOSE AND QUESTIONS

I.1 EVALUATION PURPOSE AND AUDIENCE

This evaluation represents the final performance evaluation of the Cereal Value Chain (CVC) activity, one of two flagship activities, along with the Livestock for Growth (L4G) activity, of the United States Agency for International Development Mali (USAID/Mali) Agriculture and Economic Growth (AEG) Office. The purpose of the evaluation is to assess activity progress in the cereals sector and to inform the design of future activities under the Global Food Security Strategy (GFSS) country plan.

The main audience for this evaluation is USAID. This includes the USAID/Mali AEG office but also the Mali Mission and the Bureau for Food Security (BFS) in Washington, D.C. As the final report will be publicly available, USAID expects that the Government of Mali (GOM) and a wide variety of other development partners will find the results useful.

I.2 EVALUATION QUESTIONS

The CVC performance evaluation seeks to answer the following five evaluation questions (EQs):

1. To what extent have the community agribusiness teams (CATs) continued their capacity building and networking since the end of the CVC activity?
2. In what ways, if any, did CVC's private sector engagement strategy (with Planète Distribution) benefit farmers? Did it compensate for missing financial market actors and/or did it displace other actors (i.e., did it give an unfair advantage to Planète Distribution compared to other distributors in the market)? Are there other positive or negative unintended outcomes that affected the private sector?
3. To what extent were producer organizations (POs) able to negotiate profitable contracts with brokers?
4. From the perspective of POs, Planète Distribution, and lenders, what is the Association of Professionals in Financial Intermediation of Mali's (APIFIMA) value as an intermediary between beneficiaries and the banks?
5. In what ways, if any, did the mentoring activity affect women's ability to successfully pursue their professional goals? To what extent do women feel their voices are heard in mixed-gender POs after completing the mentoring program?

2.0 ACTIVITY BACKGROUND

2.1 ACTIVITY DESCRIPTION

CVC refers to a five-year series of interventions that contributed to the Feed the Future strategy for the sorghum, millet, and rice value chains in Mali. The activity began in late 2013 and ended five years later in late 2018. CVC was implemented by ACDI/VOCA with local non-governmental organizations (NGOs) Nyèta Conseils and G-Force. Overall, CVC direction, support, and administrative management were provided by ACDI/VOCA through its Bamako office, with specific regional coverage by Nyèta Conseils in the Mopti and Timbuktu regions and by G-Force in the Ségou and Sikasso regions.

CVC's purpose was to increase agricultural production, productivity, and incomes through direct interventions with men and women farmers, as well as through various value-added income generating

activities carried out by value chain actors, including financial support services to farmer organizations, input suppliers, and other private businesses. CVC assumed that increased productivity and commercialization in the rice, sorghum, and millet value chains, along with growth in private sector engagement in these value chains, attention to existing and new end-markets, and the appropriate facilitating policies would increase the availability of and access to these important staple crops through positive impacts on the incomes of actors along the value chain.

Informing these goals was a vision in which strengthening the cereal value chain was to be achieved through facilitating relationships among value chain actors, support services, and other key market participants and by addressing key policy constraints relating to the value chain. Through this, the entire value chain is positioned for sustainable growth, upgrading, and value addition bringing financial and nutritional benefits to the target smallholder farmers and beneficiary households.

Key CVC investments in local capacity building were expected to ensure that results were market driven and continued over the long term after the completion of the activity, reflecting USAID's emphasis on locally led and implemented development efforts. Successful integration of approaches aimed at improving household nutrition practices, increasing youth participation, incorporating environmental management and resilience to climate change, and prioritizing gender equity were determined as essential to CVC's long-term results.

2.2 APPROACH AND IMPLEMENTATION

CVC operated primarily in the Sikasso and Mopti regions within the Feed the Future Zone of Influence (ZOI). (See Figure 1 for a detailed map of Mali showing intervention regions.) This includes 117 communes in Sikasso and Mopti and two communes in Ségou that encompass the Millennium Challenge Corporation (MCC) Alatona Irrigation Project (AIP) sites. In Fiscal Year (FY) 2016, CVC extended its activities to the Timbuktu region, especially Niafunké circle. Communes were selected on the basis of their agricultural potential, poverty level, and nutritional status of the population as indicated by stunting and wasting indices.

Activity interventions varied according to the crop type. In the Sikasso region, interventions focused on millet and sorghum and some lowland rice; in Ségou on irrigated rice; in the west of Mopti along the Niger River and in Niafunké circle of Timbuktu region on irrigated rice; and in the east of Mopti on millet. CATs were set up in all areas with supposedly all partner POs (1,000+) and worked with CVC coaches (activity implementation agents). Financial intermediation between banks and POs occurred in all areas, but this came increasingly to rely on Planète Distribution in Mopti and Timbuktu for input supply (mainly fertilizers) to rice producers as banks stopped lending due to insecurity. CVC's interventions related to cereals marketing and contracting with brokers and traders occurred in all activity locations. Gender mentoring occurred in both the Mopti and Sikasso regions, beginning with general assemblies with interested POs in Mopti and Sikasso as well as with notable stakeholders from Bamako.

The target groups for CVC include male and female farmers and other actors in the cereal value chains, such as input suppliers, traders, processors, wholesalers, buyers, and exporters, as well as support services that strengthen the value chain, particularly agricultural technology and financial service providers. Women were a specific target beneficiary group for CVC. The overall activity goal was to achieve a one-to-one male-to-female ratio of beneficiaries. Late in the activity a special mentorship program was created targeting women and some men to increase the profitability of women's small businesses and promote women's leadership in mixed-sex POs.

Figure 1: Map of Mali Showing Intervention Regions



3.0 EVALUATION METHODS AND LIMITATIONS

3.1 EVALUATION METHODS

Qualitative Methods

This evaluation employed primarily qualitative data collection and analysis methods. Primary data collection consisted of 11 focus group discussions (FGDs) and 26 key informant interviews (KIIs) implemented over a five-week period from October 7 to November 10, 2019. FGDs and KIIs were carried out by a two-person field team of Malian cereals and evaluation specialists and a team leader based in Bamako. A further 17 telephone interviews were carried out with former gender mentors and mentees. Discussions in FGDs principally addressed EQs 1, 3, and 4, while KIIs primarily addressed EQs 2 and 5. Annex 2 details the fieldwork schedule for FGDs and KIIs. Annex 3 provides the guides that were used in the FGDs and KIIs.

The field team visited all CVC activity areas: Sikasso, Ségou, Mopti, and Timbuktu regions. Each FGD and KII was recorded, while assistants to the field researchers also took notes of each FGD and KII. Both synthesis reports and full transcriptions were made of each FGD and KII. Qualitative data also included a review of documents, primarily those produced as reports to USAID from the implementing partner (IP), ACDI/VOCA. Qualitative data were then analyzed/coded using content analysis and the qualitative data analysis program NVivo to identify salient themes and sub-themes in the data. Annex 4 provides a comprehensive bibliography of documents reviewed for the evaluation.

Focus Groups (FGs) with Village Farmers

While ACDI/VOCA provided a final list of some 1,160 participating POs by activity end, the 2018 annual beneficiary survey (May-June 2018) covered 805 POs spread over four regions and five value chains (see Table 1). POs were selected from this latter group of POs in order to triangulate with findings from this evaluation. The POs selected are also among those first receiving CAT training in 2015-2016.

Table 1: Number of POs by Region and Type of Crop

Region	Value Chain	Number of POs
Mopti	Millet	137
	Village irrigated perimeter (VIP) rice	183
Ségou	Irrigated rice	53
Sikasso	Sorghum	173
	Millet	162
	Lowland rice	77
Timbuktu	VIP rice	20
Total		805

Given the large number of POs covered by CVC, the evaluation team initially randomly selected villages (and POs) within regions and by crop type to participate in this evaluation. This list was reviewed with previous CVC staff and with the local Malian evaluation team members, but it did not appear representative. Based on these discussions, the evaluation team opted instead to request from former CVC managers a list of 20-30 POs from each area and value chain to select a balanced sample of villages to ensure an appropriate mix of villages in all four regions and across eight circles, provide a range of programmatic strengths, and account for logistical and safety considerations. This was done to ensure that CATs had indeed been installed in these villages and that the team would have no problem with the security situation, especially in Mopti.

From this list of 20-30 POs in each area and value chain, the evaluation team selected a final set of 14 villages representing again a balanced sample of the village characteristics described above. During the field training on the data collection instruments, the local team members advised dropping four of the villages from the list because they were in unsafe locations where the local team members feared traveling, thus reducing the number of sample villages to 10. However, the village and PO where the evaluation team piloted the data collection instruments were added to the sample bringing the total sample to 11. The evaluation team originally intended to conduct two FGDs with PO members in each village, one all-male and one all-female; however, the team was unable to mobilize a sufficient number of volunteers for two single-sex FGDs in each village, so it opted to conduct a single mixed-sex FGD with PO members in each village.

While the 11 villages are by no means a statistically representative sample of all the villages, they do represent the broad scope of CVC-supported POs in terms of geography and crop type. The selected villages are geographically, economically, and ethnically typical of their communes, not outliers. While the number of villages and POs is small compared to the total involved in the CVC project, the sample includes a sufficiently large selection of POs to obtain a broad range of opinions from PO members.

Once the villages had been selected, the evaluation team contacted a representative of each village PO and asked him or her to invite up to 10 people to the FGD on the appointed day, specifically a mix of male, female, and youth members (if it was a mixed PO). Table 2 below shows the final number of FGD participants by gender and region.

Table 2: FGD Participants by Gender and Region

Region	Male	Female	Total	Number of FGDs
Mopti	13	11	24	3
Ségou	5	2	7	1
Sikasso	35	18	53	5
Timbuktu	18	2	20	2
Total	71	33	104	11

Key Informant Interview Respondents

To select key informants, the evaluation team developed a list of desired interviews, according to the following categories:

1. Government representatives at the regional, circle, and commune levels
2. Planète Distribution representatives
3. APIFIMA representatives
4. Other representatives of private sector organizations (e.g., agricultural distributors, traders, and banks)
5. Representatives of implementing organizations
6. Female mentors and mentees

It then developed a list of potential interviewees and contacted them to schedule interviews. A total of 26 interviews (with 30 persons, considering three group interviews) in categories 1-5 above were conducted.

In addition, the team initially planned to conduct FGDs or group interviews with gender mentors and mentees. For this purpose, it obtained lists of mentors and mentees from former CVC staff. FGs proved to be impractical due to logistical and safety issues, since the mentors and mentees were dispersed (some in Bamako but most spread throughout the Mopti region). Consequently, the team conducted 17 telephone and 10 in-person interviews with seven female mentors and one male mentor, as well as with 12 female mentees and seven male mentees (a total of 27 interviews). The final list of interviewees is provided in Table 3.

Table 3: List of Interviewees for CVC Evaluation

Name	Title	Organization
Government Representatives		
Amadou Diop	Chief of Projects and Programs	Mopti circle Mayor's Office
Bakary Dao and Mamadou Samassekou (group interview)	Technical Advisor on the Environment; Rural Development Officer	Mopti circle
Issa Guindo	Deputy Managing Director of Rice Office	Mopti circle
Jean Pierre Togo; Ousmane Camara; El Hadj Mahamane Traore (group interview)	General Manager; Focal Point for of Millet; Focal Point for of Rice	Regional Directorate of Agriculture, Sikasso region
Issa Bah	Head of Financial Division	Regional Directorate of Agriculture, Sikasso region
Abdoulaye Goita	Mayor	Yorosso circle, Sikasso region
Amadou Coulibaly	Agricultural Branch Manager	Niafunké circle, Timbuktu region
Planète Distribution		
Ousmane Cissé	President and Director General	Planète Distribution, Mopti

Name	Title	Organization
APIFIMA		
Aly Coulibaly	Regional Representative	APIFIMA, Mopti
Daouda Sory Dembele	President	APIFIMA, Bamako
Other Private Sector (Cereal Wholesalers and Banks)		
Dialia Keita	Director	Kietala Négoce, Sikasso
Kalilou Diallo	Director	Koni Djiguigne, Sikasso
Sidiki Badian Doumbia	President	Société Doumbia et Fils (SODF), Sikasso
Mousa Daou	Chief Accountant	SODF, Sikasso
Oumar Diakite, Abdoulaye Dolo (group interview)	Managing Director and Head of Agricultural Production	Compagnie Malienne pour le Développement du Textile (CMDT), Sikasso
Moulaye Sounkoro	President	Moulaye Sounkoro et Frère, Mopti
Toufado Afo Kaya	President	Union TIERGUIL, Timbuktu
Former CVC Contractor and Sub-Contractor Program Staff		
Richard Cook	Former Director of CVC Project	Formerly of ACDI/VOCA, Bamako
Yacouba Coulibaly	President	Nyèta Conseils (CVC Implementer in Mopti and Timbuktu regions)
Nouhoum Diarra	President of G-Force	G-Force (CVC Implementer in Sikasso and Ségou regions)
Abdoulaye Togola	Monitoring and Evaluation Officer	G-Force, Sikasso
Adam Sanogo	Monitoring and Evaluation Assistant	G-Force, Sikasso
Ali Mohamed	Former CVC Director of Financial Relations and Training	_____
Daniel Coulibaly	Former CVC Head of Training	_____
Aminata Miaga	Former CVC Head of Gender Mentoring Program	_____
Faoussa Tadjou	Trainer in CVC Mentoring Program	_____
CVC Gender Mentors and Mentees (17 interviews by telephone and 10 in person): 8 mentors, 12 female mentees, and 7 male mentees.		

Quantitative Methods

The quantitative analysis focused on EQ 5, which seeks to appraise the impact of the gender mentoring program and, more broadly, other CVC initiatives that focused on women’s empowerment. The CVC 2017 annual survey of 1,441 PO members of both sexes in the target value chains—obtained from ACDI/VOCA—was used for the quantitative analysis. From the survey, the evaluation team extracted and analyzed the following variables: sex, age, crop (rice, millet, or sorghum), location, value of crops sold in past year, changes in value of crops sold from before CVC, and gender empowerment (i.e., women’s decision-making in the home). This was a time period when the activity’s gender mentoring efforts were just being developed. The evaluation team also obtained data from the 2018 survey, but data for key variables were missing so comparisons between the two surveys was not possible.

The evaluation team sought to quantify women’s empowerment in the CVC ZOI at about the time the gender empowerment efforts were being launched using survey data from ACDI/VOCA conducted in the spring of 2017.¹ The sample was first stratified by region and crop type as follows: 1) millet and

¹ “Findings of the Mali Cereal Value Chain (CVC) Project’s 2017 Annual Survey: Sikasso and Mopti Regions, Mali.” Submitted by ACDI/VOCA to USAID. October 2017.

sorghum/Sikasso, 2) millet/Mopti, 3) lowland rice/Sikasso, 4) irrigated rice/ Ségou, and 5) VIP rice/Mopti. Within strata, the survey sampled POs, and within POs it randomly sampled farmers from two strata: men and women. The final sample size was 1,503, of whom 1,441 were interviewed (95.9 percent). Among many other questions, the survey asked about total value of crops sold (in West African Francs, or CFAF) for calendar year 2016. This survey also asked the person interviewed to recall the amount they sold “before the CVC project,” or calendar year 2013, three years previously. Although the second response could be subject to recall bias, it was used as a pre-CVC baseline measure. That survey also asked three gender empowerment questions for the time the survey was conducted, which was approximately the time the gender mentoring program was put into place. These data were used to measure the following outcomes:

- Amount of crop sales (in CFAF) for 2016.
- Changes from pre-CVC annual sales to 2016 sales.
- Responses to three gender empowerment questions:
 - In your household, who makes the production decisions?
 - In your household, who makes the marketing decisions?
 - In your household who decides on the division or allocation of expenses?

All outcomes were analyzed according to gender, age (youth or over 25), region, and type of crop.

The gender mentoring program that occurred in the Mopti and Sikasso regions and, among other activities, targeted 21 mixed-gender POs with female leaders. The villages where these POs were located cultivated millet and were in the Bankass and Koro circles. The evaluation team compared the value of crops sold in villages that were targeted to those in other villages in the same circles.

Because of the timing of the gender mentoring program, which happened very late in the CVC implementation period, and because the 2018 survey did not include women’s empowerment questions, the analysis for EQ 5 is provided essentially as a baseline measure of empowerment at about the time the program was being first implemented. The 2017 data were provided by ACIDI/VOCA in Excel format and moved to SPSS for the analysis.

Outcome Measures

The qualitative nature of the five EQs coupled with the data collection techniques meant that the data produced outcome measures that were not generally quantitative, such as majority consensus; subjective estimates of quality, value, practice, and availability; concurrence among respondents; and frequency of responses. Beyond the concepts linked to the EQs, several themes and patterns emerged from the content analysis across the FGDs and KIIs using NVivo, which are reported below as evaluation findings. For the quantitative analysis of EQ 5, the analysis examined the following outcomes, all by gender and type of cereal: 1) intra-household decision-making and 2) changes in the value of millet, sorghum, or rice sales.

3.2 METHODOLOGICAL LIMITATIONS

As discussed above, the sample of villages visited was not fully representative of CVC as a whole. The villages visited for the evaluation were initially selected randomly, but then the list was adjusted to ensure that all cereal crops and regions were represented, and that security concerns in the two regions of Mopti and Timbuktu were addressed. KII respondents were also selected purposively to represent a broad set of views of the CVC program, although certain selected key informants could not be contacted or were unavailable for interviews. Thus, in neither case do the respondents represent a statistically representative sample of potential respondents.

Quantitative data used for this evaluation were collected by the IP and could not be validated. Furthermore, the 2018 annual survey had substantial missing data on key variables thus prohibiting any time-series comparisons from the 2017 annual survey data, which might have yielded useful insights into activity on-farm and gender outcomes.

Another complicating factor was that the CVC activity ended in October 2018 meaning that some staff had left the country. However, most staff involved in key activity roles were still in Mali and were available to participate in the evaluation, including CVC's two implementing Malian sub-contractors Nyèta Conseils and G-Force.

Moreover, activity beneficiaries had not been in contact with CVC field agents for a year before the arrival of the evaluation team in their villages. While recall may have diminished the precision of some responses, important issues of sustainability could be explored. This is often not possible with evaluations that are conducted before or just after an activity ends. Quantitative performance monitoring data, beyond the two surveys obtained, may still be available at ACIDI/VOCA headquarters in Washington, D.C., but they were not provided to the evaluation team. In addition, the personnel to answer detailed questions concerning the data provided were not available.

4.0 FINDINGS²

4.1 EVALUATION QUESTION I

4.1.1 To what extent have the CATs continued their capacity building and networking since the end of the CVC activity?

BACKGROUND

CATs were created early in the third year of CVC implementation (FY 2015-2016). The annual report for that year indicates that their origin lay in the need to focus training on strengthening POs. The reorientation involved: 1) redefining the tasks of field extension workers as agribusiness coaches focused on business and commercial development, 2) strengthening PO internal procedures and operations, and 3) strengthening the skills of young and dynamic PO members.

CATs were to have four members who would train members of their PO in improving organizational capacity, access to inputs, on-farm productivity, post-harvest handling of grains, marketing and trade, and gender and environmental compliance with USAID guidelines. CAT members would be trained by CVC staff and would replicate that training in their POs. The intention was that one CAT member would have gone to school or would be literate in French, Bambara, or Arabic.

CVC engaged in roll-out workshops on the roles and responsibilities of CATs for 1,060 delegates from 541 partner POs in November 2015. By mid-2016, 607 CATs composed of 2,428 members had been created and trained in the Sikasso, Ségou, and Mopti regions. The goal was to involve both women and men in the CATs drawn from the general PO membership and distinct from the PO leadership. However, this proved challenging, primarily due to the literacy requirements for PO leadership.³ For example, in millet zones only 4 percent of men and 1 percent of women were literate. (*i.e.*, reading and writing), while they also suffer generally from low financial (*i.e.*, numeracy) and business literacy levels. Women have also faced cultural barriers around gender norms that have limited their roles in PO leadership and in CAT membership, with the exception of women-only POs.

In FY 2016, CVC received supplemental funding from USAID to extend activity interventions to Alatona in the Ségou region and to the Niafunké and Timbuktu circles in the Timbuktu region. By FY 2017 the CVC Annual Report indicated that 260 new CATs had been created, of which 158 were under CVC coaches. In the new expansion areas (112 CATs in Sikasso and Mopti and 46 in Alatona), 35 percent of CAT members were women, often in women-only POs. Another 102 organizations similar to CATs were created in the Timbuktu region but were under the supervision of the Federation of the Unions of Cooperative Societies of the Districts of Youwarou and Niafunké (FUSCOCYN).

² More detailed results from FGDs and KIs for EQs 1-4 are contained in Annex 5.

³ CVC 2015-2016 Annual Report, p. 31.

Training continued for CAT members in FY 2017-2018 in Mopti and Sikasso where CVC designed training posters for cereal marketing and other training materials. Training topics included the advantages of bulk sales, improving the quality of millet/sorghum to promote competitiveness, cereal trade negotiation techniques, securing commercial transactions through contracting, and the management and efficient allocation of revenues from cereal sales for business development and household expenses. According to the CVC Final Report (December 2018), by the end of the activity, CVC had created and trained a total of 754 CATs. According to CVC, the CAT model had educated 82,325 PO members, including 35,255 women (42.8 percent) and 47,070 men (57.2 percent).⁴

FINDINGS

Qualitative findings concerning the CATs come from 11 FGDs with PO members in 11 villages in the Sikasso, Ségou, Mopti, and Timbuktu regions and 26 Klls with 30 persons knowledgeable about CAT operations. During these FGDs and Klls, the evaluation team explored questions around CATs, their influence, and their operations. This information is integrated below to answer EQ 1 on the role of the CATs during CVC and whether and how they have continued after the activity ended.

Membership and Structure of CATs

In nine of the 11 POs where FGDS were conducted, CATs had been established during the CVC project period, the two exceptions being the Timbuktu circles where CATs had not been established. As mentioned above, FUSCOCYN had created a function similar to CATS in many of its member POs.

In all nine of the POs with CATs, the CATs are currently functioning. Each CAT has four members, as intended: president, secretary, treasurer, and market prospector/storekeeper. In all nine cases, from 3-4 CAT members are members of the PO Executive Board, contrary to CVC's intention that CAT members should be drawn from the general PO membership, a result of the low financial (*i.e.*, numeracy), business, and basic literacy of PO members (CAT members are required to be literate) and the selection of CAT members by the PO general assembly.

While CVC staff helped to establish and train the CATs, the selection of the CAT members was left to the PO. The practice of selecting CAT leaders by the PO general assembly in turn has led to the selection of CAT members from the PO Executive Board. This, along with the literacy requirements, has led in its turn to limited female membership in the CATs, reflecting the limited female leadership at POs. The CATs with female membership were those with all female or mixed-gender membership, often with one or two members of the CAT being female in mixed POs.

There are potential advantages to overlapping CAT membership with PO leadership. One particular advantage, noted by multiple FGD participants in a majority of FGD sessions, is that including PO Executive Board members in the CAT streamlines the decision-making process within the CAT. This was viewed as a positive result of having CAT members and PO leaders overlap. As observed by one PO member, *"When the CAT members are on the Executive Board, they can take decisions without going through the Board."* (PO member)

Role of CATs

Members of the CVC implementing team explained that CATs have filled a role missing at POs prior to CVC by focusing particularly on the needs of cereal producers, including the production, storage, and marketing of grains.

"For the CAT, if you take the region of Sikasso, it is dominated by cotton and corn, and there are organizations around these two. In the beginning it was cotton organizations that added millet and sorghum to their missions. Within those organizations, as the objective is not millet and sorghum, it was

⁴ CVC Final Report, December 2018, p. 9. There is inconsistency in the CVC reports. The figure of 754 CATS, reported in the Final Report is below the total of 867 CATS trained given in the Annual Reports for FY 2016 and 2017.

necessary then to assign some people to the management of millet and sorghum.... They are people selected for specific tasks regarding millet and sorghum or lowland rice.” (G-Force staff)

For example, one CAT carries out price prospection and sales negotiations with cereal traders. CAT members organize meetings and help negotiate with traders for group sales. The CAT also advises PO members about how to keep the stock in good condition until the time of sale.

“If a stock comes late, and the buyer’s truck cannot come here, the CAT looks for another small trader who can buy that stock. Because if it rains, the road gets terrible.” (PO member)

In another PO that previously emphasized production of cotton as a cash crop, the CAT has brought a new emphasis on millet and sorghum production. This distinction adheres to the CVC focus on millet and sorghum crops. Table 4 summarizes some the different aspects of assistance that PO members receive from the CATs, as mentioned by FGD participants.

Table 4: Types of Assistance Provided by CATs as Identified by PO FGD Participants

Type of Assistance	Number of Mentions
Prospecting markets and tracking prices	6
Training PO members in appropriate farming techniques	5
Organizing grouped sales of grain	4
Supervising storage of grain	4
Making and maintaining contact with cereal traders	3
Checking on the cleanliness and quality of grain	2
Negotiating sales contracts with cereal traders or brokers	2

Members in each of the nine POs with CATs uniformly appreciated the training provided by the CATs. Below is an illustrative sample of comments made by PO members about their CATs:

“We cannot say all the advantages of the CAT. Thanks to it and to the new techniques production is highly increased. Thanks to our CAT we have been able to do group sales. Before we used to sell the kilo of rice at 100 CFA francs. But now, thanks to their roles [CAT], we go up to 150 CFA francs.” (PO member)

“The CAT is also playing the role of intermediary between the PO and the banks.” (PO member)

“We have received new farming technologies. There are differences between our old methods and the new technologies. If we follow their guidelines, it can be advantageous for us.” (PO member)

“Each time that they go to meet with the big wholesalers, they inform us about what is going on in the country, and they give information about the types of crops they are going to buy during the campaign....Everyone proposes a price, and if they agree, we collect our millet and sell it. This is the advantage that we have got from it.” (PO member)

“They [CAT] have been trained by CVC how to get good seeds, and they are giving that training to the members. They ask people how many kilos of seeds they need in the year, and they do the identification of the seeds and estimate the quantity for the PO....The CAT helps the PO members adopt better agricultural practice for millet and beans [cowpeas], four rows of millet against two rows of beans. We also learned about the quantity of fertilizers to use in our fields. CVC gave training to the CAT, and they passed along the knowledge.” (PO member)

“Once the bags reach their place, they open the bags to check whether there are impurities in them. They do this because when someone is buying and sees impurities or dust in the millet, the person complains. So that’s why they clean it and make sure the storehouse is full of clean crops.” (PO member)

Sustainability of CATs

As described by CVC IPs G-Force and Nyèta Conseils, CATs were designed specifically to serve as a CVC sustainability mechanism:

“CVC had a policy that it must preserve its achievements in such a way that the mechanism continues after CVC. That’s why the project had strategic partners like CMDT and RDA [Regional Directorate of Agriculture] in the region of Sikasso. CVC left, but within each cooperative, it established a team of four people in all its partner POs. People have received technical trainings, which enable them to continue the coaching CVC was doing with them.” (G-Force staff)

The view of CATs as a sustainability mechanism was reinforced by PO members in each of the relevant nine FGDs, as illustrated by the following quote, *“The CVC agent who was here asked us to provide four people, and that they will train them. And he said that when the project leaves, they will be the ones to train the others and show them how to work.” (PO member)*

Consistent with their stated purpose, the evaluation team found that CATs were very much still in existence and providing their intended services to PO members in each of the nine POs visited for the evaluation. In these villages, CAT members still play important roles in crop production, storage, and, especially, marketing. In all nine CATs, moreover, CAT members continue to recognize their production and marketing roles and continue to implement lessons learned from their CVC training.

However, there is a gap in the Training of Trainers (TOT) model established by the CATs. PO members reported that in none of the nine PO villages had the state technical services managed to replace the roles previously played by CVC agents. For this reason, the POs no longer have the ongoing input on agricultural techniques and new technologies that they once had with the CVC agents.

The issue of limited human resources in POs, especially literacy, explains the fact that CAT members are usually also Executive Board members. G-Force representatives noted that with respect to literacy within CATs, literacy activities for men and women in POs ended after the first year of CVC operations (2013-2014) because they were deemed to be beyond CVC’s core business.

CONCLUSIONS

- CATs established in POs by CVC in the villages visited by the evaluation team are still in place and continue to carry out the functions they were trained to do by CVC (see Table 4).
- The four-member CAT is largely composed of members of the PO Board, although often with distinct roles. This overlap is due to the low level of literacy of PO members and the method of selecting CAT members by popular vote in general assembly.
- CATs continue to provide PO members with a range of valuable services with the most common services at visited POs being marketing and market prospecting, training in farming techniques, supervising grain storage, and organizing group grain sales. Less common, but still important, CAT services include networking with cereal traders, ensuring the cleanliness and quality of grain, and negotiating sales contracts with traders or brokers.
- CATs have filled a critical market gap by providing assistance to POs specifically in the production, storage, and marketing of cereals/grains. Prior to CVC, PO assistance tended to focus on other crops, but under CVC, and continuing after its conclusion, POs are actively working with and assisting their cereal/grain producing members.
- CAT members are hampered by lack of contact with outside sources of new knowledge or innovation, assistance previously provided by CVC agents. The state technical services have not been able to replace the roles played by these CVC agents.
- CAT members continue to train the other members of their POs in appropriate production and marketing techniques.
- CATs were put in place to sustain the teachings and innovations of the CVC activity. The nine POs with CATs visited during this evaluation confirm that CAT members continue to employ

these teachings and innovations in their production and marketing roles, thus confirming that the CATs are effectively playing the sustainability role envisioned for them (at least within the visited CATs).

RECOMMENDATIONS

- Given the ongoing operation of the CATs in the Mopti, Ségou, and Sikasso regions, an extension and scale-up of this model to other regions would be extremely useful. A reinforcement of the model in Timbuktu, where CATs may not have been successfully implanted, is warranted.
- Future activities in areas where CATs were established should strengthen the CATs within POs. This implies both reinforcement of previous trainings, as well as training in new practices, techniques, and technologies.
- To broaden participation in CATs and PO Executive Boards, functional literacy programs should accompany future training. A future activity focused on strengthening PO activities should include a literacy component on numeracy and business and financial literacy and, if resources allow, basic literacy (i.e., reading and writing) as part of its core business.
- Beyond improving women's literacy levels, efforts to include more women in CATs and PO Executive Boards should continue. This could be linked to a new mentorship component in future projects focused on agricultural productivity and production (see EQ 5).

4.2 EVALUATION QUESTION 2

4.2.1 In what ways, if any, did CVC's private sector engagement strategy (with Planète Distribution) benefit farmers? Did it compensate for missing financial market actors and/or did it displace other actors (i.e., did it give an unfair advantage to Planète Distribution compared to other distributors in the market)? Are there other positive or negative unintended outcomes that affected the private sector?

BACKGROUND

Lack of access to credit for purchasing inputs, particularly fertilizers, was and remains a serious impediment to cereal production in Mali. In order to access improved seeds and fertilizers for yield improvements, a farmer needs to have access to finance. Many of the farmers in the Feed the Future ZOI, especially female farmers, lack access to finance. POs, moreover, have generally not developed relationships with banks or other formal lenders, and, following the political crisis of 2012, a high number of loans remained unpaid at the time of CVC inception. Banks are also particularly wary of lending for agricultural production, especially for sorghum and millet cultivation. On top of this, sorghum and millet producers are generally not eligible for government fertilizer subsidies. In Mopti region, producers are eligible for both subsidies, but there is little sorghum grown.

Major constraints limiting access to credit include: 1) lack of bankable business plans; 2) a reluctance of banks to finance sorghum and millet that are considered non-commercial crops (80 percent is used for home consumption); and 3) limited capacity of traders and processors to provide internal value chain financing to producers. A value chain analysis conducted by CVC in its first year indicated that only limited surpluses beyond home consumption could be produced under existing conditions, including only 40 percent of irrigated rice, less than 20 percent of millet and sorghum, and less than 10 percent of lowland rice.⁵ That meant that it was quite difficult to accumulate sufficient quantities for processing and trade, and transaction costs were high.

As an alternative to credit extension for input purchases, CVC explored the possibility of "internal value chain financing," whereby traders or processors provide inputs to be reimbursed in kind. While this

⁵ CVC, 2013-2014 Annual Report, p. 25.

approach has borne fruit in rice production, it had not yet been successful for sorghum and millet production.

One existing organization that provided this type of financing for rice producers was Planète Distribution, founded in 2008 by Ousmane Cissé, who remains its Director General. USAID support to Planète Distribution began in 2011 under the Integrated Initiatives for Economic Growth Project (IICEM) two years before the arrival of CVC. Business development support under IICEM provided an operational base for CVC support of Planète Distribution, which eventually grew into a major component of its private sector engagement strategy.

During the first year of CVC activity, the CVC financial services team provided technical support for the development of business plans for five “mini-rice mills,” including Planète Distribution, to obtain access to credit to purchase inputs (fertilizer, oil, diesel) for rice-producing POs that were receiving technical support from CVC. The POs agreed to reimburse the cost of these inputs in paddy rice at the end of the season. CVC also identified sources of potential funding, including the Banque Malienne de Solidarité (BMS) and the Banque Nationale pour le Développement Agricole (BNDA).

With support from CVC, in 2014 Planète Distribution developed a three-year business plan to consolidate its various business activities. This plan was financed entirely by BMS for more than \$1.7 million. This initial financing enabled Planète Distribution to expand its business by securing a line of credit of more than \$3.6 million and become a leader in the region as input supplier and miller of locally produced rice.

In FY 2015, CVC continued its internal value chain support begun with five rice mills one year earlier. Three rice mills and their allied cooperatives, including Planète Distribution, allied with the Federation for the Development of the Region of Youwarou (FDRY). BMS and FDRY granted CFAF 480 million (\$813,559) to Planète Distribution to supply inputs (fuel, fertilizers, oil, and seed) to FDRY member cooperatives. It was repaid in paddy at harvest. The 2014-2015 CVC Annual Report indicated in a lessons learned section that reported “*supplier credit can work well if there is a strong organization and solidarity between the suppliers and cooperatives, as in the case of Planète Distribution.*”⁶ It should be noted that if this is not the case, loan recovery issues may occur.

During FY 2015, CVC supported FDRY and POs from other areas, including the Niafunké and Mopti circles and Youwarou, to meet their contractual paddy delivery objectives with the World Food Program (WFP). Three workshops were organized to this end from December 2014 to September 2015. The sales contract was managed by (the mini rice mill) Planète Distribution, which extended inputs, received payment in paddy, and sold the required amount to the WFP. About half the producers (47 percent) received a premium price for timely repayment of their input loans from Planète Distribution.

Banks and microfinance institution (MFI) partners finance rice value chains more than millet and sorghum, because rice is a more commercial commodity. Financing rice, much of which has some form of irrigation or water control, is less risky than financing millet and sorghum crops, and margins are greater.

Through workshops, CVC replicated the rice-based model with millet and sorghum contracts in the Mopti region with five local wholesalers that formed a consortium to supply millet to the WFP. In Sikasso, sorghum contracts between POs and SODF and Koni Djiguinè were also supported through workshops. A major objective of these CVC support activities was to build trust among cooperatives, their members, and the potential wholesalers.

In the third year of CVC implementation (2015-2016), a major focus continued to be on how to facilitate farmer access to production inputs, *i.e.*, seeds, fertilizer, herbicides/pesticides, and equipment. The annual report indicated that the continued CVC partnership with Planète Distribution, now termed a rice supply chain firm, helped facilitate CFAF 808,000,000 (\$1.37 million) of fertilizer and diesel input credit for 180 POs (15,000 beneficiaries) exploiting VIPs in Mopti, Niafunké, and Youwarou circles in exchange for

⁶ CVC, 2014-2015 Annual Report, p. 16.

repayment in paddy rice. In the Ségou region, a partnership between CVC and another rice mill, Delta Distribution, helped increase supplier credit for fertilizers and pesticides for three POs. This involved CFAF 51,205,766 (\$86,789) for these POs (169 beneficiaries). As before, reimbursement was in the form of paddy rice.

The FY 2016 annual report indicates that, in contrast to the south of Mali, in Mopti and part of the Timbuktu region, “there are very few input suppliers, often resulting in quasi-monopolies among a few large suppliers. In addition, banks in the area are extremely reluctant to finance agricultural producers due to overall insecurity and significant arrears on past loans. In many areas, there are no banks or microfinance institutions (MFIs) to finance cooperatives.”⁷ The report goes on to indicate that Planète Distribution in Mopti is the largest supplier of inputs and motor-pumps in the area and is also a major buyer of paddy for its rice mill. The company had developed good relationships with cooperatives and engaged in the provision of inputs and motor pumps on credit in exchange for paddy rice for its mill.

In terms of fertilizer supply to POs, the CVC 2016-2017 annual report continued to report an overwhelming role played by Planète Distribution. That year Planète Distribution received a \$2.2 million line of credit from BMS for the purchase of production inputs. It appears that \$1,953,455 of this credit line (89 percent) was actually mobilized by Planète Distribution for VIPs involving 180 POs in the Mopti region and part of Timbuktu. The report indicated only direct acquisition by POs in the Sikasso region.⁸

The 2016-2017 annual report further indicated that the withdrawal of BNDA from lending to VIP rice producers in the Mopti and Timbuktu regions has made supplier credit a necessity with repayment in kind rather than in cash. However, this reduced the potential revenue from the sale of production, which, if sold three to four months after harvest, would realize a 65 percent increase in the price of paddy per kilo (from about \$0.17 to \$0.28 per kilo).⁹

According to the 2016-2017 annual report, BNDA was the primary source of agricultural credit in Mali, and this is reflected in its position as a facilitated lender for CVC beneficiaries and partners with 36 percent of total funding. This was closely followed by BMS due to its financing of Planète Distribution at 32 percent and in-kind financing at 29 percent. In 2017, rice financing was 68 percent of the total funding.

The 2017-2018 annual report indicated that 251 cooperatives received 308 motor pumps through an investment credit of \$1,782,830 from BMS. According to the same report, CVC backed lending totaling \$6,869,800 to all partner cereal value chain actors with a reimbursement rate of 99.9 percent. Planète Distribution accounted for \$4,189,660 of this amount, or 61 percent.

In a success story included in the CVC Final Report (October 2018), Planète Distribution is reported to have increased its bank loans from BMS from \$841,497 in 2013-2014 to approximately \$4,900,009 in 2018-2019.¹⁰ The success story concluded that “through CVC’s program of financial intermediation, Planète Distribution’s business received US \$12,017,500 in credit that mobilized over 12,000 MTs [metric tons] of fertilizer and 2,359,000 liters of diesel and enabled the distribution of 250 motor pumps to POs.”

In terms of beneficiary coverage, the same report stated that “Planète Distribution increased its technical reach from 128 to 462 cooperatives since 2010, which by 2018 included 41,580 producers, including 5,198 women. The total rice production area under cultivation is estimated at 13,860 hectares compared to 2,760 hectares before the activity intervened in 2009. The company sold 39,000 MTs of paddy rice, processed and sold 25,400 MTs of white rice, and created 360 full-time jobs.”¹¹ However, Planète Distribution continued to focus on rice only and not on other crops such as millet and sorghum.

⁷ CVC, 2015-2016 Annual Report, p. 13.

⁸ CVC, 2016-2017 Annual Report, p. 11.

⁹ CVC, 2016-2017 Annual Report, p. 21.

¹⁰ CVC, Final Report, 2018, p. 14.

¹¹ CVC, Final Report, 2018, p. 14.

FINDINGS

In FGDs in nine villages and in the KIIs, evaluators asked about access to credit for farmers and, specifically, about the role of Planète Distribution. Key findings from these FGDs and KIIs are presented below.

Access to Credit for Farmers

Access to credit for farmers is difficult and has been made much worse by the security crisis in the region. While a small number of farmers are able to receive bank credit from BNDA in the Koutiala and Sikasso areas, key informants across all KIIs and FGDS reported that commercial bank credit is completely unavailable in the less secure areas of Mopti and Timbuktu. According to these key informants:

“BNDA, which was the financial institution most requested, has stopped giving credit for nearly six years for security reasons.” (Official, Mopti region)

“The access of POs to bank credit is not easy because of granting conditions, long procedures, and especially today where the insecurity has been installed permanently.” (Official, Niafunké circle)

“It is insecurity. Many microfinance institutions and banks left for that reason. And it’s difficult for farmers to come and negotiate credits in the regional administrative center. And sometimes there are questions of solvability.” (Official, Mopti circle)

PO members in three of the 11 villages visited during the fieldwork indicated that CVC has greatly assisted in getting access to bank credit that they did not have in the past, and this applies to millet/sorghum farmers as well as rice farmers. However, commercial bank credit is no longer available in Mopti and Timbuktu.

“CVC explained to the members of the cooperative that even if we do not have money to buy something, we could go through the cooperative and take it on credit. Once the harvest is done, we can reimburse in nature (millet).” (Female member, mixed PO)

Role of Planète Distribution

Evaluators interviewed key informants in various governmental departments and at Planète Distribution. All respondents noted that the Planète Distribution collaboration with CVC has significantly expanded lending to farmers.

“Before the arrival of CVC, we were already in touch with the farmers, but the training that we did together has enabled many people to know us... Before CVC, our credit to farmers could go from CFAF 100 million to 150 million, but this year [2019] we have exceeded CFAF 3,500 billion in credit to farmers. Before we were in around 200 villages, but today we are in around 700 villages.... Many farmers know that they are working for themselves and not for me. If you work and repay your credit, the rest of your rice is for you.” (Official, Planète Distribution)

Contracts are concluded prior to the rice season for inputs and a value of paddy equal to the inputs. These contracts with Planète Distribution are profitable, according to a key informant there, although they are based on a price set before the optimal marketing period. If a kilogram of paddy is worth CFAF 140 in the field, it can be sold for the same price in the market. Since Planète Distribution goes out with its trucks to pick up the paddy, there is a savings of CFAF 2 per kilo. While this does not sound like much it represents a savings of 2,000 CFAF per ton.

Another advantage is that Planète Distribution is a consistent and reliable client, and it has warehouses in Mopti. However, prices are low at harvest time, and farmers have to reimburse the input loans at harvest, rather than storing it for sale later when prices presumably have risen. Planète Distribution is able to store the produce at its storage facilities and bring it to market once prices are more favorable.

Certain inputs, such as motor pumps which are reimbursed over two or more growing seasons, are also cost effective for farmers. Their initial cost can be spread over several years, and those chosen are more

durable. Planète Distribution experimented in a zone of 200 hectares with three types of motor pumps—Chinese, Italian, and Moroccan—to select the best one for the area. The pumps last about five years and then must be replaced.

Planète Distribution obtains financing from BMS. It is satisfied with its relationship with BMS and does not feel the need to develop further banking relationships. BMS does not lend directly to farmers, but it does lend significantly through Planète Distribution. A potential downside to this system is Planète Distribution's dependency on a single bank. There is a debt default rate of 7 percent between the POs and Planète Distribution, which carries over to Planète's relationship with BMS. If BMS were to stop lending to Planète Distribution, the entire system could fall apart, much to the detriment of rice production in Mopti and Timbuktu.

All farmers participating in the five FGDs in Mopti and two FGs in Timbuktu (Niafunké) knew of the work of Planète Distribution. This attests to its important role in providing access to credit in these insecure regions. However, Planète Distribution has played an active role in access to credit in only three of those seven villages.

“Yes, we really know Planète Distribution. It is the first partner here who assists us and replies to all of our needs.... Among the inputs, there [are] fertilizers, but besides that we can also take oil, gasoline, motor, and even machines.” (PO member)

“It is a company which comes to give fertilizers in credit to farmers and afterward they reimburse in kind whether in millet or in beans. This is how we got fertilizer for the first campaign. They gave us the fertilizer in the beginning of the campaign, and after the harvest we paid one bag of millet.” (PO member)

The second of the quotes appears to indicate that Planète Distribution has engaged in some millet/bean fertilizer supply on credit. In reality, Planète Distribution sells to Sounkoro et Frères, which then engages in input supply to millet and bean producers, in exchange for a share of their crops. This, too, seems to be an adaptation by Planète Distribution, done without CVC support, to address the end of bank lending in the Mopti region. Planète Distribution, however, lends directly only to rice producers.

Those farmers accessing credit through Planète Distribution uniformly appreciate their ability to receive credit through the trust established between POs and Planète Distribution and between Planète Distribution and BMS with CVC help, something that was not possible before the CVC intervention. This contrasts with their limited access to credit in the past.

“They trust in us and give us anything we want in credit. That's something very important for us because without making noise or asking information about you, they give.” (PO member)

Insecurity, however, has interfered with Planète Distribution's ability to conclude formal sales contracts in much of Mopti and Timbuktu, and this lack of credit has in turn adversely affects the ability of POs and farmers in these insecure regions to access high quality inputs and thereby improve their on-farm productivity.

“We have not signed any contract with Planète Distribution yet. We spoke about a collaboration, but it coincided with the [security] crisis, so we did not conclude. When we had access to inputs, we use to make our sales and collect money from that to buy fertilizer. Since we did not receive the money from sales [during the security crisis], we could not get inputs. This is felt in our productivity, because without inputs we cannot produce enough.” (PO member)

On the other hand, those relatively few POs in Mopti and Timbuktu that had accessed credit through Planète Distribution affirmed that Planète Distribution had significantly filled the gap left by the lack of credit provision by local banks.

“Not significantly—totally! They have created a big federation, so that when the federation comes, everyone expresses his needs in terms of fertilizers, gasoline and even with motor-pumps which is the

biggest issue, because it is a big investment. Planète's activities are really salutary for farmers." (Official, Mopti circle)

"Planète Distribution allows POs and individual non-solvent producers, otherwise excluded from bank financing measures, to finance their needs and that immediately after the agreement on the price of the rice to be ceded in kind." (Official, Mopti circle)

Unintended Consequences

Key informants across all stakeholder groups were unable to identify any significant unintended consequences of Planète Distribution's lending activities. The only unintended consequence mentioned in a couple of KIs was the potential for farmers to become over-indebted. However, this issue was not raised in any of the POs, nor was there any evidence to indicate that this was a large or pervasive problem beyond what might ordinarily be expected to occur with any lending program. In any case, repayment is made in-kind with proceeds from the rice harvest, which mitigates against farmer over-indebtedness on a cash flow basis. According to a Planète Distribution official:

"We don't need money from farmers. When they harvest their rice, our representatives collect it. We sell our rice and repay the bank credit. Whether your rice is sold or not, our representative will take our part from your rice." (Official, Planète Distribution)

When asked whether Planète Distribution had displaced other lenders, only two key informants conceded such a possibility, although the effects were incremental at most, whereas all other key informants emphasized that other lenders had already abandoned the market prior to Planète Distribution's collaboration with CVC. Overall, none of the key informants or FGD participants indicated that there were significant negative or unanticipated indirect effects of Planète Distribution's lending activities related to the issue of displacement.

CONCLUSIONS

- Planète Distribution plays a key role in providing credit to farmers in the most insecure regions of Mali (Mopti and Timbuktu). Credit is extended from BMS to Planète Distribution. This has been critical to ensuring the flow of credit to farmers producing rice. Credit is not extended to producers of millet and sorghum, according to most informants.
- Planète Distribution has earned the confidence of banks and POs and has effectively compensated for the withdrawal of commercial bank lending activity in the Mopti and Timbuktu regions due to the security crisis.
- An increasing number of POs and hectares of rice are involved in this relationship each year. As a result, farmers in POs that have benefited from input credits from Planète Distribution self-report that rice production, sales, and incomes have increased relative to before the CVC intervention with Planète Distribution.
- There are other input distributors using the same system, but there is no evidence that Planète Distribution displaced these distributors and no sense of an unfair advantage due to the previous support of CVC. Respondents do not indicate any unintended outcomes for the private sector.
- While this relationship has compensated for lack of bank lending to rice producers, Planète Distribution's activities might collapse if the BMS lost confidence in the model.
- Once peace and security are restored in Mopti and Timbuktu, development of the production credit system between banks/MFIs and POs can resume, allowing POs more flexibility in purchasing inputs and selling their produce at full market price. This assumes that they can store the rice long enough to take advantage of higher prices a few months later. Many rice POs are capable of doing this.

RECOMMENDATIONS

- USAID should continue to encourage Planète Distribution and other distributors to expand the input credit model by developing relationships with more banks and POs in rice production.
- USAID should encourage the development of an internal value chain financing model for millet and sorghum similar to the model it created with Planète Distribution. This intervention could include Planète Distribution and/or other market intermediaries. The success of the Planète Distribution model can provide a benchmark for future interventions of this nature.
- In view of the loss of two seasons of millet production for lack of bank lending in much of Mopti region, USAID should find a mechanism for input distribution and reimbursement in kind for millet. The last two cropping seasons have been severely disturbed by terrorism in the area. Both production and marketing have been severely reduced. This should be encouraged for all input suppliers and any incipient activities of this type by Planète Distribution or others should be encouraged by government services and under new projects.
- If security in the region is restored, USAID should support activities to encourage bank and MFI lending to POs as an option to input supply with reimbursement in kind at harvest.

4.3 EVALUATION QUESTION 3

4.3.1 To what extent were POs able to negotiate profitable contracts with brokers?

BACKGROUND

The fundamental CVC objective was to produce more cereal crops of better quality, marketed and sold in larger volumes to predictable buyers at mutually satisfactory prices. This focus on establishing durable market linkages between producers and cereal traders of various types was a key CVC activity component. Indeed, it can be considered as important for increasing producer income as developing the productivity and output of the targeted cereals of millet, sorghum, and rice. Consequently, CVC spent considerable effort linking the larger cereal traders with their partner POs through formal contracts, while stressing the monetary value of group sales and ultimately training CAT members to prospect markets and develop durable linkages with these larger buyers.

While cereal traders existed prior to CVC, there was little market demand for millet and sorghum, which were largely subsistence crops, with about 80 percent produced for home consumption. Prior to CVC, the post-harvest quality of sorghum and millet also was poor because the processing methods failed to remove dirt and impurities, making it difficult for producers to deliver good quality clean grain. Post-harvest quality was further influenced by the absence of mechanical threshers in most areas, while transaction costs per kilogram were high. Cereal brokers also reported low flow of products between areas due to poor roads and insecurity. This last situation has worsened since CVC inception along with increased insecurity in the Mopti and Timbuktu regions.

One of the means to promote market predictability and stability was to encourage sales contracts between POs and cereal traders, particularly the larger brokers that could offer higher prices for volume. It was also important to improve the harvesting and storage of cereal crops to offer them for sale five to six months later when prices were (presumably) higher than at harvest time.

In its first year, CVC arranged with the WFP to purchase rice, millet, and sorghum from brokers. To facilitate these purchases, CVC conducted five workshops to establish relationships between POs and brokers in Sikasso, Koutiala, Mopti, and Bankass.

In its second annual report in 2015, CVC reported that over 200 POs had established business partnerships with brokers of sorghum, millet, and rice involved in the WFP market. According to this report, participating farmer organizations had entered into contracts with pre-selected brokers to buy

pre-determined cereal quantities at a premium price. CVC continued to hold workshops in 2014-2015 with both POs and brokers to strengthen the marketing arrangement between producers, brokers, and final sales to the WFP.¹²

By its third year of activity, CVC reported conducting an inventory of cereal grain aggregators, identifying 23 traders (commerçants, in French) of which only seven were formally registered.¹³ The survey further identified major constraints faced by these traders that included lack of commercial contracts between traders and producers. Consequently, during FY 2016, CVC trained PO CATs and cereal traders in commercial contracting.

Since market development also required a reduction of transaction costs and risks in commercial buying and selling, CVC assisted POs and commercial trader/aggregators in developing formal contracts. Two important brokers working with CVC at this time were Moulaye Sounkoro et Frères in Mopti and SODF in Koutiala.¹⁴

In its fourth year of implementation, CVC continued its efforts to facilitate commercial relationships and partnerships. It organized five business-to-business (B2B) meetings between POs and traders that led to the signing of 204 commercial contracts. CVC continued its training in contract development and contract management, which had begun two years previously in the framework of supplying cereals to institutional markets, including the WFP and the Office des Produits Agricoles du Mali (OPAM).

By 2016-2017 CVC was promoting commercial contract development in the absence of these institutional markets, but their annual report stated that “*considerable efforts remain to generalize this practice.*”¹⁵ Up to 30 percent of partner POs in 2016 did not contract sales, primarily because of the lack of market infrastructure and inexperience of both buyers and sellers in managing formal commercial contracting. The practice of aggregating grain volume for sale also continued to be promoted due to its direct link to higher prices in both the Sikasso and Mopti regions.

In the last year of CVC implementation (FY 2017-2018), CVC trained CAT members to train cereal producers in the advantage of bulk sales, particularly for millet and sorghum. This led directly to negotiations between POs and brokers that produced 82 supply contracts. POs bulked sales both to reimburse individual member debts and for the aggregated surplus. Bulking was particularly useful in organizing transportation and reducing its costs, resulting in higher prices offered by cereal brokers.

Late in its final year (April 2018), CVC provided advisory assistance for the creation of a national millet and sorghum trade association: Groupement des Commerçants du Mil et Sorgho (GCMS), which included 24 brokers from across Mali. It was “strategically supported” by CVC until the end of the CVC activity on October 16, 2018.

The final report summed up CVC’s approach to marketing this way:

*“The project provided training, coaching, and linkages to POs and traders to help them to more effectively negotiate with other market actors; implement quality management systems, including inventory management, traceability, and warehousing, creating the opportunity for more formal, functional, commercial contracts; and develop business plans and utilize financial intermediation resources to access working capital to fulfill contract implementation.”*¹⁶

FINDINGS

¹² CVC, Annual Report FY 2014-2015, p. 22.

¹³ The term of broker or wholesaler can also be used for the larger traders.

¹⁴ CVC, 2015-2016 Annual Report, p. 17.

¹⁵ CVC, 2016-2017 Annual Report, p. 19.

¹⁶ CVC, Final Report, p. 12.

EQ 3 focuses on whether POs were able to negotiate profitable contracts with cereal brokers. One part of the FGD guide employed by the evaluation team was devoted to how POs marketed their cereal crops and whether and how they entered into formal contracts with cereal brokers. All but three of the 11 POs visited by the evaluation team indicated they currently enter into formal contracts with traders. One PO in Sikasso chose not to do contracts with brokers because of pricing issues, and in two other cases in Timbuktu (Niafunké circle), there were no brokers available for contracting. Of the eight POs with formal contracts, five were millet/sorghum producers and three were rice producers. Evaluators also interviewed several government officials and cereal brokers who were familiar with the contracting process that CVC facilitated.

Advantages of Contracting

Table 5 shows some of the advantages of contracting that members of POs mentioned in the FGDs.

Table 5: Advantages and Challenges of Contracting Identified by FGD Participants

Advantages of Contracting	Mentions
Higher prices and profits	4
Predictability of sales price	3
Peace of mind/less risk	2
Increase in trust with cereal brokers and banks	2
Increase in quantity sold (at times more than contract amount)	2
Transportation of cereals to market by broker	1
Challenges to Contracting	Mentions
Lower quality or quantity of product than contract specified	2
Lack of storage facilities, including theft of produce	2
Lack of available cereal broker for PO	1
Difficulties in price negotiation (buyer wants to set price or have price fluctuate with market)	1
Number of POs with any contracts	8 (of 11)

In one-half of the FGDs with the eight POs which had signed contracts, participants mentioned that they received a higher price and greater profit than before. This was especially true for the millet and sorghum farmers, who generally had not had written contracts before CVC.

“So far, the market price has never been higher than our contract price. That’s really different from selling individually. We have never regretted giving at a set price since we started working as a group.” (PO member)

“Whenever a contract is signed, we make profits.” (PO member)

The CATs have played an important role in helping the POs determine what a fair price is in their contracts through price exploration in the surrounding markets. The price to be negotiated is discussed with PO members before starting negotiations with the brokers. Usually two representatives from the PO’s CAT visit the cereal broker and negotiate a price for their cereal with a stipulation of cleanliness, good quality, and low moisture content. Since both parties already know the market price, negotiations do not last long. A written contract is good for 30 days, and the price remains fixed during this period regardless of market fluctuation. If PO members individually or collectively as PO members have a storehouse, they may keep a portion of their crop for sale later when prices have presumably risen. The best time for this is about six to seven months after harvest. Thanks to CVC, all eight of the relevant POs also now have registers where they can track prices and input costs, helping them to calculate profits.

In addition to higher prices and profitability, there are other advantages to contracting mentioned by all but one PO. One of these is the increased sense of trust brought by a signed contract. FGD participants associated their satisfaction with the peace of mind which comes from predictability in the marketing of their products, as the following two quotes demonstrate:

“We cannot mention all the advantages of a contract. When we sign the contract, neither of the two parties can renege on it. Once signed, it is written on paper (black and white).” (PO member)

“Once we agree on a price, it doesn’t change even though the market price increases or declines, because they are written contracts. The prices and conditions are stable. And when we agree on being paid in cash, he cannot say he will take it in credit. It also enables us to trust the trader and vice versa because we sell good quality to him.” (PO member)

If the cereal trader is willing to repay the farmer’s loan to the bank in exchange for the cereal, that provides a further advantage for future bank financing. Again, this is particularly true for millet and sorghum production, which banks had previously been reluctant to finance.

“When we sign the contract with him [cereal broker], after discussing and setting the price, we agree on the amount. He later brings the truck and carries off his millet working with the CAT secretary or someone else on transporting it. We asked him to pay our money to our account in the BNDA. We asked that, because we want to build a certain trust between that bank and us. Doing that, we will get credit anytime we need from the bank.” (PO member)

“Banks used to say that millet and sorghum were not advantageous. They could not give us credit for that. They wanted everyone to focus on cotton. CVC did not give up and, after several meetings, the bank realized that we deserved a chance.” (PO member)

The practice of taking a loan to purchase agricultural inputs from BNDA and having the broker deposit the sales receipts into the PO’s bank account for immediate loan reimbursement was encouraged by CVC and, indeed, represents a way for BNDA to gain confidence in lending to POs, especially for millet and sorghum production. This practice occurs currently in the Sikasso region and would normally also be common in Mopti, but the unrest in that region has led to a withdrawal of bank activity with POs, as discussed above with EQ 2.

The same predictability that farmers appreciate is also appreciated by the cereal traders. One trader, for example, reported that he intentionally offers an above-market price to encourage grouping of PO sales and customer loyalty. The broker, in turn, reduces his transaction costs by signing a single contract and by picking up large quantities with its trucks at agreed times.

“Once we agree on a price, we write it down on paper and proceed with the sale. In any case, they do not lose. At this price level, there will be no change. We are essentially at this level because our price is always more affordable for them than that of the market.” (Cereal broker)

Sometimes, when there is a good harvest, farmers may have excess crop to sell. In these cases, the cereal broker will take the extra crop at the previously agreed price, which offers another advantage to the farmers.

Challenges to Contracting

While CVC experienced many successes with promoting formal contracting for POs and cereal brokers, there were also challenges, and some POs did not succeed in developing contracts (see Table 5). The challenges were greater for the millet/sorghum producers.

Former CVC staff raised yet another challenge to executing contracts between POs and brokers. When CVC was operating, there was much effort towards facilitating the contracting process by bringing together POs and cereal brokers. CVC trained the POs in price bargaining techniques, “sell more for more,” and in how to calculate production costs for all expenses. There was technical assistance in how to develop contracts that were favorable to both parties. In the absence of continuing assistance since the activity’s conclusion, former staff questioned whether POs will continue to be able to negotiate for bulk sales. This is especially true given limited literacy and the fact that (in the case of female-only POs) women are not expected to negotiate, according to cultural norms. According to one former CVC staff:

“Now that CVC has left, these kinds of big gatherings are almost impossible. We were the ones organizing those workshops. We were providing transportation fees for producers, but not for traders who were informed about the quantity of crops available. Now the challenge is to gather all these POs to negotiate with the trader. It’s a true challenge.” (G-Force representative)

There are also cultural norms and traditional methods of selling crops that may work against the formal contracting process. One PO that had no written contracts continued selling exclusively to small traders, which is the more traditional method of selling.

“We sell to so many small traders that we cannot even know all their names. We have small traders who come two by two or three by three to buy crops from our organization. They all take small amounts of the crops. They take and go to sell. When all the crops are sold, they come and give us our share of the money and keep their profits.” (PO member)

An interview with a mayor in one of the 11 villages also revealed some doubts about how well farmers can negotiate good contracts, largely due to the traditional practice of individual, ungrouped sales. In such cases, producers do not know the price they will get, because the buyer sets the price, not the seller. Sometimes the producer does not want others to know that he needs to sell his crop, perhaps due to a family emergency. According to the mayor, *“You need 10,000 CFAF; you go to a trader and don’t want people to know about it. You are offered a price and say to come and get two bags of rice or of corn.”*

This is the traditional manner of marketing crops individually or piecemeal that CVC strove to change by encouraging group sales benefiting from higher prices. The buyer can afford the higher price due to lower transaction costs. As a way to address this, one PO shares the profit of the group sale with the individual farmers as an incentive to continue to sell with the group.

Contract negotiations also may break down if both parties cannot agree on a price, and the POs could be at a disadvantage without the support of CVC in the negotiations. Women in one large female-only PO reported, *“We had started signing contracts between us, but it didn’t work because the traders didn’t accept to sign a stable price for the rice, and finally we have declined the contract.”* Still the women reported being able to sell their rice to individual buyers from surrounding villages.

One of the challenges of contracting has been, at times, the ability of the POs to meet the terms for quality and quantity of their products. Ensuring a high-quality product is part of the trust-building process between the PO and cereal broker. CVC training of the CATs focused on this aspect of marketing, as well as on proper grain storage. One cereal broker, for example, reported that the quality of products has improved for the POs with which he contracts. If the stock appears dirty, it is cleaned by him and charged to the PO. Along the same lines, members of one rice PO reported, *“They come and place their orders after checking the quality of the rice. We agree on the price but, they do not come and carry it off the same day. So later when they need it, they take it regardless of the condition.”*

Disputes can also arise if farmers—due to insecurity, drought, lack of fertilizer, or other reasons—are not able to meet the terms of the contract for cereal volume, although the evidence does not suggest that this has been a common problem so far. According to one cereal broker, *“farmers make commitments that they are unable to honor due to underproduction.”*

An emphasis of CVC was to encourage storage of crops, so that they can be sold later in the year at a higher price. However, few POs have good storage facilities. In addition to the barrier created by lack of good storage facilities, farmers may be reluctant to store their products with the group, in case they need to sell some for a family emergency. One PO said they make exceptions in certain situations.

“When storing bags in the warehouse, if someone has a personal need such as in the case of a disease, he can take some bags to sell in the market, in order to solve that problem.” (PO member)

This can lead to frustration on the part of the cereal broker, when members of the PO do not agree to the bulk sale, after negotiations.

“You will see in a village that everyone has his own trader. If you tell them to gather all the harvest, some will not agree. There are people who sell to their cousins, so they will not agree.” (Cereal broker)

An unfortunate consequence of the security crisis is that some POs that had begun to store their grain communally for bulk sales have lost their crops to thieves.

“So, we bought the rice and stored it in the warehouse and when the price increased, we took it out to sell it. And we made a lot of profit from this. But since the crisis started with thefts, we have lost everything, and since then nothing goes well. So, we also stopped [this practice] so that our goods are not taken from us again.” (PO member)

CONCLUSIONS

- Eight of 11 POs have concluded formal contracts with large cereal traders, and these contracts have led to higher profitability for them. All of these POs were satisfied with the prices received following the negotiation process.
- Cereal brokers knowingly offer slightly higher prices to attract POs and interest them in selling large quantities (grouped sales), typically larger quantities than POs would have otherwise sold. This attests to the potential benefits to brokers as well as POs.
- Other benefits of entering into formal contracts with buyers include the predictability of sales prices, reduced risk and greater peace of mind for both buyers and sellers, and increased trust between cereal brokers and banks.
- POs are producing and storing more due to techniques learned through the CVC activity, and most POs now have bank accounts, attesting to the improved financial position of POs with contracting.
- The work of CVC and the CATs has improved the trust between POs and their cereal brokers, and, in some cases, with the banks as well.
- It is challenging to continue these relationships between the POs and cereal brokers because of the lack of continued CVC support for the contracting process. This means that the POs and their members no longer have the technical assistance that previously brought them into contractual relationships with the brokers.
- Other challenges that remain are an inability, at times, to meet the contract terms related to the quantity and quality of produce sold; lack of storage facilities for grain and related theft of produce; an absence of cereal brokers in certain locations; and difficulties related to price negotiations, low literacy level of farmers, especially women, and the lack of female land ownership and access.

RECOMMENDATIONS

- Given the need to group products for large volume sales, small POs are at a disadvantage in contracting. USAID and other entities working in the agricultural sector should encourage the consolidation of small POs into larger ones or into federations so that can bulk their sales and sell at higher prices and earn higher profits similar to the larger PO.
- State technical services and donor organizations should continue to build bank confidence in millet/sorghum POs, building on the positive experience with contracting with these POs under CVC. Follow-on activities to CVC should encourage cereal brokers and input suppliers to lend inputs to these POs as they do in rice-producing zones, so that they have better access to fertilizer and other inputs.
- State extension services and future donor interventions in agriculture should prioritize the expansion of PO storage facilities. Many POs do not have any good or adequate storage facilities

that would allow them to store cereals and sell them at (presumably) higher prices and higher profits during the lean season, including to processing factories.

4.4 EVALUATION QUESTION 4

4.4.1 From the perspective of POs, Planète Distribution, and lenders, what is APIFIMA's value as an intermediary between beneficiaries and the banks?

BACKGROUND

APIFIMA has its roots deep in the CVC activity prior to its formal creation in March 2017. As early as FY 2014, the CVC annual report indicated that CVC trained 13 financial intermediaries (FIs), including three women. These intermediaries were to “support POs and small enterprises in the project’s intervention zones in the development of ‘bankable’ investment plans and loan requests.”¹⁷

In FY 2015, CVC sought to improve access to credit and investment by assisting POs and entrepreneurs in financing their operating costs and undertaking capital investments in the short to medium term. CVC saw FIs—which assist companies in preparing business plans, submitting funding, and following up on the applications and disbursements to banks and MFIs—as the main vehicles for promoting credit and investments. FIs dealt only with loan requests under CFAF 100 million (\$169,492), while CVC and its sub-contractor D’Intl handled requests over this amount. During this second year, five FIs prepared 142 files (loan applications), introduced 60 loan applications, and generated a total of CFAF 107 million (\$181,356) for 80 POs and cooperatives.

FI motivation was strengthened by a CVC commission payment. CVC reported that BNDA was willing to consider the loan applications prepared by FIs and that payment of the commission was an effective means to motivate the intermediaries. To assist in the transmission of credit requests to FIs, 30 FI staff were given an orientation to the preparation of a basic loan application.

Per the annual report, during the third year of CVC activity (FY 2016), the FIs prepared 83 funding applications of which 49 were approved by the banks. A total of CFAF 162,157,993 (\$274,844) was thus approved for POs to purchase inputs of a total requested of CFAF 232,269,693 (\$393,677). Unfortunately, during this year, BNDA suspended further funding to POs in Mopti due to insecurity in the region.

The FY 2016 annual report states that CVC organized a workshop to review the financial intermediation approach and how to ensure its sustainability after the end of CVC. The workshop included FIs from all areas, partner financial institutions, and agribusinesses. Particular emphasis was placed on the financial sustainability of the model by cost recovery actions of the participating actors.

By the fourth year of CVC activity (FY 2017), most banks and MFIs in the Mopti region had moved their commercial operations further south into safer and more stable areas or considerably reduced their lending activities. FIs worked with some banks, such as the Banque Internationale pour le Mali (BIM), to convince them of the FIs’ ability to reduce loan defaults through continued loan support and reimbursement monitoring. Nevertheless, 77 percent of lending involved enterprise pre-financing of inputs and irrigation equipment to POs with repayment in kind. Most of this was through Planète Distribution financed by BMS.

During FY 2017 in Sikasso, seven FIs facilitated access to credit for 79 millet, rice, and sorghum cooperatives for \$584,749 through various BNDA branches. The FY 2017 annual report notes that in addition to facilitating access to credit, FIs carefully monitored loan reimbursements. Toward this end, they maintained credit reimbursement schedules for all their clients and monitored clients’ commitments to banks and MFIs. The financial institutions considered this to be a major innovation. FIs also monitored bank recovery agents themselves. CVC helped to reinforce confidence and trust between FIs and banks

¹⁷ CVC Annual Report, 2013-2014, p. 13.

by providing technical assistance to bank staff so they could better understand the agribusiness market and evaluate agricultural business cash flows to more objectively assess loan applications from POs.

In March 2017, the 36 FIs (11 women) who were active at that time came together with CVC support to form the professional association APIFIMA. Everyone in the association was trained in the financial intermediation approach developed by CVC. CVC further assisted APIFIMA in its creation and structuring. It helped develop an action plan and a framework of professional ethics focusing on the post-project period.¹⁸

CVC helped APIFIMA create a loan application package, along with materials for training POs in business planning. As independent agents, APIFIMA FIs operated beyond the limited branch networks of financial institutions at the grassroots level, giving them access to valuable information on a wide range of prospective clients, so that they could monitor loan repayment progress.

In CVC's final year (2017-2018), efforts focused on ensuring the sustainability of APIFIMA.¹⁹ Toward this end, a two-day national capacity-building workshop was organized with 21 FIs (six women) and private sector organizations involved in improving access to credit in agriculture. CVC also assisted APIFIMA in developing a website with the objective of increasing its visibility and creating a communication and marketing platform to strengthen APIFIMA over the medium term. In order to sustain financing for FIs, APIFIMA was picked up for one year (2018-2019) by a new cereal value chain project in Mali implemented by the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT) and funded by USAID.²⁰ Commissions were paid by the project as before.

According to CVC reports, during five years of CVC implementation, FIs' and APIFIMA members' important accomplishments included:

- Mobilizing more than \$20,331,216 of financing to 59,253 farms and agribusinesses;
- Supporting 12 financial institutions in expanding their agricultural portfolios;
- Working with more than 120 wholesalers and agribusinesses to improve their bookkeeping and helping them prepare financial documents to submit to banks;
- Reducing default rates on loans through APIFIMA members' involvement in tracking repayments (reducing default rates from 39 percent to less than 7 percent for CVC-supported borrowers); and
- Forming APIFIMA, along with its 35 member FIs, so that the organization would be sustainable after the project ends.

Before FIs and APIFIMA, financial institutions focused on collateral as the primary criteria for loan approval, which agricultural POs normally lack to qualify for loans. After APIFIMA, financial institutions prioritized capacity to repay as the primary criterion.²¹ APIFIMA's plans for the future include:²²

- Developing a cost structure for services, and supporting POs and agribusinesses to incorporate cost of intermediation into their loan applications;
- Developing tools for sharing market information to increase market access for Malian farmers;
- Developing new services for Malian Bank clients, such as providing loan analysis;
- Developing a marketing plan and fee structure; and
- Building relationships with other organizations promoting access to finance in Mali.

¹⁸ CVC 2016-2017 Annual Report, p. 38.

¹⁹ CVC 2017-2018 Annual Report, p. 31.

²⁰ The project is entitled AFRICA RISING's Large-Scale Diffusion of Technologies for Sorghum and Millet Systems (ARDT-SMS).

²¹ CVC Final Report 2013-2018, pp. 20-21.

²² CVC Final Report, p. 32.

FINDINGS

Information concerning FIs and their association, APIFIMA, came both from interviews with FIs, APIFIMA representatives, and other key informants and from FGDs with all 11 POs.

Role of FIs and APIFIMA

One FI described his role this way:

“I do a diagnosis phase with them to see if the cooperative (PO) really does need the credit. It allows us to know if the cooperative needs credit and what its strengths and weaknesses are. And then, if there is a need, we make the application. Once the application is made, we look for a bank to finance them. If they get financing, we also monitor the repayment.” (FI and APIFIMA representative)

At the same time, the informant emphasized that not all credit applications are successful. Having a purchase contract in hand from a broker significantly increases the bankability of the PO. This is consistent with the findings on contracts, as described above in EQ 3.

FIs are paid on commission. According to APIFIMA management, the commission schedule implemented during previous projects, whether CVC or ICRISAT, was 1 percent for drawing up the application to the bank, 1 percent when the application was accepted by the bank, 2 percent when the loan was granted, and 2 percent when the loan was fully reimbursed, for a total of 6 percent. Currently, however, the commission amount is negotiated according to the nature of the client and the amount of the loan. The commission is entirely paid by the borrower and varies between 4-10 percent of the loan amount granted by the bank. Thus far, the banks do not pay the FIs. The banks are considering signing an agreement with APIFIMA to pay a part of the commission. However, they do not intend to assume more than a 2 percent share of the commission paid to the intermediary.

Nine of the 11 POs included in FGDs had a relationship with at least one FI during CVC's life (some had contact with more than one). Only the two POs in Timbuktu region were not working with FIs. All of the POs with relationships with FIs appreciated the help they received from their FI. In addition, all of the nine POs reported that they are now known to the banks (usually BNDA) and are able to proceed with loan applications on their own.

“They advised us to create an account at BNDA, so that it would build confidence between them and us. For example, if I want to have 1 million in credit, and I have 500,000 CFA francs in my account at BNDA, I just ask for 500,000 more in addition to the balance of my account. This way they know me because I'm a customer of their bank. They also introduced us to the bank, and when we deposited our money there, they admitted that they were eager to give us credit.” (PO member)

The consensus of FGD participants was that the CVC agents were better trained than other agents that had helped them in the past. They also felt that BNDA listened to the intermediaries closely and respected them. Examples of activities that FIs assisted the PO with included developing bankable files and loan applications, training in loan management, and working with the PO's revolving savings and loan groups, known as Saving for Change (S4C). The FIs also helped the POs to manage and repay their loans.

“They told us the techniques to use so that we may get credit from banks. They [the FIs] are the ones who are the most regularly here compared to other teams. They trained us and gave us advice, about what we should do and which kind of persons we have to send to the bank, so that we can get credit from them.” (PO member)

“[FIs] first taught us how to make bankable files, because we were not able to do that, how and where to submit so that we can get credits, and finally how to manage sales.” (PO member)

“They trained us on how to get credit from banks. They also told us that the bank gives a credit of 70 percent of the total amount of your stock. After the harvest, we store the crops in the warehouse. And they give us credit, and when the prices are high, we can wait until six or eight months to make contracts.”

And we call them if prices rise before the eight months, because we know that we can get more benefits at that moment.” (PO member)

“The first team to encourage the cooperative to create bank accounts in the area of Bankass was CVC. We have opened an account at BNDA. They [BNDA] has put us in touch with some micro-finance institutions, including one called Soro Yiriwaso of Mopti.” (PO member)

PO members uniformly agreed that FIs have contributed to opening up new bank financing for millet/sorghum producers. One PO, for example, reported that its FI introduced them to BNDA to secure a loan for millet production, although the PO already had a relationship for cotton financing through the CMDT.

In addition to POs, the evaluation team interviewed two organizations that have also been helped by FIs, Sounkoro et Frères (cereal broker) and Soro Yiriwaso, an MFI. Both organizations’ representatives said that CVC-trained FIs helped them develop bankable files and credit applications. Soro Yiriwaso continues to rely on its CVC-trained FI to help identify good PO clients for warrantage loans, which are loans based on a warehoused stock of grain as security.

“His work has reduced the fence to credit access. That encourages us to grant them the loan, instead of coming in with individuals who are not trustworthy. Anybody can come but if there is someone here who makes the way clear before they arrive that is a guarantee for us.” (MFI representative)

One final organization interviewed was SODF, a cereal broker in Sikasso. SODF is working with BNDA to take out loans to buy cereals from POs. To be productive, POs need to obtain credit to purchase inputs such as fertilizer, but in the Sikasso and Koutiala areas, POs usually need to borrow directly from banks. There is no lending of inputs by SODF to the POs in exchange for a share of the crop, as is the case of Planète Distribution. According to SODF, the very fact that the POs were assisted technically by FIs served as justification for bank lending for production inputs. Key informants at SDOF noted that, when CVC was there, it was fully behind APIFIMA with technical support and monitoring and was instrumental in creating APIFIMA to assist in the sustainability of financial intermediation activities. The repayment rate under CVC was over 99 percent.

Sustainability of FIs and APIFIMA

The majority of the POs reported that FIs continued to remain in contact with them in person or by telephone after the end of CVC. APIFIMA also remains active as an association of the FIs.

“He [FI] used to train us and take us to the different banks. We get credits each [agricultural] campaign. We are still working with him since he’s in the area...Anytime we need credit, we contact him for our application files.” (PO member)

APIFIMA has established a head office in Bamako, currently shared with an NGO, and is moving to its own location soon. It has a permanent secretariat and president. It also has a functioning website with a web page that indicates 37 FIs, including nine women (although these numbers are out of date). Three types of services are offered at this website: management and finance with members having an average of more than 15 years of experience; banking and microfinance whose members have over 30 years of experience; and agro-economics with members with more than 20 years of experience.

The role of APIFIMA has shifted since the CVC project closed. Under CVC, POs received the balance of the loans facilitated by the FIs and the commission was covered by CVC. To sustain and expand their business since CVC’s closing, small and medium enterprises (SMEs) are APIFIMA’s principal clients. With the end of insecurity, it is hoped that APIFIMA can increase its intermediation between POs and banks, especially if banks will accept to pay a portion of the commission in future. APIFIMA carries out capacity strengthening, commercial networking, market research, and production coaching with both its PO and SME clients. BNDA and BMS continue to be the primary bank lenders, while some MFIs, such as Soro

Yiriwaso, are also active. APIFIMA requires a business plan from SMEs for bank loans (but not for POs). To incentivize the POs, promotional prices are being offered that are as low as 1 to 2 percent.

It is apparent that name recognition for APIFIMA is not yet widespread. The PO members participating in FGDs generally knew of the work of the FIs, but often not the name and role of APIFIMA. In fact, only two of the 11 POs recognized the name of APIFIMA:

“Yes, we know it [APIFIMA] through its representative. He comes to ask us about the evolution of the work and how the PO is doing. He put us in touch with the BNDA. We have access to credit all the time.”
(PO member)

In addition, neither Sounkoro et Frères nor Soro Yiriwaso were familiar with APIFIMA as an association of FIs. Surprisingly, since their roles clearly overlap, a high-level representative of Planète Distribution also did not recognize the name of APIFIMA but knew of its FIs.

Beyond mere name recognition, interviews with former CVC staff suggested the need for continued support for APIFIMA. While recognizing the potential for APIFIMA to play an important role in facilitating access to credit for POs, G-Force representatives noted that APIFIMA still has a long way to go to achieve this potential. According to these former CVC staff, APIFIMA needs more reinforcement to play its potential role effectively.

CONCLUSIONS

- APIFIMA still exists and uses the same commercial approach one year after the end of CVC. It is in the process of setting up its own independent office in Bamako and has a permanent secretariat and president as well as its own website.
- Members of the POs greatly value the assistance of FIs in opening up bank lending, and most remain in continued contact with their FIs.
- APIFIMA suffers from a lack of name recognition within its target market. POs generally do not know the name of APIFIMA, indicating its lack of self-promotion as an association grouping former CVC FIs.
- FIs are paid on commission, previously covered by CVC. Financing the FIs remains challenging in the absence of CVC. Banks have not yet agreed to pay any part of the FI commission. Since borrowers pay the full commission, use of FIs by POs has declined. To sustain financing and expand operations, currently APIFIMA carries out mediation mostly between SMEs and banks, rather than primarily with POs as before. This is a potentially sustainability threatening trend for APIFIMA's support role for POs.
- The roles of Planète Distribution and APIFIMA are overlapping, in terms of providing access to production credit, but they are not currently working together. APIFIMA has played an important role in providing access to commercial bank credit for millet/sorghum POs, while Planète Distribution is providing substantial input credit in kind to rice producers.

RECOMMENDATIONS

- USAID, working in conjunction with commercial banks, should encourage the maintenance of this network of agents and reinforce the APIFIMA financial intermediation system in the regions where future USAID value chain activities operate.
- Donor organizations working in agriculture should hold a workshop to develop the lessons learned from APIFIMA financial intermediation under CVC, as well as APIFIMA's with the Africa RISING's Large-Scale Diffusion of Technologies for Sorghum and Millet Systems (ARDT-SMS) project. Potential topics for the workshop include training of FIs, collaboration between FIs and banks; revising the commission structure to create positive incentives for FIs and banks, including

increasing FIs' incentives for working with POs relative to SMEs or other potential clients; and methods to enhance POs' creditworthiness and repayment of bank loans facilitated by FIs.

- The same donor organizations should explore methods for incentivizing APIFIMA to engage more proactively with FIs. While facilitating SMEs' access to financing is an important objective in its own right, it was not a specific objective of CVC and a focus on working with SMEs potentially comes with the opportunity cost of not working with POs.
- APIFIMA should explore mechanisms that encourage the banks and MFIs to pay some part of the incentives for the APIFIMA intermediaries, thus easing the burden on loan recipients.
- APIFIMA needs name recognition and should publicize its work with POs through existing FI linkages or new intermediaries. APIFIMA should also be active in educating bank loan officers in the value of lending to sorghum and millet producers, as well as rice producers.

4.5 EVALUATION QUESTION 5

4.5.1 In what ways, if any, did the mentoring activity affect women's ability to successfully pursue their professional goals? To what extent do women feel their voices are heard in mixed-gender POs after completing the mentoring program?"

BACKGROUND

Women are involved in many aspects of agriculture in Mali, including harvesting, threshing, and storing the cereal crops, while the type of crops they grow varies across the country. However, women's role in marketing crops has generally been limited.²³ As part of its food security strategy, USAID built a focus on gender equity into its programming calling for *"an increased commitment to closing the gap between men and women in terms of their access to the knowledge, services, and assets required for a productive livelihood."*²⁴

From its inception, CVC has focused on improving women's livelihoods by including a goal of 50 percent participation of women in all its activities. Achieving this goal has been challenging since during its first year few women participated in CVC activities, particularly in mixed-gender POs. In early 2014, CVC conducted a "rapid gender assessment," convening meetings with members of 36 POs in the Mopti and Sikasso regions. This assessment identified several major barriers to women's increased roles in cereal production and inclusion in product marketing. These included low access to equipment, seeds, and fertilizer; low access to bank credit; lack of time due to household duties; social pressure that declares some businesses inappropriate; and limited literacy. More broadly, women generally need their husband's approval to seek loans, and they do not own the land they are farming.

CVC sought to expand women's productivity and knowledge of marketing, but faced the challenges identified above. Activity staff recognized that a different approach was needed to empower women. Initially CVC pursued empowerment through partnerships with other NGOs working with women. In FY 2015, CVC began working with organizations that formed S4C groups. For example, it worked with groups to purchase fertilizer for their members, avoiding the need for bank credit. Since literacy is a major barrier, and since improving literacy has been outside the scope of CVC since FY 2015, activity staff sought to partner with others doing this work. In addition, they began to identify and work directly with women-owned agricultural businesses, such as food processing and commercial traders, and involve them in training programs. Staff also began working with many women-only and mixed-gender POs. Still, even by the mid-point of CVC (mid-2016), the presence of women in CVC programs remained well below the goal of 50 percent participation. The mid-term evaluation showed that in FY 2016, while 25,704 men had

²³ Information in this section comes from the CVC annual and quarterly reports, and from interviews with former CVC staff.

²⁴ "2016-2025 Food Assistance and Food Security Strategy," Bureau for Democracy, Conflict and Humanitarian Assistance, Office of Food for Peace, USAID. <https://www.usaid.gov/sites/default/files/documents/1867/FFP-Strategy-FINAL%2010.5.16.pdf>.

participated in CVC programs during the year, only 6,061 women had done so, or 23.6 percent of total participants.

To jump-start gender activities, in mid-2016 CVC hired its first gender director. By the end of FY 2017 (September 2017), the increased gender focus had led to a substantial growth in women's participation in CVC activity, from 20 percent in FY 2016 to 38 percent in FY 2017. The CATs that were being developed at this time included a focus on women's inclusion. In addition, women's cooperatives were trained in improved farming techniques, marketing, parboiling rice, and other activities that would result in increased household cereals consumption and revenue.

It was early in 2017 that CVC developed a new mentoring approach to increase women's empowerment and participation in the cereal value chain. As described in the FY 2017 annual report, *"The CVC men's and women's mentors are a group of individuals with local and national responsibilities willing to defend the interests of the mentored."* This definition was elaborated upon by a mentor in one of the interviews conducted as part of this evaluation: *"Mentoring is a system of guidance whereby one person shares his or her knowledge, skills and experience to assist others to progress in their own lives and careers."* According to another mentor the evaluation team interviewed, *"The mentoring program has a long-term vision to create entrepreneurs among women with business skills, even among women who did not feel competent to do this."*

Beginning in March 2017, CVC recruited 37 mentors, male and female, all respected members of their communities. The group included leaders of POs, female entrepreneurs, mayors, teachers, and former government ministers and parliamentarians. Each mentor was responsible for mentoring members of several POs. Using a TOT approach, mentees were encouraged to become mentors within their own POs. The mentors were volunteers and were not paid for their work. Gender mentoring activities continued throughout 2017 and until the end of CVC in September 2018. According to mentees who were interviewed, the mentoring occurred in group settings, and these groups were convened about three times, although the frequency varied by mentor and location.

The mentors were often initially convened in a workshop, where they were trained by a professional trainer in the mentoring role. They were encouraged to increase women's self-confidence, CVC participation, and access to resources. A parallel development was to recruit a group of 21 FIs whose role was to increase access to credit for women.

CVC particularly targeted both male and female members of mixed-gender cooperatives, in order to empower women to take on increased leadership roles. The program developed a list of 21 mixed POs in which females were assisted to attain leadership roles. In these POs, mentors met first separately with men and women and then as a mixed group. Men in these mixed POs were often mentors as well. Mentors also trained their mentees in farming techniques, cereal processing, and marketing, among other topics.

Women were encouraged to participate in community events, such as the United Nations (UN)-sponsored 23rd Annual Women's Day celebration and agricultural fairs, where CVC gender-oriented activities were showcased and women exhibited and sold their products. CVC also held regional general assemblies focused on women's empowerment. During the general assemblies, mentors met with PO members to develop gender action plans. After that, mentors were encouraged to stay in touch with their POs by telephone or in person.

The CVC focus on gender mainstreaming appears to have led to an increase in women's participation in CVC activities, although participation rates varied across the CVC ZOI. For example, according to the first quarterly report in FY 2018, participation of women in CVC activities ranged from 64 percent in Sikasso to 20 percent in Timbuktu. Participation rates were higher for young women.

The CVC final report stated that female participation in CVC activities had increased to 47 percent of the 250,000 people directly benefiting from the activity, relatively close to the overall goal of 50 percent. The same report stated that *"since the beginning of the mentoring program, the CVC project strengthened the capacity of seven mentors, including three women, and 53 mentored producers from 20 POs, through activities*

*intended to establish long-term (i.e., post-project) relations among targeted producers, POs, and mentors.”*²⁵ Several of these female mentees later became mentors as well, which was the standard practice once mentees could begin to train other women.

Those involved in the gender mentoring initiative hoped to sustain their work by forming a Gender Mentor Association, which was formed in early 2018. The CVC final report indicates that the “*association will consolidate achievements and define mechanisms for continuing the gender mentoring process for women in cereal VCs [value chains].*”²⁶ The report indicates that the association established a nine-member committee, adopted rules and regulations, and developed a roadmap, which defined actions, managers, and an implementation schedule for scaling up mentoring activities after the end of CVC.

The baseline condition of women residing in CVC target villages can be determined from the results of a survey conducted within those villages by ACIDI/VOCA in May 2017, just as the gender mentoring programming was becoming organized. (Unfortunately, no data were available for 2018 for comparison to the 2017 results.) An analysis of the survey data done by the evaluation team was able to identify individuals who lived in the villages where the 21 POs targeted by the mentoring program were located. These were mixed POs that had at least one woman in a leadership position. While the sample sizes were small, the analysis contrasted people who lived in those villages to all others, in order to determine whether there was a significant difference in their responses from others who did not live in those villages. Results of this analysis are shown in Tables 6.1-6.6 in Annex 6 and in Figures 2-4 below.

Concerning the value of sales, the hypothesis was that if the broader CVC women’s empowerment activities had a discernable impact on women’s roles and skills, then it might be evident in their ability to market and sell their crops. Table 6.1 shows data on sales for 2016, prior to the specific gender mentoring program, but after some of the gender empowerment activities were underway. Consistently male PO members sold more than female PO members, and this was true for every type of crop, both regions (Mopti and Sikasso), youth and adults, and whether the beneficiary was a member of one of the targeted POs. However, the difference between males (CFAF 98,905) and females (CFAF 86,370) in the targeted PO villages was the smallest difference of any analyzed group. This suggests that even in 2016, being in a village with a mixed PO and female leadership may have served to reduce the gender difference in production and marketing of crops. Caution should be taken in drawing firm conclusions, particularly due to the small sample size for targeted villages (N=59).

The analysis also examined the 2017 survey data which compared sales “pre-CVC program” to 2016 (Table 6.2, Annex 6). The numbers in the table reflect the difference between the 2016 sales and the “pre-CVC” sales as recalled by the respondent. All responses are positive, reflecting that respondents thought that their annual sales had increased. In addition, across the whole sampled population, sales for males increased more than for females, although this was not observed in Sikasso. While there was an apparently higher increase in sales for males in the targeted POs, the difference was not statistically significant.

Finally, the analysis looked at results from three gender empowerment questions (Table 6.3-6.5 in Annex 6 and Figures 2-4 below):

1. In your household, who makes the production decisions?
2. In your household, who makes the marketing decisions?
3. In your household, who decides on the division or allocation of expenses?

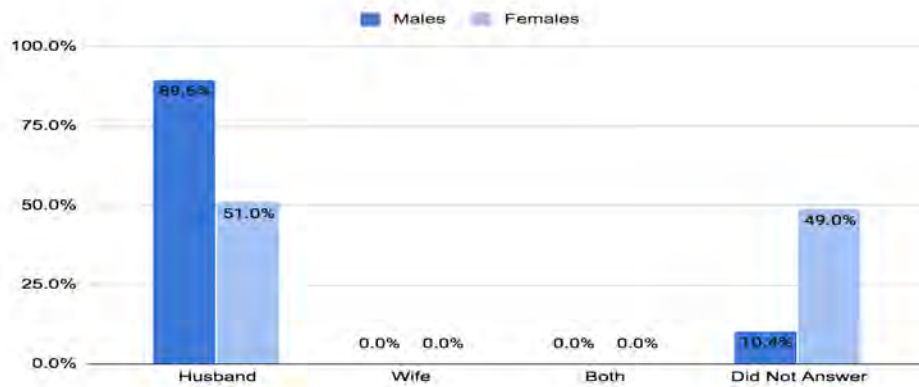
For all three questions, there were pronounced differences in how males and females responded to the question. (Males and females were not usually members of the same household, because the samples were drawn independently for male and female PO members.) For the first question, males consistently (depending on their characteristics) were very likely to say the husband made the production decisions,

²⁵ CVC Final Report, December 2018, p. 36.

²⁶ CVC Final Report, December 2018, p. 36.

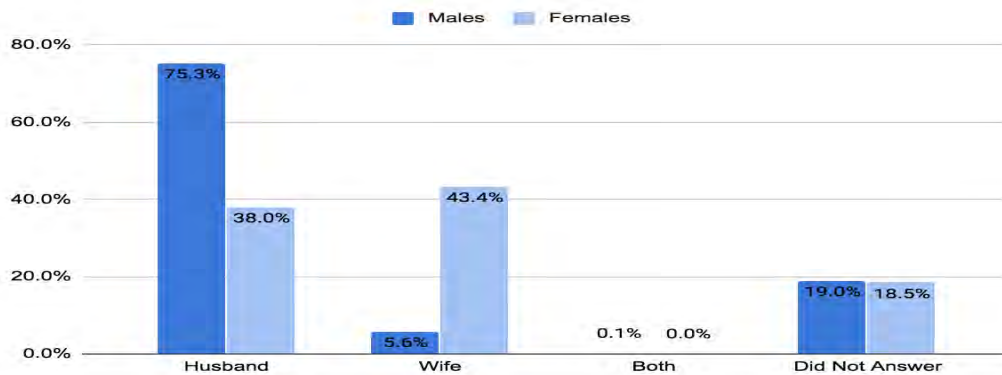
with overall 89.6 percent of males saying so, while only a slight majority of women (51.0 percent) said their husbands made those decisions. The remainder of respondents declined to answer the question. This is puzzling, because this level of nonresponse was not as prevalent for the other two questions. It could be that women were reluctant to say that they made such decisions to an interviewer due to cultural norms, or that they were not sure they understood the question, since generally everyone in their village farmed the same crops, so no decision was necessary.

Figure 2: Question 1 – “In your household, who makes the production decisions?”



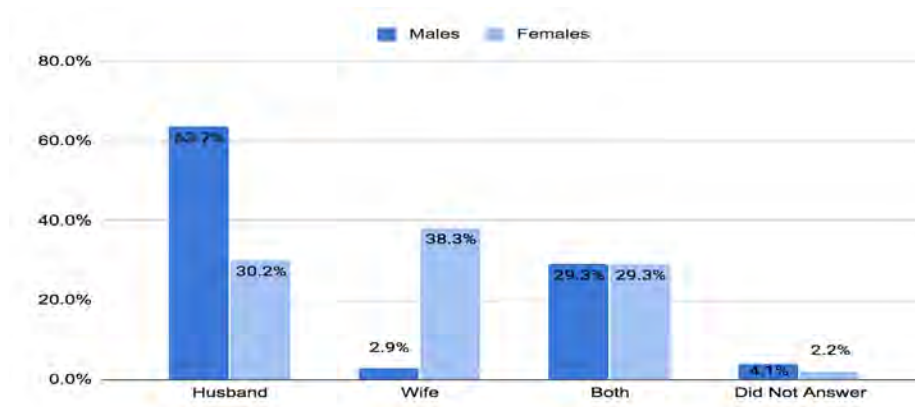
The responses to the second gender question were also quite different for males and females. However, in this case the proportion of females who said that the wife made the marketing decisions went up substantially (to 43.4 percent) in contrast to males (5.6 percent). Notably, youth were also more likely to say the wife made the decisions (29.5 percent in contrast to 16.0 percent for adults). However, the sample size for youth was very small (44 individuals). Substantial numbers also declined to respond to this question (about one-fifth of both males and females).

Figure 3: Question 2 – “In your household, who makes the marketing decisions?”



For the final gender question, there were few nonresponses (10 percent or less, depending on the category analyzed). However, as with the other two questions, the responses for males and females differed significantly. While 63.7 percent of males said that the husband decided the allocation of expenses in the household, only 30.2 percent females said the husband. In contrast, 38.3 percent of females said the wife made the decisions, while only 2.9 percent of males said so. Still, an identical percentage of males and females (29.3 percent) said both the husband and wife made the decisions. When combining the responses “wife” and “both,” two-thirds of females indicated the wife participated in decision-making in their household concerning the allocation of household expenses.

Figure 4: Question 3 – “In your household, who decides on the division or allocation of expenses?”



When focusing only on males and females living in the targeted villages, however, there is little evidence that CVC gender empowerment activities had yet taken hold and influenced decision-making concerning production, marketing, or allocation of household expenses. There were no significant differences between residents of those villages and residents of villages of other POs; indeed, their responses were very similar. As discussed above, the gender mentoring program did not kick off until March 2017, largely as a response to the lack of female participation or empowerment impact from CVC activities to date. That is only two months before the survey was conducted, and mentoring activities did not get under way until later in the year.

FINDINGS

The evaluation team conducted semi-structured interviews with eight mentors (seven female and one male) and 19 mentees (12 female and seven male). The respondents were selected purposively from lists provided by the former CVC gender advisor, and those that could still be reached by telephone were contacted. Ten (10) interviews were held in person and another 17 by telephone. The length of time that they had been mentors or mentees at the time of the interviews varied from less than a year to more than two years.

The purpose of the interviews was to learn more about the CVC gender mentoring program from their own experience; the impact of the mentoring program on the mentees; whether the mentoring was continuing; and recommendations they might have for future gender mentoring programs that might be developed.

The Mentoring Program from Mentors’ Perspectives

The team first asked the mentors about their perception of their role, how they were trained, and what they did as mentors. Mentors all said that their role was to share their knowledge with others, and with one exception, all said that they had received training in mentoring. One mentor said: *“During the meetings [the trainings in gender empowerment] we give our opinions about putting women in all the good organizations and giving them the right positions. We do not require them to give women the presidency, but we want them to have good positions.”*

While there was general agreement on overall program learning goals, mentors mentioned different emphases of the program that were important to them. Table 6 shows a list of eight goals for the mentoring program that were mentioned in the interviews, and the number of times each was mentioned by the mentors interviewed by the team.

Table 6: Mentors' Perceptions Concerning Gender Mentoring Learning Goals (N=8)

Type of Perception	Number of Mentions ²⁷
Women's Empowerment	
Increase women's leadership skills	2
Help women speak out in mixed-gender groups	2
Help women's cooperatives get access to land	2
Help women's cooperatives with documents	2
Cereal Value Chain Improvement	
Improve the quality of cereal processing	6
Improve marketing techniques	4
Increase access to bank credit	3
Improve farming techniques	2

The Mentoring Program from Mentees' Perspectives

Mentees revealed more about what actually happened during the mentoring program. About half of their mentors were male and half were female. The number of times they met their mentor in person varied, with a norm of about three times over the course of a year, with others saying they met more regularly and one saying they only met in person once. Usually the in-person contact was at a group training program with other members of their cooperative, and generally there was follow-up contact by telephone (and sometimes, but more rarely, in person). All mentees said that their mentors were very helpful to them in sharing their knowledge.

When asked what they learned in their mentoring program, mentees' responses were substantially consistent with the goals reported by mentors (see Table 7). Responses from female and male mentees varied somewhat, but they were generally consistent.

Table 7: Perceptions of CVC Mentees About What They Learned from Mentors (N=19)

Topic	Mentions ²⁸
Women's Empowerment	
Encourage women's participation in fairs/celebrations/workshops	5
Increase women's leadership roles in mixed POs	4
Developing mixed POs (bring men into women-only POs and vice versa)	3
Listening to women in mixed POs	3
Helping women get access to land and oxen for planting their crops	3
Increasing women's participation in household decision-making	2
Cereal Value Chain Improvement	
Improving cereal processing and storage	10
Help in marketing products	6
Advice in PO management (e.g., access to accounting expertise)	6
Improving farming techniques	4
Getting credit from banks or savings groups	3

Impact of Mentoring Program on Mentees

From both the mentors' and mentees' perspectives, the mentoring program had a beneficial impact on the lives of the mentees. Men and women generally had similar perceptions about these benefits. In their words, below are several perceptions of CVC's impact.

²⁷ Based on KIs with eight mentors. Numbers do not add to the number of interviews, because a person could mention more than one goal.

²⁸ Numbers do not add to the number of interviews, because a person could mention more than lesson learned.

On women's economic empowerment:

"I think that when a woman is able to bring something to the table in terms of financial help to her husband, automatically she gets a spot to speak, but this does not mean that she is above her husband." (Mentor)

"Now you can see that men ask their women about the management of the money gained from the harvest. They decide with women which things to invest in or buy, or things to buy for the children. This was unbelievable in the past." (Mentor)

"Women are now definitely in better positions. Now, due to the changes, they earn more money, take care of the households, and buy things for their children. That's why in the village now, men are giving more freedom to their wives to undertake activities." (Male mentee)

"They [a women's cooperative] requested land from the chief of the village which was granted. They want to use it for the cooperative." (Male mentee)

On women's empowerment to speak out:

"You know in some families women and men did not discuss things. And after our mentorship we found that this has changed, and they can discuss and exchange ideas." (Mentor)

"If you go in our village now, you will see that women and men are discussing (sitting under trees to chat). That was not possible in the past." (Mentor)

"Women are more listened to now, not only in the family or in the village, but also in the community." (Male mentee)

"They are more listened to now than before, because women were afraid to speak in public. But now they can tell their opinions in public." (Male mentee)

"In the past, women used to just cook and were not given the floor to speak up. But now, thanks to God, women have their word to say." (Female mentee)

On cereal value chains and women:

"Until now, women have not been trained." (Mentor)

"Now we can see that men are helping them do the job, and they are even giving them oxen to work their soils before growing on them." (Mentor)

"If someone wants to come and exchange with women today, I will not intervene because I know that they can do it all by themselves." (Male mentee)

"Women were able to achieve great things with the loans that they got from the bank. They bought fertilizers, and after the harvest they reimbursed the money." (Male mentee)

"We have got a lot of advantages from this work. My husband passed away, and this is the work which feeds my family. So, the fact that our business is growing now, that's a good thing for us [her PO] and my family." (Female mentee)

"I didn't know that some cereals could be processed and become other things that we can use. I never knew, and it's there [the CVC program] that I discovered those things." (Female mentee)

Continuation of CVC Mentoring Program

Based on the reports of the mentors and mentees, the positive effects of the CVC mentoring program have been sustained, at least in certain places for certain individuals. Of the seven mentors interviewed, six reported that they continue in their mentoring role. The mentees' perspective is somewhat different, since only half continue to have contact with their mentors. As the evaluation team did not have a random

sample of mentors or mentees, these differences are likely an artifact of who responded for requests for interviews.

Recommendations for Future Mentoring Program

Many of those interviewed were hopeful that a program similar to CVC could be developed to sustain and expand on the CVC gender mentoring program.

“I would suggest that the trainings continue. Both mentors and mentees must keep receiving trainings.”
(Mentor)

“We would like to have more trainings.” (Female mentee)

“Please organize trainings in the small villages.” (Female mentee)

“We want the project to bring us new ideas.” (Female mentee)

Challenges to a New Mentoring Program

Mentors and mentees also provided some feedback on the challenges that a future gender mentoring program may face. Not surprisingly, poor security in many parts of Mali hampered the gender mentoring program, and improved security is essential to restart many aspects of the program. In addition, the social norms of Malian society at times work against efforts to increase women’s roles; one female mentee stated, *“We [formerly all-female cooperative] have included men in our activities, but I have to confess that we still fear them a bit. We fear them because they can take away our business from us.”*

Mentors also faced challenges to recognition of their role and would like more professionalization and recognition, as one female mentee noted, *“The other problem is to enable us to be recognized, so that we could be officially known. For example, you can go to introduce yourself with your identity card, and the governor and the regional council know that this person does this kind of work in our area.”*

CONCLUSIONS

- There are substantial benefits to the gender mentoring program. It improves women’s knowledge of crop production and marketing techniques and empowers women to participate in CVC and PO activities and to be more active and vocal in mixed groups and in their own families.
- While most mentors who were interviewed said that their mentoring is continuing, only half the mentees interviewed continue to have contact with their mentors. Therefore, it is unclear to what extent the gender mentoring activities are continuing.
- The mentors and mentees would like to see the program continue and grow. The core of these activists is still to be found in the Gender Mentor Association, which is said to exist, although it is largely inactive for the moment.
- Because the gender mentoring program began late in the CVC activity, it was only becoming active and effective late in the final year. Consequently, it was only possible to obtain qualitative data from participants in the program.
- The quantitative survey data obtained for CVC were unable to show impact of the mentoring program on women in mixed POs because the 2018 data did not contain the gender-related questions of the 2017 impact survey. It would have been useful to have repeated the gender-related questions in spring 2018, after the mentoring program was implemented, but this did not occur.
- The data from 2017 did show that in the villages targeted later by the mentoring program with mixed POs with some female leadership, disparities between males and females in the sale of their

crops were lower than in other villages. This does show the likely favorable influence of men and women together in mixed POs compared to those in single-sex POs.

RECOMMENDATIONS

- Future activities targeting Malian cereal farmers now have a base of experienced mentors and mentees, as well as a Gender Mentor Association, to draw upon in the new activity. The former gender director in CVC and creator of the mentoring program is still involved in gender-oriented activities in Mali. She and other mentors can provide future leadership for such a program.
- The CVC mentoring program, because of its limited scope and short time frame, can be considered a pilot program, and should be expanded into other settings over a longer time frame in future USAID activities. USAID should consider a lessons learned workshop on this mentoring program in conjunction with another activity or as a stand-alone workshop.
- In future activities, efforts should be made to measure the effects of such women-oriented initiatives using the types of quantitative data shown in this report. Surveys should have a set of women's empowerment and professional advancement questions that can be compared between a baseline or early project year and a final year.

ANNEXES

ANNEX I: EXPRESSION OF INTEREST

PEEL TASK ORDER

EXPRESSION OF INTEREST – PERFORMANCE EVALUATION

I. BACKGROUND INFORMATION

A) Identifying Information

1. Project/Activity Title	Livestock for Growth (L4G)	Cereal Value Chain (CVC)
2. Award Number	AID-688-C-14-00004	AID-688-C-13-00002
3. Award Dates	September 30, 2014 September 29, 2019	October 17, 2013 October 16, 2018
4. Project/Activity Funding	\$14,489,448	\$24,971,628
5. Implementing Organization(s)	AECOM	ACDI/VOCA
6. Project/Activity COR/AOR	Mamoutou Diarra	Amadou Diane

B) Development Context

I. Problem or Opportunity Addressed by the Project/Activity Being Evaluated

On March 22, 2012, a military coup overthrew the elected president of Mali and his administration. Taking advantage of the political vacuum in the south, armed rebels led by Islamic extremists took control of the northern two-thirds of the country. On January 11, 2013, following southward movement of the extremists, the French Government intervened to help Malian and African forces repel the insurgents and regain the occupied territory. The country has since returned to relative calm, with two rounds of peaceful presidential elections conducted in 2013, followed by legislative elections in the same year. Over 3 million Malians voted again in presidential elections in 2018.

In support of the Government of Mali's (GOM) National Agriculture Investment Plans (NAIP) of 2011-2015 and 2015-2025, USAID restarted activities in Mopti and the region of Timbuktu to address the food security needs as the physical security situation allowed. The overriding goal in the GOM's National Agriculture Investment Plan is to strengthen the agriculture sector so that it is the main engine for economic growth to address hunger, malnutrition, and poverty.

Mali's Feed the Future Strategy for 2010-2015 was approved in April 2011. It provides the roadmap for investments in agriculture and nutrition aimed at reducing poverty and hunger in Mali. The strategy uses a value chain approach to increase economic opportunities and it focuses development interventions on three core value chains: sorghum/millet, rice, and livestock. These three value chains are key to Mali's development and overall food security as the majority of the population relies directly on these staple foods for their livelihoods and food security.

In 2013 the Cereal Value Chain activity began in the Mopti and Sikasso regions and in 2014 the Livestock for Growth Activity started in Mopti and Timbuktu regions. The purpose of these flagship activities was to increase agricultural production, productivity, and incomes, by both increasing direct income to men and women farmers, as well as through various value-added income generating activities carried out by value chain actors (including: input suppliers, farmers, traders, processors, wholesalers, buyers, and exporters), and through support services that strengthen the value chain including agricultural technology providers and financial service providers.

2. Intended Results of the Project/Activity Being Evaluated

a. CVC

CVC refers to a series of interventions that contribute to the Feed the Future (FTF) strategy for sorghum, millet, and rice value chains. The purpose of the project is to increase agriculture production, productivity, and incomes, by both increasing direct income to men and women farmers, as well as through various value-added income generating activities carried out by value chain actors (including: input suppliers, farmers, traders, processors, wholesalers, buyers, and exporters), as well as support services that strengthen the value chain including agricultural technology providers and financial service providers.

The Intermediate Results (IRs) that the CVC activity seek to achieve are:

- Increased agricultural production and productivity in the cereal value chain;
- Expanded market and trade of core value chain products;
- Increased resiliency of vulnerable communities and households;
- Strengthened local capacities and systems.

The activity assumes that increased productivity in and commercialization of rice, sorghum, and millet value chains, along with growth in private sector engagement in these value chains, attention to existing and new end-markets, and the appropriate facilitating policies, will increase the availability of these important staple crops and access to these foods through positive impact on incomes of actors along the value chains.

Overarching these results is a vision whereby strengthening the cereal value chains is achieved through the connection across and facilitation of relationships among value chain actors, support services and other key market participants, as well as addressing key policy constraints relating to these value chains, whereby the entire value chain is positioned for sustainable growth, upgrading, and value addition which brings the benefits to the target smallholder and beneficiary households.

Key CVC investments in local capacity building were expected to ensure that results were market driven and continue in the long-term after the completion of the activity, reflecting USAID's emphasis on locally led and implemented development efforts. Successful integration of approaches aimed at improving household nutrition practices, increasing youth participation, incorporating environmental management and resilience to climate change, and prioritizing gender equity were determined as essential to CVC's long-term results.

Due to both agricultural potential and the tremendous need, it was expected that FTF interventions had the greatest impact within these regions. Approximately 3.15 million people live in the ZOI, and an estimated 300,000 people will be directly affected by the FTF initiative, while approximately 1.3 million are expected to benefit indirectly.

b. L4G

L4G's goal is to promote inclusive competitive economic growth of the livestock value chain in Mali, defined as small ruminants and cattle. The development hypothesis for L4G is that if (1) the quality of livestock improves, (2) market access and incentives for semi-sedentary and small producers—including women and youth—are expanded, and, (3) the enabling environment of the livestock sector improves, then Mali's livestock sector will be more domestically and internationally competitive and contribute to increased agriculture GDP and to broad based economic growth.

The activity aims to achieve this goal through four IRs including:

- Increased livestock productivity
- Increased domestic and export livestock trade
- Strengthened local capacities and systems

- Improved enabling environment for livestock sector

L4G was designed to increase the output of the livestock value chain by strengthening support services (advisory, inputs, finance, research) and improving access to information and technology. Activities aimed at increasing access to products and services and identifying incentives for wider participation in livestock activities. L4G also builds resilience of poorer livestock households through developing skills necessary to effectively participate in commercial activities, livestock production and sales, or in related service industries (e.g., fodder).

To achieve FTF objectives, the L4G Activity has integrated gender and household nutrition and hygiene practices into its approach and outputs. While not an objective of L4G, it is expected that improved management of livestock will result in increased milk production, which can have nutritional benefits for livestock households.

3. Target Areas and Groups

Geography

The CVC activity worked in the Sikasso and Mopti regions within the FTF Zone of Influence (ZOI). The list of the villages can be found [here](#). This includes 117 communes within Sikasso, Mopti, Koulikoro, and two communes in Ségou that encompasses the MCC Alatona Irrigation Project (AIP) sites. The communes were selected on the basis of agricultural potential, poverty and nutritional status of the population as indicated by stunting and wasting indices.

Target Groups

CVC: The target audiences for CVC includes male and female farmers as well as other actors in the cereal value chains including input suppliers, farmers, traders, processors, wholesalers, buyers, and exporters, as well as support services that strengthen the value chain including agricultural technology providers and financial service providers. Women are a target audience for both activities. For CVC specifically, the overall goal of the program was to achieve a one-to-one men to women ratio of beneficiaries.

L4G: The L4G contract will focus on multiple value chain actors, including but not limited to livestock producers, traders, transporters, and inputs/other service providers. For the L4G Activity, producers are broadly defined to be those households with members who raise small ruminants and/or cattle. While semi-sedentary herders, small producers and small traders will be the primary focus, L4G does not exclude working with medium and large producers and traders as these are often the initial adopters and can demonstrate the benefits of technologies. Providers of inputs—e.g., forage and fodder seed, feeds and ration supplements, vaccines and veterinary pharmaceuticals—and services such as veterinary services will be the main focus on the inputs side.

4. Approach and Implementation

a. CVC

CVC was implemented by ACDI/VOCA, with local non-governmental organizations (NGOs), Nyèta Conseils and G- Force. Overall CVC direction, support, and administrative management were provided by ACDI/VOCA through their Bamako office, with specific regional coverage by Nyèta Conseils for Mopti and Timbuktu and G-Force in Ségou and Sikasso.

CVC implementation focused primarily on production and sales. It incorporated multiple interventions and multiple VC actors; including producer organizations (POs), traders, processors, government-based extension services, financial intermediaries, women's groups, cereal associations, and private sector firms.

New technology, new processes, and new practices were adopted to increase production. CVC built the capacity of actors and business services, which enabled access to new credit options. The activities worked

to strengthen relationships among actors, to promote a stronger and more inclusive enabling environment to create sustainable economic opportunities for women and men involved in these VCs.

Community Agrobusiness Teams (CAT)

A CAT is made of five to eight female and male, literate, youth PO members. Their main duties were to share knowledge, provide technical assistance to producers, and contribute to a number of PO management tasks. To facilitate technology transfers, CVC trained CATs theoretically (in classroom settings) and with demonstration plots. In turn, trained CATs used the demonstration plots and their knowledge to train other farmers. CATs' establishment started in the third year of CVC. Thus, members received training during year three and four. CATs play an interfacing role between village POs and input and cereal dealers, Government Technical Services, NGOs, and financial services.

According to reports, the CVC organized trainings of 90 CAT members in Koro, Bankass, and Mopti districts, including 36 women, on post-harvest practices, maintenance of family storage, and management of cereal stocks to strengthen household food security. CAT members then trained 4,356 producers, including 2,365 women. The training focused on the provision and management of cereal stocks for commercialization, after setting aside stocks for household consumption, monitoring and managing cereal stocks, marketing, and the use of increased revenue to strengthen household food security.

Federations of POs

The security crisis in the Northern and Central Mali forced the region's banks and microfinance institutions to move further south. As a result, producers in Mopti and Timbuktu found themselves without any financial institutions to finance their agricultural inputs. Consequently, producers decided to create federated societies to improve their negotiation power. CVC supported the creation of two large Federations of POs in the Mopti and Timbuktu regions. These two Federations, with support from CVC, were able to access in-kind loans for farm inputs and equipment from "Planète Distribution," a private business in the Mopti region, so they could continue their activity. Establishing confidence among producers, intermediaries and Planète Distribution enabled the timely supply of inputs and equipment (pump, power tillers, fertilizers, and diesel oil) to producers and the prompt repayment with rice paddy following harvest. According to CVC reports, Planète Distribution mobilized investment credit worth approximately \$1,782,830 (CFAF 1 billion) in the Mopti region in 2018 for pumps. A total of 251 cooperatives received 308 GMP pumps on credit, with a total value of \$4,392,900,00 (CFAF 2.46 billion).

In addition, CVC worked with each Federation to provide trainings to POs. Supported by CVC staff, 27 local trainers from the Federation of Rice Producers in Timbuktu (FUSCOCYN) trained 7,471 irrigated rice producers. The training focused on addressing water pollution, the risks associated with the consumption of irrigation water, and good hygiene and sanitation practices related to the spread of waterborne diseases. The Federation of the Faranfasi-So in Niono, through its collaboration agreement with CVC, trained producers on Systems of Rice Intensification practices in irrigated areas of Alatona. Trainers used posters and trained 1,546 producers, including 1,034 women. Training topics included the application of organic fertilizer, land preparation, establishing nurseries, transplanting seedlings, fertilization regimes, irrigation regimes and plot maintenance, and harvest techniques.

Financial intermediation

In 2017, with support from CVC, financial intermediaries formed the APIFIMA to establish minimum standards for their profession and reinforce the credibility and sustainability of their services. The association established a toolkit that provides a systematic process for due diligence and loan application packaging. According to CVC reports, APIFIMA supported the expansion of the agricultural portfolios of 12 Malian financial institutions. It worked with more than 120 wholesalers and agribusinesses (input suppliers, cooperatives, and cereal processors) to improve their bookkeeping. It also helped these businesses prepare financial documents to submit to banks to support their loan applications and demonstrate their improved financial management capacity to lenders. Thus, it helped mobilize more than

\$20,331,216 of financing to 59,253 farms and agribusinesses. APIFIMA reduced default rates on loans through APIFIMA members' involvement in tracking repayments.

Mentoring for women

CVC supported the development of a Gender Mentor Association to create mentorship among women. The mentor association established a nine-member committee, adopted rules and regulations of the association, and developed a roadmap defining the actions, managers, and the implementation schedule for scaling up mentoring activities after the end of the CVC Project.

The approach generated and disseminated information on gender-based opportunities and constraints to raise awareness and support the development of programs that integrate gender equality in agribusiness and food security activities. According to CVC reports, mentoring had a snowball effect within CVC-assisted mixed POs. Since the beginning of the mentoring program, CVC strengthened the capacity of seven mentors, including three women, and 53 mentored producers from 20 POs.

b. L4G

L4G implements a market-oriented approach which integrates improved production with market demand. In line with this approach, most of L4G's efforts respond to existing market demands both within Mali and within the West African sub-region. Specifically, production activities and targets respond to needs based on market demand to domestic and export increase trade.

Organization capacity strengthening and leadership building and training will be critical factors underpinning most of L4G's interventions. From basic literacy to business skills, organizational management, production and management technologies, marketing, and advocacy, there is a great need for strengthening capabilities of all actors to catalyze the necessary upgrading and investments. Building management and leadership capacity of men and women throughout the chain is critical to ensuring that the L4G's results are market driven and sustainable in the long term, and at multiple levels.

Vaccination campaigns

L4G introduced Private Proximity Veterinarian Services approach (SVPPs) in the Koro and Bankass Cercles to improve livestock health care delivery. The SVPP system partnered three licensed private veterinarians with 77 auxiliaries in order to deliver veterinarian services to animals in remote areas not reached by state services. L4G initially provided each of the three licensed private veterinarians with a starter kit and it annually provides technical animal health and management training. In 2018, the three SVPPs vaccinated 287,525 animals against major crippling diseases, including Cattle Pneumonia (PPCB) and sheep/goat pasteurellosis.

In July 2018, L4G partnered with the Malian Laboratoire Central Vétérinaire to evaluate the occurrence of contagious and parasitic diseases in L4G coverage areas. To conduct the study, LCV visited 11 sites for epidemiological surveys and sampling. This included farm visits for clinical examinations of animals and the collection of clinical and epidemiological data and field sampling from 270 cattle and 450 small ruminants. The vaccination coverage rate increased from 8% in 2014 to 20% in 2018.

Fattening techniques

L4G collaborated with Producer Organizations (PO) to establish animal fattening demonstration sites in the Mopti and the Timbuktu regions. L4G and POs agreed to co-finance (L4G contributed 53%, and POs 47%) the supplies, equipment, and materials needed to demonstrate best practices and improved technologies. In addition, the POs purchased all the animals (10 cattle or 10 sheep per site) to use for demonstration purposes. L4G provided livestock fatteners and training materials illustrating how to formulate a healthy and balanced diet for animals. It adapted low-cost locally available feeds with new technologies, such as treatment of straw with urea, supplementation with multi-nutritional licking blocks, and special intensive fattening feeds. The success of fattening efforts, combined with improved veterinary

care, resulted in healthy animals that met market requirements. For example, fatteners were able to deliver cattle weighing at least 300 kg to LAHAM, which is the only modern slaughterhouse in Mali.

Fodder shortage

Especially during the dry season, which in the Sahel lasts for about nine months, fodder shortage constitutes a major challenge to successful livestock production in Mali. For this reason, L4G has promoted the cultivation of dual-use fodder crops such as cowpea, groundnut, sorghum, millet, and Moringa. Such crops provide food for humans, in the form of grains or seeds, while the stalks and chaff provide a nutritious source of fodder for livestock.

Livestock market information system (LMIS)

Livestock POs, animal fatteners and other producers need access to timely and accurate market information to better understand the demand for livestock in various markets and to be able to supply it. For this reason, L4G launched a pilot LMIS mobile-phone app, known as SUGU (which means market in the Bambara language). In Koro, Bankass, Mopti and Djenné Districts or Circles, SL4G has partnered with 10 existing Livestock Market Management Committees and has trained 10 enumerators to collect market data via the SUGU app.

Water point improvements

L4G carried out five drillings in livestock markets in the villages of Dounde, Koulogon Habbé, Ouonkoro, Tori, and Youdiou. In each water point, physico-chemical analyses were conducted, and photovoltaic pumping systems were built. L4G trained five water committees, including 27 participants (five women and 22 men), on the use of water infrastructure and related resource management

C) Existing Data

The evaluation team is expected to conduct a short review of the relevant literature and USAID guidance. In addition, USAID Mali will share the following documents for a desk review:

- Contracts (2)
- Gender analysis reports (2)
- Gender assessment reports (2)
- Activity MEL Plans
- Quarterly reports (27)
- Annual Activity Reports CVC & L4G (8)
- CVC midterm evaluation report (1)

While the Evaluation Design will likely rely on some primary data, the evaluation team is also encouraged to take advantage of existing (secondary) datasets for its analyses. The following data will be shared by USAID Mali:

- Activity monitoring data for both CVC and L4G (in database format)

USAID Mali will provide initial contacts to the following stakeholders:

- USAID Mission Staff
- Prime Implementing Partners, Sub Partners
- Other development partners working in the areas of livestock and agricultural sector
- Key staff from Ministry of livestock and fishery at National, Regional, and Sub Regional levels
- Key staff from Ministry of Agriculture at National, Regional, and Sub Regional levels

II. EVALUATION RATIONALE

A) Evaluation Purpose

This EOI covers the final evaluations for the two flagship AEG activities in Mali (Cereal Value Chain and Livestock for Growth) of the USAID/Mali Agriculture and Economic Growth (AEG) Office. The purpose of the evaluations is to inform the design of future activities under the Global Food Security Strategy (GFSS) country plan.

The evaluation questions cover particular aspects of implementation where lessons can be learned towards better understanding the sustainability of the models developed through the implementation. The evaluation findings will also constitute evidence to inform the co-design process and adaptive management for a new set of activities in the livestock and cereal sectors in Mali, under a new Project Appraisal Document produced by AEG. The evaluations will complement and confirm lessons learned that have been collected from the implementing partners.

B) Audience and Intended Uses

The main audience of these evaluations is USAID. This includes the USAID/Mali AEG office but also the mission as a whole and the Bureau for Food Security (BFS) in Washington. As the final report will be available publicly USAID expects that the Government of Mali (GOM) and other development partners will find the results useful as well.

C) Evaluation Questions

This EOI requests the final evaluation for the two flagship AEG activities in Mali (Cereal Value Chain and Livestock for Growth) of the USAID/Mali Agriculture and Economic Growth (AEG) Office.

The evaluation will employ mixed methods, using quantitative and qualitative data to answer the evaluation questions; the evaluation should note strengths, weaknesses, and opportunities for improvement.

a. CVC

1. To what extent have the Community Agrobusiness Teams (CATs) continued their capacity building and networking since the end of the CVC activity?
2. In what ways, if any, did CVC's private sector engagement strategy (with Planète Distribution) benefit farmers? Did it compensate for missing financial market actors and/or did it displace other actors (i.e., did it give an unfair advantage to Planète Distribution compared to other distributors in the market)? Are there other positive or negative unintended outcomes that affected the private sector?
3. To what extent were Producer Organizations (POs) able to negotiate profitable contracts with brokers?
4. From the perspective of POs, Planète Distribution, and lenders, what is APIFIMA's (Financière du Mali/Professional Association of Financial Intermediation in Mali) value as an intermediary between beneficiaries and the banks?
5. In what ways, if any, did the mentoring activity affect women's ability to successfully pursue their professional goals? To what extent do women feel their voices are heard in mixed-gender POs after completing the mentoring program?²⁹

Questions 1 through 5 will be addressed using disaggregated data to the extent possible, to see how vulnerable households, women and youth were affected.

²⁹ The questions regarding gender empowerment should be considered through a context specific lens.

b. L4G

1. To what extent do the trained auxiliaries continue to engage in activities that improve animal health in their villages? Are vaccines available in the villages of auxiliaries trained by SVPPs?
2. From the beneficiaries perspective, to what extent did access to the co-located introduction of new fattening technologies and vaccination programming improve beneficiary's productivity, access markets, and incomes? How did the co-location contribute to the improvements?
3. How has the presence of water management systems impacted the relationship/cohabitation between users?
4. How effectively are the water management systems meeting the needs of the users?

Questions 1 through 4 will be addressed using disaggregated data to the extent possible, to see how need to also examine how L4G affected target populations of vulnerable households, women, and youth.

III. TIMEFRAME & TRAVEL

A) Timeframe

The evaluations shall take place over a period of 50 weeks (please see deliverable timeline below) with an end date of **April 2020**.

B) Travel

Both evaluations require travel to and within Mali to be carried out at one time. In addition to Bamako, the evaluation team will be required to travel to Mopti and Timbuktu regions. Duration of travel will be dependent on the methodology proposed by the contractor and the security situation.

IV. DELIVERABLES & DESIGN

A) Description of deliverables

The evaluation team (ET) shall present the following as deliverables during the implementation for each evaluation. The listed meetings and communications do not preclude additional communications, to be agreed upon by both parties, as needed. All electronic text deliverables must be submitted in MS Word or PPT format. Quantitative and qualitative data deliverables shall be delivered in relevant formats such as Stata, Excel, CSV, etc.

Post-award Kickoff Meeting: PEEL shall hold kickoff conference calls (or in-person meetings) with the Mission, activity IP representatives, and other relevant stakeholders to inform details of the Concept Note and review expected deliverables and timeline. Other items on the agenda for the kickoff calls/meetings may include:

- ET questions to clarify the evaluation questions or other relevant topics
- Establish expectations for the Concept Note.
- Identify possible additional sources of information available to the ET for its desk review.

Concept Note: The ET shall submit a draft Concept Note after the post-award kickoff meeting. The Concept Note should demonstrate careful and realistic planning and include (1) the finalized evaluation questions, (2) a brief description of the evaluation design, data collection methods, and analysis methods, (3) the anticipated schedule and logistics, and security arrangements for deliverables and evaluation activities detailed and (4) an Evaluation Design Matrix linking each question to relevant data source, data type and data analysis), (5) list of the proposed key personnel on the evaluation team, delineated by roles and responsibilities (6) budget for the evaluation.

USAID shall provide written feedback to the Concept Note, which will be approved by the PEEL COR and concurred by the activity manager before the evaluation can begin.

Evaluation Design Protocol: Upon approval of the concept note, the ET shall submit an evaluation plan that elaborates the proposed evaluation design. The evaluation design should reference the relevant literature; detail the approach to answer the evaluation questions (including data collection methods, data sources, selection criteria and sampling plan, description of data collection instruments, and a specific technical analysis plan). The evaluation design should be consistent with the information in the Concept Note regarding the evaluation schedule, logistics and security arrangements, and members of the evaluation team with delineated roles and responsibilities.

The Evaluation Design Protocol will include the Draft Data Collection Tools for both quantitative and qualitative components of the evaluation. The tools should include questionnaires, forms, and guides for data collectors.

USAID shall provide written feedback on the Evaluation Protocol and draft data collection tools. USAID approval of Evaluation Protocol and data collection tools will be required before any field work for the evaluation can begin.

In-Brief and Discussion: Preceding the field-based data collection phase in Mali, the ET will provide an in-brief for USAID/Mali, the activity IP and other relevant stakeholders, as determined by USAID/Mali. The in-brief should include a presentation on the main features of the evaluation design, data collection tools, and logistics. This should provide the opportunity to address or clarify USAID's written feedback on the data collection tools and to inform the relevant local authority about the kick-off of the field work.

Data Collection Training and Pilot Test: The ET should train data collectors as required by the chosen evaluation methodology. The ET shall conduct a data collection field test for quantitative data collection, using digital data collection tools, for its whole evaluation team (as relevant). This is the final test of the team logistics, team performance, and data quality systems in place. The ET shall document any changes to the data collection tools during training and piloting and submit the final data collection tools to be used for the evaluation to USAID following the pilot test.

Weekly Updates: Once field activities begin, the ET shall provide USAID with weekly progress updates to keep the COR and/or Activity Manager informed on progress on the evaluation. These updates should brief USAID on data collection progress to-date and any challenges that arise. The ET and USAID can negotiate the best format to provide these updates.

Draft Evaluation Report and Executive Summary: The ET shall submit a draft report, including an executive summary of no more than 10 pages. The executive summary must present key findings that answer each evaluation question as well as conclusions pertinent to the audience and purpose of the evaluation. Please refer to USAID guidance and the sections below for required report content and format guidelines. The ET must submit drafts of the evaluation report in English and the executive summary in both English and French.

USAID shall provide written feedback on the draft evaluation report. Additional drafts may be needed.

Final Report and Executive Summary: The ET shall finalize the evaluation report and executive summary, submitting them electronically in both pdf and Word format to USAID. The final report shall incorporate, clarify, correct and/or adjust the report in accordance with the comments provided by USAID. The final report will be approved by the COR with concurrence by the Activity Manager.

The ET must submit the evaluation report in English and the executive summary in both English and French.

The contractor shall upload the 508 compliant final report to the Development Experience Clearinghouse (DEC) website no later than one week following final approval of the final report.

Draft Infographic: In addition to the final report, the ET shall submit a draft two-page infographic summarizing the evaluation findings and recommendations. The infographic shall be in both English and French and be designed for the evaluation audience identified by USAID.

USAID shall provide written feedback on the infographic.

Final Infographic: After incorporating the feedback provided by USAID, the ET should submit a final infographic in both English and French. The infographic should be submitted in both pdf and source file format.

Findings Presentation: The ET should present the evaluation findings to USAID/Mali, IPs, and BFS if relevant, through a PowerPoint presentation. This is typically delivered through a webinar. USAID/Mali can consider a local dissemination event with other relevant stakeholders as required.

Data Set and Supporting Documents: The ET shall send all data and supporting documents gathered during the evaluation to USAID. This shall include all data (quantitative and qualitative) used in the analysis. For quantitative data, this includes a database with all the data (and datasets) used, codebook, code, and analysis files. For qualitative data, this includes translation of all scripted observations, interviews, group discussions, and reviewed documents. Source documentation such as reports, and publications should also be included. Quantitative and qualitative data deliverables shall be delivered in relevant formats such as Stata, Excel, CSV, etc.

Data Submission of Quantitative Data: The ET must submit to USAID and the Development Data Library (DDL), at www.usaid.gov/data, in a machine-readable, non-proprietary format, a copy of any dataset created or obtained in performance of this award, including Datasets produced by a subcontractor at any tier. [ADS 579](#) detailing USAID’s Open Data Policy provides additional information about submission. The ET must ensure their submissions meet all requirements, including the protection of any personally identifiable information (PII).

B) Suggested timeline for deliverables

Below is a suggested timeline for deliverables. A final timeline for deliverables will be agreed upon in the evaluation concept note. Contract Start Date (CSD) indicates the date that the work assignment is approved by the COR. This timeline suggests 40 weeks to complete an evaluation. The ET is encouraged to submit a timeline that is as compressed as possible while leaving enough time to produce a rigorous evaluation.

Evaluation Deliverable	Deadline for Completion With Respect to Contract Start Date (CSD)	Responsible Party
Work Assignment Kickoff Meeting(s)	within 5 business days of CSD	PEEL
Draft concept note	within 15 business days of CSD	ET
USAID review of concept note	within 20 business days of CSD	USAID
Final concept note	within 35 business days of CSD	ET
Evaluation Design Protocol and Draft Data Collection Tools	within 50 business days of CSD	ET
Written feedback on the Evaluation Design Protocol and Draft Data Collection Tools	within 55 business days of CSD	USAID
In-Brief Meeting	within 60 business days of CSD	ET
Data Collection Pretest	within 65 business days of CSD	ET
Final Data Collection Tools and Testing Protocol	within 70 business days of CSD and before the beginning of field testing	ET
Complete Data Collection	within 100 business days of CSD	ET
Draft Evaluation Report and Brief	within 160 business days of CSD	ET
Data Set and Supporting Documents	within 160 business days of CSD	ET

Evaluation Deliverable	Deadline for Completion With Respect to Contract Start Date (CSD)	Responsible Party
Written feedback to the Draft Evaluation Report and Brief	within 175 business days of CSD	USAID
Final Report and Brief	within 190 days of CSD	ET
Additional comments or approval	within 195 business days of CSD	USAID
Draft Infographic	within 200 days of CSD	ET
Final Infographic for Dissemination of Evaluation Report to Stakeholders	within 212 days of CSD	ET
Publication on DEC	within 230 days of CSD	ET
Data submission to DDL	within 230 days of CSD	ET

C) Technical requirements

I. Evaluation Design

The performance evaluations should make appropriate use of best evaluation practices and apply mixed methods as recommended by the USAID Evaluation Policy. There should be a clear and explicit link between each evaluation question and the methods to address them. Methods should include quantitative and qualitative data collection and data analysis, as appropriate. An illustrative evaluation matrix provides initial examples of how some questions might be answered but the evaluation team should demonstrate its expertise by proposing data collection and analysis that it deems best fitted to each evaluation question and according to the agricultural, socio-economic, cultural and security context of the related Zones of Influence.

When designing and budgeting the evaluation, the contractor should take into account the following criteria:

- Security considerations in the zones of influence
- Road conditions to targeted villages
- Gender roles among crop and livestock actors
- Predominant crop and livestock activities

The evaluation design should clearly articulate the link between each evaluation question, the proposed data sources, data collection method, and the analysis plan for these data. For example, the design may describe the regression model and statistics to be used in quantitative analysis. For qualitative approaches, the design may detail each planned analytical step (e.g., coding frame, how it was developed). The evaluation design should demonstrate that the proposed approaches are best practice (based on evaluation and research literature), that they are intended to provide robust answers to each evaluation question, and that they are suitable to the Mali context.

Each evaluation question should also examine subsets of relevant populations such as poorer households and women and youth. For the relevant groups, the analysis may require more than simple disaggregation of quantitative data. For example, analysis of gender dynamics is more than statistics by gender. The evaluation team should refer to relevant USAID guidance on gender and inclusion and propose specific evaluation designs, as appropriate.

In addition to proposing a strong theoretical evaluation design, the evaluation team should plan on using standard empirical tools, as relevant to the chosen methodology. This could include statistical software for quantitative analysis (e.g., SPSS, or STATA) and software for qualitative analysis (e.g., Atlas.ti or NVivo).

2. Primary Data Collection Instruments

The evaluation team may propose to design quantitative data collection instruments and qualitative protocols to gather data as appropriate. Though such instruments and protocol may be based on existing tools, they will need to be adapted and tested so that they address the specific evaluation questions and the Mali context. Therefore, the evaluation team should include a detailed plan for relevant test of such instruments.

The proposal should be specific and name each method used, the reason to use it and the data sources for each method. For example, what is meant by Focus Group Discussion, what is the criteria for the selection of its participants and why would Focus Group Discussion be more appropriate than a Group Discussion or a Key Informant Interview for a particular data source and a particular evaluation question?

All quantitative data should be collected digitally, and the proposal should demonstrate that proper data quality assurance systems will be put in place.

3. Primary Data Collection

The ET shall properly train all enumerators to appropriately collect quantitative and qualitative data, as needed. Proper data quality checks and supervision should be put in place. Data quality should be checked frequently, and issues should be reported during weekly meetings. Any quantitative data shall be collected digitally. Automated and manual data quality systems shall be put in place.

4. Methodological Strengths & Limitations

The evaluation team shall explain the strengths and weaknesses for the evaluation methodologies proposed under this EOI. In explaining the limitations, the evaluation team shall further explain factors contributing to the selection of the proposed methodology despite its limitation and the means to be employed by the contractor to mitigate the potential effect of the limitation.

5. Evaluation Matrix for CVC Evaluation

The illustrative evaluation matrix below provides some examples of how some evaluation questions might be answered but the evaluation team should demonstrate its expertise by proposing data collection and analysis that is best fitted and specific to each CVC evaluation question. USAID/Mali may facilitate introductions and meetings with some of the proposed data sources.

Evaluation Questions	Outcome Measures	Data Sources	Data Collection Method	Data Analysis Method
To what extent have the Community Agrobusiness Teams (CATs) continued their capacity building and networking since the end of the CVC activity?	Please include measure and or indicator(s)	<ul style="list-style-type: none"> € CATs € G-Force € Nièta Conseil € DRA Sikasso & Mopti € CMDT Sikasso € Producer Organizations € CVC Quarterly, annual & final reports € CVC Mid Term Evaluation report € CVC Success stories 	Please include quantitative and qualitative methods	-

Evaluation Questions	Outcome Measures	Data Sources	Data Collection Method	Data Analysis Method
<p>In what ways, if any, did CVC's private sector engagement strategy (with Planète Distribution) benefit farmers? Did it compensate for missing financial market actors and/or did it displace other actors (i.e., did it give an unfair advantage to Planète Distribution compared to other distributors in the market)? Are there other positive or negative unintended outcomes for the private sector?</p>	<p>Please include measure and or indicator(s)</p>	<ul style="list-style-type: none"> € G-Force € Nièta Conseil € Planète Distribution € Banque Malienne de Solidarité (BMS) Mopti € Producer Organizations (FDRY & FUSCOCYN) € CVC Quarterly, annual & final reports € CVC Success stories 	<p>Please include quantitative and qualitative methods</p>	
<p>To what extent were Producer Organizations (POs) able to negotiate profitable contracts with brokers?</p>	<p>Please include measure and or indicator(s)</p>	<ul style="list-style-type: none"> € Cereal Dealers (Moulaye Sountoura, Badian Doumbia) € Groupement des Commerçants Mil Sorgho du Mali (GCMS) € Agro Dealers (DUNKAFA, Camara Semance) € CVC Quarterly, annual & final reports € CVC Mid Term Evaluation report € CVC Success stories 	<p>Please include quantitative and qualitative methods</p>	

Evaluation Questions	Outcome Measures	Data Sources	Data Collection Method	Data Analysis Method
<p>From the perspective of POs, Planète Distribution, and lenders, what is APIFIMA's (Financière du Mali/ Professional Association of Financial Intermediation in Mali) value as an intermediary between beneficiaries and the banks?</p>	<p>Please include measure and or indicator(s)</p>	<ul style="list-style-type: none"> € Planète Distribution € Banque Nationale pour le Développement de l'Agriculture (BNDA) € SORO YIRIWASO (a microfinance institution) € Banque Malienne de Solidarité (BMS) Mopti € Producer Organizations (FDRY & FUSCOCYN, etc.) € G-Force € Nièta Conseil € DRA Sikasso & Mopti € CMDT Sikasso € CVC Quarterly, annual & final reports € CVC Success stories 	<p>Please include qualitative methods</p>	
<p>In what ways, if any, did the mentoring activity affect women's ability to successfully pursue their professional goals? To what extent do women feel their voices are heard in mixed-gender POs after completing the mentoring program?</p>	<p>Please include measure and or indicator(s)</p>	<ul style="list-style-type: none"> € Mentors (Ms. Askofaré Ouleymatou Tamboura, M. Yaya Diallo, Kané Nana Sanou, Diallo Assetou Traoré) € Mentees (Chata Sangaré, Fanta Bah) € CVC Quarterly, annual & final reports € CVC Success stories 	<p>Please include qualitative methods</p>	

Evaluation matrix for L4G evaluation

The illustrative evaluation matrix provides some examples of how some evaluation question might be answered but the evaluation team should demonstrate its expertise by proposing data collection and analysis that is best fitted and specific to each L4G evaluation question. USAID/Mali and the L4G may facilitate introductions and meetings with some of the proposed data sources.

Evaluation Questions	Outcome Measures	Data Sources	Data Collection Method	Data Analysis Method
To what extent do the trained auxiliaries continue to engage in activities that improve animal health in their villages? Are vaccines available in the villages of auxiliaries trained by SVPPs?	Please include measure and or indicator(s)	<ul style="list-style-type: none"> ☒ Auxiliaries ☒ Veterinarians ☒ Livestock farmers ☒ L4G quarterly, annual, and final reports ☒ Success stories ☒ IP internal assessments and studies 	Please include quantitative and qualitative methods	
From the beneficiaries perspective, did their access to the co-located introduction of new fattening technologies and a vaccination programming improve beneficiary's productivity, access markets, and incomes? How did the co-location contribute to the improvements?	Please include measure and or indicator(s)	<ul style="list-style-type: none"> ☒ Beneficiaries of co-located programming ☒ L4G quarterly, annual, and final reports ☒ Success stories ☒ IP internal assessments and studies 	Please include qualitative methods	
How has the presence of water management systems impacted the relationship/cohabitation between users?	Please include measure and or indicator(s)	<ul style="list-style-type: none"> ☒ Users of water management systems ☒ Water point management committees ☒ Livestock buyers organizations ☒ L4G quarterly, annual, and final reports ☒ Success stories ☒ IP internal assessments and studies 	Please include qualitative methods	
How effectively are the water management systems meeting the needs of the users?	Please include measure and or indicator(s)	<ul style="list-style-type: none"> ☒ Users of water management systems ☒ Water point management committees ☒ Livestock buyers organizations ☒ Secondary data sources on water availability/scarcity ☒ L4G quarterly, annual, and final reports ☒ Success stories ☒ IP internal assessments and studies 	Please include quantitative and qualitative methods	

V. TEAM COMPOSITION

The evaluation team assembled shall include technical and evaluation specialists. The ET shall propose at least three key personnel, including a Senior Team Leader. For all key personnel, preference will be given to Malian or African nationals. All key personnel must have experience in their field and in Africa, preferably in Mali or the Sahel. The contractor is expected to leverage proposed key staff for both evaluations where applicable, particularly the senior team leader.

SENIOR TEAM LEADER

The **Senior Team Leader** will be responsible for leading the team both administratively and technically. The Senior Team Leader must have extensive evaluation experience of large-scale development activities in Africa. S/he will be responsible for ensuring timely submission of deliverables and the main point of contact for USAID. S/he should:

- Be able to demonstrate technical expertise, skills, and experience in evaluating agriculture programs using robust mixed-methods evaluation designs, preferably including:
 - Designing qualitative and quantitative data collection tools and protocols
 - Collecting and analyzing qualitative and quantitative data
 - Analyzing gender questions in agricultural settings in Francophone West Africa
 - Analyzing sustainability in agricultural settings in Francophone West Africa
 - Have experience evaluating activities related to at least 2 of these areas:
 - Cereal value chains
 - Livestock value chains
 - Cereal production
 - Livestock production
 - Agricultural finance
- Hold at minimum of a master's degree in evaluation/research methodology, social science, agriculture, or another relevant field.
- Have a minimum of 10 years of progressively responsible experience in the evaluation of development programs. This should include a team leader role in at least two evaluations.
- Be willing and able to work in Mali for as required by the workplan, to include travel within Mali as permitted by the security situation.
- Possess professional proficiency to speak and write in both French and English.
- Possess outstanding communication skills, with proven experience interacting effectively with a broad range of internal and external partners, including international organizations, host country government officials, and NGO counterparts.
- Preferably have experience leading an evaluation of a USAID activity.

OTHER KEY PERSONNEL

Additionally, the following skills and experience should be present to some extent within the additional key personnel (USAID suggests limiting key personnel to 5 or less):

- A minimum of a master's degree in a field relevant for the evaluations (international development, livestock, agriculture, agribusiness, agricultural economics, or a related field).
- At least 5 years of experience with Malian livestock and cereal activities.
- Experience in veterinary medicine, animal health, animal production, animal husbandry, or related fields.
- A minimum of 5 years working on development activities or evaluations in West Africa, preferably in Mali.

- A minimum of 5 years of progressively responsible experience in the evaluation of development programs including:
 - Designing qualitative and quantitative data collection tools and protocols
 - Collecting and analyzing qualitative and quantitative data
 - Analyzing gender questions in agricultural settings in Francophone West Africa
 - Analyzing sustainability in agricultural settings in Francophone West Africa
- Presenting to a professional audience, facilitating learning events and training data collectors.
- Excellent knowledge and experience in the use of a quantitative software such as SPSS, Epi Info, STATA, or SAS (as relevant if required by proposed evaluation design).
- Experience in the use of qualitative analysis software such as Atlas.ti, NVivo, or MAXQDA (as relevant when required by proposed evaluation design).
- Ability to program tablet-based data collection software (as relevant when required by proposed evaluation design).

VI. Logistics and Security

Logistics

The contractor shall be responsible for organizing transport and lodging for evaluation team members and providing other logistical support for core evaluation team staff and data collection teams. Infrastructure in Mali is not very developed, and the quality of roads declines outside of Bamako. Internet access may also be limited in certain regions. The evaluation design should take these things into consideration and explicitly detail how the contractor plans to deal with these challenges.

Security Arrangement

The contractor should be aware of the security situation in Mali and should propose an evaluation design that takes this situation into consideration. The contractor should also present a clear plan to deal with anticipated security challenges, including the proposed plan to address inaccessibility of data collection areas. USAID will not take responsibility for making security arrangement for the contractor but requires the contractor submit an outline of their anticipated security arrangements to ensure the safety of all team members and data collectors.

ANNEX 2: FIELDWORK SCHEDULE OF FOCUS GROUPS AND KEY INFORMANT INTERVIEWS

Date	Region/Circle	Commune	Village	PO	Purpose
10/10	Sikasso/Bougouni	Bougouni	Zantiebouyou	Unir Nos Forces	FG (Pilot)
10/14	Sikasso/Sikasso	Sikasso Center			KIIs
10/14	Sikasso/Sikasso	Niena	Niena	COFREN	FG
10/15	Sikasso/Koutiala	Koutiala Center			KIIs
10/15	Sikasso/Koutiala	Koutiala	Zangasso	CPCS II Djomo	FG
10/16	Sikasso/Yorosso	Yorosso Center			KII
10/16	Sikasso/Yorosso	Yorosso	Zandieguela	Bomosso	FG
10/17	Ségou/ Ségou	Ségou Center			KIIs
10/17	Sikasso/Yorosso	Yorosso	Nampena	Nonosso	FG
10/19	Ségou/Niono	Niono Center			KII
10/19	Ségou/Niono	Niono	Sansanding Koura	Kotonogontala	FG
10/21	Mopti/Mopti	Mopti Center			KIIs
10/21	Mopti/Bankass	Bankass	Tintobariwe	Degoubere	FG
10/22-23	Mopti/Mopti	Mopti Center			KIIs
10/23	Mopti/Bankass	Bankass	Ogodire	Densa	FG
10/24	Mopti/Djenne	Djenne Center			KIIs
10/24	Mopti/Djenne	Sofara	Bambarawe	Kobo	FG
10/26-30	Mopti/Mopti	Mopti Center			KIIs
11/2	Timbuktu/Niafunké	Soboundou	Waki	Anniya Boiro	FG
11/3	Timbuktu/Niafunké	Souboundou	Sibo	Sibongo	FG
11/4	Timbuktu/Niafunké	Soboundou			KIIs

ANNEX 3: FOCUS GROUP AND KEY INFORMANT INTERVIEW GUIDES

Focus Group Guide: Village Farmers in POs

[Introductory presentation of the team members and the reason for bringing the group together]

1. You all belong to the same Producer Organization (PO), is that right?

Probes:

- What is its name?
- Is it mixed or only one sex?
- How many members does it have?
- If mixed, how many men and how many women are there?

2. What crops does your PO produce?

Probes:

- Please list the crops.
- What part of these crops do you sell normally in the market? [Approximate proportion of each crop.]
- What marketplaces do you use?

3. Are there cereal merchants (aggregators, wholesalers, brokers) in these markets that you can sell to?

Probes:

- Describe the various types of merchants.
- Have you entered into contracts with these merchants to supply specific amounts of your crops?
- Which crops?
- How much is your PO able to aggregate crop amounts to sell in bulk in the marketplace?

4. Do you have a Community Agribusiness Team (CAT) as part of your PO?

Probes:

- Does your PO have an active CAT now?
- If so, when was the CAT established in your PO?
- How many CAT members are there, and do you know who the members are?
- How many men and women?
- How were they chosen, and why them and not others? What special capacities do they have?
- Are some of them also PO Board members?
- What is the difference between the CAT and the Board?

5. What do the CAT members do now?

- Please list their functions.
 - Do CAT members help you market your crops?
 - Do they put you in touch with buyers?
 - If so, who have they put you in touch with?
 - Do they help you negotiate contracts with cereal wholesalers?
- Has this changed from when the CAT began in your PO?
- If so, in what ways?
- What CAT activities are of most value to you?
- What has it accomplished specifically that you would not do anyway?
- Do CAT members advise you on cropping techniques? If so, how and when do they do this?
- Did your CAT members help you link up with brokers?
- Did it help you find and do contracts with brokers? Are these contracts written?

- Do these brokers supply inputs (fertilizer, tools, certified or improved seed)?
 - Do you feel that your contracts with these brokers have given you the income you expected?
 - If not, why not and what is the difference between expectations and what was actually sold?
 - How is the price set? Are you able to negotiate a price in advance or simply bargain when you sell in the marketplace?
 - Are the contracts profitable?
6. Has there been an opening up of new markets and revenues since the CAT has started in your PO?
 - If yes, then how?
 7. Which activities of the CAT seem to you to be the most beneficial?
 - What has the CAT accomplished that you could not do otherwise?
 - Do the members of the CAT give you advice on production techniques?
 - If so, how did they do that?
 8. Have you had any contact with financial intermediaries that were part of the CVC project?
 - Do you know of the work of APIFIMA?
 - What do you feel APIFIMA is able to accomplish in linking your PO to credit sources?
 - Do you feel it has been a valuable organization from your point of view?
 - Do you think that the banks and other credit sources (NGOs) listen to APIFIMA?
 - Do you feel that there is a good deal of difference between various financial intermediaries (individuals) created and trained by the CVC project?
 - Why are some more successful than others?
 - Do you think that their forming APIFIMA will help these intermediaries become more effective in dealing with the banks?
 9. Are you familiar with Planète Distribution, which gives inputs to farmers in exchange for a certain amount of their crop?
 - If so, do you have any contracts with Planète Distribution and what is the nature of your contracts?
 - Are there other similar companies which give inputs to farmers in exchange for part of their crop? Which companies and for which crops?

Key Informant Interview Guide: Government Officials

Introduction: Explain why you are here and what the Cereal Value Chain (CVC) program was about. “We are doing an evaluation of the CVC project that ended about one year ago. We would like to know how you view some of the activities that the project carried out.”

1. Are you familiar with the CVC project?
 - How do you know about it?
 - What has been your experience with it?
2. Briefly, what are the greatest challenges to cereal production in Mali today, especially rice, millet, and sorghum?
 - Is production increasing, decreasing, or staying about the same?
 - Is there a supply of inputs that are sufficient and of high quality, such as seeds, water, and fertilizer?
 - Briefly, what role do the Producer Organizations (POs) in villages play in improving agriculture in Mali?
3. What are the biggest challenges for farmers selling their crops in the market?
 - Can POs negotiate profitable contracts with brokers/cereal merchants?
 - Is limited literacy a problem?
 - Is cereal quality a problem?
4. Do you know what a Community Agribusiness Team (CAT) is? [if not explain.]
 - What CAT activities are of most commercial value to POs?
 - What have CATs accomplished specifically, beyond the things that POs do, in helping farmers?
5. How do farmers get agricultural loans in Mali (your area)?
 - Are there any barriers to farmer’s access to loans?
 - Is there adequate access to bank loans for farmers who want loans? Microfinancing?
 - Do you know about APIFIMA’s (Financière du Mali/Professional Association of Financial Intermediation in Mali)? Does this organization help reduce the barriers to financing? If so, how? What is its value as an intermediary between beneficiaries and the banks?
6. Are you familiar with Planète Distribution? [If not, explain.]
 - Did it successfully replace missing financial market actors?
 - Did it displace other actors?
 - Were there any other unintended positive consequences of using it exclusively?
 - Were there any other unintended negative consequences of using it exclusively?

Key Informant Interview Guide: CVC Implementers

Introduction: Explain why you are here and what the Cereal Value Chain program was about. “We are doing an evaluation of the CVC project that ended about one year ago. We would like to know how you view some of the activities that the project carried out.”

1. What was your role in the CVC program?
2. Briefly, what are the greatest challenges to cereal production in Mali, especially rice, millet, and sorghum?
 - Is production increasing, decreasing, or staying about the same?
 - Is there a supply of inputs such as seeds, water and fertilizer?
 - Briefly, what role do the Producer Organizations in villages play in improving agriculture in Mali?
3. What are the biggest challenges for farmers taking their crops to market?
 - Can they negotiate profitable contracts with brokers/cereal merchants?
 - Is limited literacy a problem?
 - Is cereal quality a problem?
4. Why did CVC establish the Community Agribusiness Teams (CATs)?
 - What CAT activities are of most value?
 - What have CATs accomplished specifically, beyond the things that Producer Organizations do, in helping farmers?
5. How do farmers get loans in Mali?
 - Is there adequate access to bank loans?
 - Microfinancing?
 - What are the barriers?
 - Concerning APIFIMA's (Professional Association of Financial Intermediaries in Mali): How does this organization help reduce the barriers to financing? What is its value as an intermediary between beneficiaries and the banks? Is it helping farmers?
6. Why did CVC decide to use Planète Distribution and was it effective?
 - Did it compensate for missing financial market actors?
 - Did it displace other actors?
 - Were there any other unintended consequences of using it exclusively?
7. What were the greatest challenges to the women's empowerment aspect of CVC's program?
 - Was the mentoring program effective?

Key Informant Interview Guide: Private Sector/NGO Guide

[Tailor to the knowledge of the interviewee]

Introduction: Explain why you are here and what the Cereal Value Chain program was about. “We are doing an evaluation of the CVC project that ended about one year ago. We would like to know how you view some of the activities that the project carried out.”

1. Are you familiar with the CVC program?
 - How do you know about it?
 - What has been your experience with it?
2. Briefly, can you explain what your organization does and its role in helping farmers in Mali?
3. Briefly, what are the greatest challenges to cereal production in Mali today, especially rice, millet, and sorghum?
 - Is production increasing, decreasing, or staying about the same?
 - Is there a supply of inputs such as seeds, water, and fertilizer?
 - Briefly, what role do the Producer Organizations in villages play in improving agriculture in Mali?
5. What are the biggest challenges for farmers taking their crops to market?
 - Can Producer Organizations negotiate profitable contracts with brokers/cereal merchants?
 - Is limited literacy an impediment to marketing their crops?
 - Is cereal quality a problem?
5. How do farmers get loans in Mali (your area)?
 - Is there adequate access to bank loans?
 - Microfinancing?
 - What are the barriers?
6. Do you know about APIFIMA’s (Association of Financial Intermediaries in Mali)?
 - Does this organization help reduce the barriers to financing? If so, how? What is its value as an intermediary between beneficiaries and the banks?
 - How does it function now? Is it similar to the way it was with the CVC project?
 - What is the advantage of a single intermediary between beneficiaries and banks?
7. Do you know about the organization Planète Distribution?
 - Did it compensate for missing financial market actors?
 - Did it displace other actors?
 - Were there any other unintended consequences of using it exclusively?

Key Informant Interview Guide: Mentors

1. How long have you been a mentor in the CVC program?
2. Why did you want to be a mentor? What did you want to achieve?
3. Have you had any training to be a mentor on behalf of CVC?
4. What was this training and what did it consist of? What was its duration?
5. Were you mentoring women who were trying to improve their business or mentoring women in mixed Producer Organizations (POs) (in agriculture)?
6. What did you do as a mentor?
 - How many women did you help? Alone or in groups?
 - How many times did you meet with them and for how many months?
 - Were you paid or was it voluntary?
 - Do you keep in touch with the same women after the end of CVC project?
7. In the case of professional mentoring, what impact has this mentoring had on women's opportunities to pursue their career goals? What were these goals?
8. In the case of mentoring about the role and importance of women in mixed POs, do you think that after mentoring these women were more listened to by men (and women) in their mixed POs? Do their opinions in POs count more than before mentoring? Examples?
9. In your opinion, are these women better considered within their families after mentoring? Do their opinions matter more in family decision-making than before?
10. Do you have recommendations for a future program that could assist rural women in their mixed POs or to improve their small businesses such as food processing?

Key Informant Interview Guide: Mentored Women

1. Have you been assisted in the CVC program by a mentor or several mentors?
2. What kind of person was the mentor (or mentors)?
 - Man or woman?
 - What did he or she do for a living?
3. What was the assistance provided and for how long?
4. Have you received training? Which ones?
5. How many times have you met the mentor? In a group or alone?
6. Have you kept in touch with your mentor since the end of CVC project?
7. Were you in a mentoring activity that was trying to improve your business or an activity that was trying to improve the role and importance of women in mixed Producer Organizations (POs) (in agriculture)?
8. In the case of a professional mentoring, what impact did this mentoring have on your ability to pursue your career goals? What were these goals?
9. In the case of mentoring regarding your role and importance in mixed POs, do you feel that you are more listened to by men (and women) in your mixed PO after this mentoring? Do your opinions in the PO count more than before the mentoring?
10. Do you feel that because of mentoring, you are more listened to within your family, that your opinion counts more now in family decision-making?
11. What could your mentor have included into his mentoring activity? Do you have recommendations for a future project?

ANNEX 4: LIST OF DOCUMENTS REVIEWED

1. CVC Quarterly Reports, ACID/VOCA: Quarters 1-3, Fiscal Years 2014-2018.
2. CVC Annual Reports, ACIDI/VOCA: Fiscal Years 2014-2018.
3. CVC Final Report from ACIDI/VOCA, December 2018.
4. Other Reports:
 - a. CVC Monitoring, Evaluation, and Learning Plan, ACIDI/VOCA, April 2014.
 - b. CVC Value Chain Analysis in Mali: Millet, Sorghum, and Rice, Dr. Ahmed Jazayeri, CVC Value Chain Competitiveness Director, May 2014.
 - c. Impact Evaluation and Quantitative Population-Based Surveys: Quarterly Report, IOS Partners, March-June 2014.
 - d. Évaluation D'Impact et Enquêtes Quantitatives sur Les Populations pour l'Activité de la Chaîne de Valeur Céréalière (CVC), IOS Partners, July 2015.
 - e. CVC Mid-term Performance Evaluation, Serge Eric Yakeu Djiam, Senior Evaluation Specialist Consultant, February 2017.
 - f. Updated Activity Monitoring and Evaluation Plan (AMEP), ACIDI/VOCA, October 2017.
 - g. Findings of the Mali Cereal Value Chain Project's 2017 Annual Survey: Sikasso and Mopti Regions, Mali, ACIDI/VOCA. October 2017.
 - h. Enquête Annuelle 2018 Projet Chaîne de Valeurs Céréales (CVC) au Mali Sikasso, Ségou, Mopti et Timbuktu from ACIDI/VOCA, September 2018.

ANNEX 5: DETAILED RESULTS FROM FOCUS GROUP DISCUSSIONS AND KEY INFORMANT INTERVIEWS, EQS 1-4

Evaluation Question 1: Focus Group Discussions

The evaluation team conducted 11 FGDs in 11 villages in the Sikasso, Mopti, and Timbuktu regions. In only two villages of Niafunké circle of Timbuktu did respondents indicate that the CAT had not taken hold. This was in fact the area in which CATs were to be under FUSCOCYN's supervision. According to Nyèta Conseils, FUSCOCYN had already created something similar in many of its member POs.

Overall, the evaluation team found that CATs were very much still in existence and functional in the nine POs visited for the evaluation. Each CAT has four members as intended under the CVC activity: president, secretary, treasurer, and market prospector/storekeeper. These titles vary somewhat, but the CAT members still have important crop production, storage, and, especially, marketing roles within the PO.

Sikasso Region

PO Anka An Fanga Fara Nionkon Kan (Zantiebouyou Village)

This all-male CAT signs formal contracts with local wholesalers. CAT members admit to benefiting from new technologies imparted by CVC and increasing PO member incomes as a result. According to one member, *"We have received new technologies in terms of farming. We found that there are differences between our old methods and the new technologies. And we understood that if we follow their guidelines, it can just be advantageous for us. Yes, we do recognize that our incomes have increased. Because the ones who come to buy here pay more money than if we had to sell in our village here."*

In response to the question posed by the evaluation team regarding CAT functions with wholesalers, a CAT member responded, *"Each time that they go to meet with the big wholesalers, they inform us about what is going on in the country...and they give information about the types of crops they are going to buy during the campaign. And the farmers may say that the price would not be the same. Everyone proposes a price and if they agree, we collect our millet and sell it. This is the advantage that we have got from it."*

COFREN PO (Niena Village)

This CAT has helped the PO complete group sales and secure a higher price at sale, *"Thanks to our CAT we have been able to do grouped sales. Before we used to sell the kilo of rice at 100 CFA francs. But now, thanks to their roles [CAT], we go up to 150 CFA francs."* The CAT president is responsible for obtaining seeds and inputs with the result that *"we can easily get the inputs and at the right time."* The FGD also indicated that the CAT is now teaching members now about purchasing fertilizer on credit, *"They ask members to get fertilizers on credit from the cooperative. They teach members how to get credit, and they go and sensitize people. They can take it, run small businesses, and repay after a given period."*

CAT member declared *"that the first task of the CAT was collecting information on activities of the cooperatives in the area of Bankass and taking the good ones and practicing them in theirs to improve their incomes. Secondly, they collect cereals and check whether they are the ones signed for in the contract. They are in charge of that between members."* (Niena FG)

FGD respondents went on to say that

"CVC started with seeds since they are the first tool of a farmer. They (the CAT) have been trained by CVC how to get good seeds, and they are giving that training to the members. They ask people how many kilos of seeds they need in the year, and they do the identification of the seeds and estimate the quantity for the PO. CVC has trained people in farmer field schools, and the CAT is also doing that. The CAT helps the PO members adopt better agricultural practice for millet and beans [cowpeas], four rows of millet against two rows of beans. We also learned about the quantity of fertilizers to use in our fields. CVC gave training to the CAT, and they passed along the knowledge."

CPCV II PO (Zangasso Village)

Commenting on the care and sale of millet, one FGD respondent observed, *“There are four people to whom this task was assigned. They are called the CAT.... We have seen a great change after setting up of the CAT. You know when people are not paid, they are not motivated to work.”* This same FGD indicated how the CAT was created under CVC: *“The CVC agent, who was here, asked us to provide four people and that they will train them. And he said that when the project leaves, they will be the ones to train the others and show them how to work.”*

The practice of selecting CAT leaders by the PO general assembly led to a conflation of CAT members and the PO Executive Board. In the case of Zangasso, the four CAT members are also members of the Board, and there is no female member of the CAT as intended by CVC. In addressing the difference between the CAT and the Board, the FGD respondents indicated that *“we four were taken to give information to people and how to work with millet and the new techniques of agriculture and how to store and keep the crops.”*

The FGD in Zangasso indicated that no one since CVC has been providing assistance or advice to the CAT. This was supposed to be carried on through the state technical services. The issue is how innovations in agricultural techniques and even technologies are to reach the CAT. This was previously the work of the CVC agribusiness coaches.

Bomosso PO (Zandieguela Village)

When queried about the difference between the CAT and the Executive Board, FGD respondents from this PO indicated that *“the difference is that when the CAT members are on the Executive Board, they can take decisions without going through the Board.”* In this PO, there was one woman in the CAT, but she was not a member of the Board whose membership is limited to men. It is highly unlikely that the CAT—in practice—could operate independently of the PO leadership, although the two bodies are not coterminous, and with a higher level of literacy, women in mixed POs could be expected to join it and the Board. This was an objective of the Gender Mentoring program under CVC (see EQ 5).

This CAT also carries out price prospection and sales negotiations with cereal traders. CAT members organize meetings with traders. Because collection times are different, *“some POs are quicker than others. The organization can know the amount of the stock in the grouped sale. This means that we have already signed contracts including the amount we promise. So, when we call him, he comes quickly to get it.”* FGD participants further indicated that the CAT opens new doors for the PO: *“If a stock comes late, and the buyer’s truck cannot come here, the CAT looks for another small trader who can buy that stock. Because if it rains, the road gets terrible.”* The CAT also advises PO members to keep the stock in good condition until the time of sale. With respect to other CAT practices in Zandieguela, FGD participants that had just finished a training on crop lines in the field. This was the intercropping practice of four rows of millet and two of beans.

Nonosso PO (Nanpiena Village)

FGD participants indicated that there is a difference between the CAT and Executive Board. The work of the CAT is based on the sale of millet and sorghum, and the Board deals with the cash crop cotton. This is an interesting distinction and adheres to the CVC focus on millet and sorghum crops. Beyond this, FGD participants stressed four roles for the CAT at their PO, which focus particularly on networking and marketing practices: 1) linking the PO with outsiders from which to learn new practices; 2) linking the PO with cereal traders; 3) encouraging members to group their sales; and 4) carrying out market exploration and prospecting.

Ségou Region

Kotognogontala PO (Sansanding Koura Village)

In this PO, three of the four CAT members are also on the Executive Board. The CAT consists of four persons but has two women—a secretary and a women’s leader. There is also a sales manager and a storekeeper, but no president. In terms of marketing, the CAT oversees crop storage and follow-up activities, meaning *“that the CAT is first of all in charge of collecting the personal stocks and storing all of them together in the warehouse and following up with the activities of marketing.”*

With respect to continued training, FGD participants indicated that when informed that CVC was ending, there was a final training of the CAT, and now it continues to train PO members: *“Yes we are doing that all the time. They are trained both when planting and harvesting the rice.”* Respondents also indicated that the CAT is still connecting the PO with traders.

Mopti Region

Degoubere PO (Tintobariwe Village)

In this mixed-gender PO, the four CAT members were all on the PO Board as well but were of mixed sex. The FGD indicated that during CVC’s presence, CAT members *“were in charge of explaining to us how the organization could improve and to train us...to improve in terms of development of our agriculture...and PO crop sales.”* The CAT continues to do the training that it was doing during the CVC activity.

The storekeeper described her role within the CAT, saying that she

“...works at the warehouse and receives stocks as the storekeeper. Once the bags reach their place, they open the bags to check whether there are impurities in them. They do this because when someone is buying and sees impurities or dust in the millet, the person complains. So that’s why they clean it and make sure the storehouse is full of clean crops. They also ensure that no poison [pesticides] is added, because it can give diseases to people. After all that, they also do market exploration when they are about to sell. And when they see that it’s the proper time to sell, they call the members of the organization and proceed with the sales.”

According to another FGD participant, *“We cannot say all the advantages of the CAT. Thanks to it and to the new techniques, production is highly increased. The CAT is also playing the role of intermediary between the PO and the banks. Now they [the PO] are getting benefits and knowledge.”*

Densa PO (Ogodire Village)

FGD participants indicated that the CAT continues to do the work of the CVC project agents *“just as directed by the project.”* The CAT’s role is to train PO members, collect members’ crops and bring them to the warehouse, conduct market exploration, set the prices, negotiate with the traders, and put sales receipts into the PO account.

Kobo PO (Bambarawe Village)

At this PO, instead of a storekeeper there is a person in charge of supplying information, particularly market information. The CAT leader is in charge of purchases and sales. CAT members chosen because *“they know sales better than we do. We trust in them because they are trustworthy people.”* Initially PO members were not satisfied with the information provided by the CAT, but *“when we blamed them, we started receiving information on time. We are now satisfied with the information they are giving.”* FGD respondents further indicated that the CAT is successfully connecting the PO to cereal buyers through market exploration activities.

Timbuktu Region

Sibongo PO (Sibo Village)

Neither of the POs visited in the Timbuktu Region had successfully formed a CAT. According to FGD participants from the Sibongo PO, *“At the beginning, CVC tried to put it in, but it didn’t work. It didn’t work because we did not find anything to bring to the bank. We went there with the CVC team to open accounts for each one of us but rare are those who could save anything to put into those accounts. The CAT doesn’t exist here.”*

Anniya PO (Waki Village)

This mixed-gender PO recognized the term CAT and what it meant but no CAT had been established here. According to FGD participants, *“Yes, we heard about that [CAT]. They [CVC] once came here and took some members of our PO to introduce them to some partners in terms of farming, but we never did any activities with them.”*

Evaluation Question 2: Focus Group Discussions

Of the 11 FGDs, only those five in Mopti and Timbuktu (Niafunké) knew of the work of Planète Distribution in input supply for rice production. Of these, the Densa PO in Ogodire Village (Mopti region) and the Kobo PO of Bambarawe Village indicated that they had heard of Planète Distribution as a supplier of fertilizers but had not yet worked with them. Only three of the 11 POs had actually worked with Planète Distribution, and in one of these cases, Planète Distribution had extended its input supply system to non-rice crops. Thus, the findings below pertain only to those three POs that were aware of and had worked with Planète Distribution.

When queried about their knowledge of Planète Distribution, members of the Degoubere PO in Tintobariwe Village replied: *“It is a company which comes to give fertilizers in credit to farmers and afterward they reimburse in kind whether in millet or in beans. This is how we got fertilizer for the first campaign. They gave us the fertilizer in the beginning of the campaign, and after the harvest we paid one bag of millet for one bag of fertilizer. It was only once. We still work together. It’s with CVC that we have started with them (Planète Distribution).”*

FGD participants indicated that this arrangement has been very advantageous to the PO, *“Before them, people used to buy fertilizer separately, but now we all get it on credit and in a group.”* If this statement is correct, it implies that Planète Distribution engages in some millet/bean fertilizer supply on credit, in addition to its usual input supply to rice producers. This was not clear from interviews with Planète Distribution and CVC annual reports.

Members of the Sibongo PO in Sibon village in Niafunké (Timbuktu region) know Planète Distribution well. According to them, *“Yes, we really know Planète Distribution because it is the first partner here who assists us and replies to all of our needs. We have worked with the intermediary. We take inputs from him and we pay him back with some interest. Among the inputs, there is fertilizers, but besides that we can also take oil, gasoline, motor, and even machines.”* Regarding whether these inputs are paid for in cash or received on credit through the company representative, FGD participants noted that *“with him both are possible. It just depends on whether you are in a cooperative or in an association. The condition is just to bring the document of your association or your cooperative and to sign a contract.”*

Regarding whether the PO considers this arrangement important, participants replied, *“Yes of course we do because they trust in us and give us anything we want in credit. That’s something very important for us because without making noise or asking information about you, they give. So, we pray so that he may stay with us for a long time.”*

In contrast, the rice producing Anniya Boiro PO in Waki village, also in Niafunké circle (Timbuktu), replied that the Planète representative who used to provide them with fertilizers and other inputs/services had lost his business *“because nowadays the fertilizers he provides are not of good quality. So, we decided to change*

supplier. But some people still get theirs from him.” The PO now uses other input suppliers that use the same input supply system as Planète Distribution, lending fertilizers and other necessary inputs before the planting season and taking back either in kind or in cash. This indicates that POs in Mopti and Timbuktu have, at least in some cases, choices regarding input suppliers and how to repay these loans.

Evaluation Question 3: Focus Group Discussions

Sikasso Region

PO Anka An Fanga Fara Nionkon Kan (Zantiebouyou Village)

This PO indicated a strong involvement (through its CAT) in successfully marketing its millet and sorghum crops to local cereal brokers. The CAT goes to the traders and negotiates a price and signs a formal contract. Later the traders come to the village to pick up the crop. When questioned whether PO members felt traders ever cheated and tried to change the price if it subsequently rose prior to sale, FGD respondents could not say it never happened, but *“so far, the market price has never been higher than our contract price. Because we always struggle for our profits. You know we make grouped sales, which are different from individual sales. If we think that someone’s price is good, the person just brings his truck and carries off the stock. That’s really different from selling individually. We have never regretted giving at a set price since we started working as a group.”*

COFREN PO (Niena Village)

This federation of 14 women’s POs with a total of 556 women claimed not to have engaged in contracts with brokers or cereal traders that CVC had assisted them to link with. According to FGD participants, *“No, we had started signing contracts between us, but it didn’t work because the traders didn’t accept to sign a stable price for the rice, and finally we have declined the contract.”* They only sell locally in the Niena market, but they claim to produce between 20 to 100 tons of lowland rice depending on the year. Buyers come from many surrounding villages. One larger buyer buys 5-7 tons at a time. Cooperative members can buy back collective rice and retail it as well.

CPCV II Djomo PO (Zangasso Village)

This PO indicated that its usual crop sales are about 14 to 15 tons of millet, although it was 21 tons in the previous year. The PO signs its contracts in February of each year, and the trader comes with his truck to carry off the millet in March. The PO normally sells to SODF in Koutiala, with FGD participants describing the process as follows:

“We go and sign the contract in Koutiala with a trader called Sidiki Badjan. When we sign the contract with him, after discussing and setting the price, we agree on the amount. He later brings the truck and carries off his millet working with the CAT secretary or someone else on transporting it. We asked him to pay our money to our account in the BNDA. We asked that because we want to build a certain trust between that bank and us. Doing that, we will get credit anytime we need from the bank.”

According to FGD participants, the contracts the PO signs with SODF are solid agreements that reduce uncertainty. SODF intentionally offers an above-market price to encourage grouping of PO sales and customer loyalty. The firm reduces transaction costs by picking up large quantities with its trucks at agreed on times. It should be noted that sales prices and contracts with millet/sorghum wholesalers are never agreed in advance of agricultural production, as in the case of Planète Distribution with rice producers in Mopti and Timbuktu.

This practice of taking a loan to purchase agricultural inputs from the BNDA and having the wholesaler deposit the sales receipts into the PO’s bank account for immediate loan reimbursement was encouraged by CVC and, indeed, represents a way for the BNDA to gain confidence in lending to POs, especially for millet and sorghum production. This practice occurs currently in Sikasso region and would normally also be common in Mopti, but the unrest in that region has led to a withdrawal of bank activity with POs.

FGD participants indicated that PO representatives negotiate directly with Badjan and that the PO first checks the price in its own market after which it meets with the representatives of other POs. *“For example, if we go with Boura, we meet with the representatives of the other POs from which he buys. It is only after that meeting that we will meet him with a common price. He then makes his proposal. We then hold a second meeting outside and get back to him. That’s how it works. Zangasso knows the price of Ngolobala and Mpeso and they also know that of Zangasso. We exchange for the benefits of all.”*

On occasion, the PO shares profits on sales with PO members because *“we want them to know the advantage of grouped sales.”* In one example, the PO sold at CFAF 180 per kilo (a high price), and it thus decided to give some of these profits back to the members of the cooperative. The PO kept CFAF 150, and shared other CFAF 30 francs with PO members.

Nonosso PO (Nanpiena Village)

This PO of 49 members indicated that it normally sells to traders in Koutiala, but first it does market exploration to check prices. This year the PO had a record crop since its founding in 2004 of 27 tons of sorghum and about six tons of millet. FGD participants indicated that *“when storing bags in the warehouse, if someone has a personal need such as in the case of a disease, he can take some bags to sell in the Kouri market, in order to solve that problem.”*

Bomosso PO (Zandieguela Village)

This PO follows the advice of its CAT to keep its stock in good condition until the time of sale. Thanks to CVC, moreover, it now enjoys relationships with the banks for millet and sorghum production. According to FGD participants, the banks *“used to say that millet and sorghum were not advantageous. They could not give credits for that. They wanted all to focus on cotton. CVC did not give up and, after several meetings, the bank realized that we deserved a chance.”*

Ségou Region

The Kotognogontala mixed-sex PO of Sansanding Koura worked with CVC only on rice production, although the women also engage in market gardening. They claimed the 42 members produce about 51 to 52 tons of rice of which they use 27 tons to reimburse their loans. When asked how they market their rice, they responded that:

“CVC has brought many opportunities to us. We used to sell in our local markets, but we receive traders from the region of Sikasso thanks to their support. Yes, they all come to buy here.” (Sansanding Koura FG)

“They come and place their orders after checking the quality of the rice. We agree on the price but, they do not come and carry it off the same day. So later when they need it, they take it regardless of the condition. Because we make the promise not to sell to anyone else. And they tell us the day they are coming for the stock and bring money with them.” (Sansanding Koura FG)

In response to a question on how the PO negotiates with cereal traders in order to conclude a contract, the FG responded that: *“We had a CVC agent here, who takes a sample that he shows to traders. And the one who is interested comes or sends his agents.”* In the absence of CVC, they now have established relations of trust with certain traders who know the quality of their product.

In regard to whether these contracts are actually written, the Sansanding Koura FG stated that: *“Yes, they are written and signed! Since we have started with CVC, we have signed contracts. The contract is between the trader and us, but it was signed in the presence of the CVC agent.”*

Are these contracts advantageous for them? *“If the kilo is at 260 CFA francs when we sign the contracts, we can get a contract at 300 CFA francs per kilo. The advantage is that we have benefited from grouped sales and we also sell the bran.”* (Sansanding Koura FG)

The FG indicated that they sell about 400 bags of bran at CFAF 1,750 each year and that “it’s been three years that we are doing that and since we have started working with them.” (Sansanding Koura FG)

Mopti Region

Degoubere PO (Tintobariwe Village)

PO members are satisfied with the PO’s contracts with brokers. The PO began to sign contracts with a wholesaler in 2012. The contracts are all written, and one is signed every year with this trader at harvest time. Most recently, the PO made CFAF 1,000 (\$1.69) profit per 100 kilo bag of millet. The FGD indicated that “the advantage of the contract is that, even if the market price is low, he buys at the price stated in the contract. In the same way, we cannot ask for more either if the price rises.”

Densa PO (Ogodire Village)

Regarding the profit the PO earned from its contracts with buyers, FGD participants stated that “they are numerous. Once we agree on a price, it doesn’t change even though the market price increases or declines, because they are written contracts. The prices and conditions are stable. And when we agree on being paid in cash, he cannot say he will take it in credit. It also enables us to trust the traders and vice versa because we sell good quality to him.” The PO engages in sales contracts with buyers every year, including after the end of CVC.

Kobo PO (Bambarawe Village)

This PO sells only to small traders and does not have formal written contracts. “We sell to so many small traders that we cannot even know all their names. We have small traders who come two by two or three by three to buy crops from our organization. They all take small amounts of the crops. They take and go to sell. When all the crops are sold, they come and give us our share of the money and keep their profits.” This is the traditional manner of marketing crops individually or piecemeal that CVC strove to change by encouraging group sales benefiting from higher prices due in part to lower transaction costs for the buyer.

Timbuktu Region

Sibongo PO (Sibo Village)

This PO has a contract mechanism with rice buyers. It previously also had an arrangement with local producers to store the rice and sell later from the warehouse, but this arrangement encountered problems and was discontinued. According to FGD respondents,

“We have a kind of contract between us. The traders put at our disposal 3,000,000 CFAF (\$5,085) to buy rice after the harvests because at that time, the price is cheaper. So, we buy the rice and store it in the warehouse and when the price increases, we take it out to sell it. And we make a lot of profit from this. But since the crisis started with thefts, we have lost everything and since then nothing goes well. So, we also stopped [this practice] so that our goods are not taken from us again.”

Anniya Boiro PO (Waki Village)

This PO does not enter into contracts to sell their produce.

Evaluation Question 4: Focus Group Discussions

The POs participating in FGDs generally knew of the work of the FIs, if not often the name of APFIMA. Nine of the 11 POs had had clear relationships with FIs during CVS’s life. Only the two in Timbuktu region (Niafunké) were not working with FIs. The majority of the POs indicated that FIs continue to remain in contact with their former client POs in person or by telephone, but these POs are now known to the banks (usually BNDA) and are able to proceed with loan applications on their own.

Sikasso Region

PO Anka An Fanga Fara Nionkon Kan PO (Zantiebouyou Village)

This PO did not recognize APIFIMA but agreed that CVC had sent its agents to intermediate between its members and the BNDA, with good results, *“I know that since we have started, each time we needed credit, we were able to get it.”*

COFREN PO (Niena Village)

An FI worked with the COFREN PO village along several lines, including developing bankable files and loan applications, training in loan management, and working with the PO’s revolving savings and loan groups, S4Cs. FGD participants felt that the CVC agents were better trained than other agents that had helped them in the past. They felt that the BNDA listened to the intermediaries closely and respected them.

CPCV II Djomo PO (Zangasso Village)

According to FGD participants from this PO, the FI helped them get bank credit by first helping them to open a bank account,

“They advised us to create an account at BNDA. That it would build confidence between them and us. For example, if I want to have 1 million in credit and I have 500,000 CFA francs in my account at BNDA, I just ask for 500,000 more in addition to the balance of my account. This way they know me because I’m a customer of their bank. They also introduced us to the bank and when we deposited our money there, they admitted that they were eager to give us credit.”

With the FI’s assistance, the PO successfully secured one loan for about CFAF 215,000, while the FI has continued to help them manage the loan as well.

Bomosso PO (Zandieguela Village)

FIs introduced the PO to a bank to secure a loan for millet production, although it already had a relationship for cotton through the CMDT. The PO worked with two intermediaries during CVC. According to FGD participants, the FIs *“first taught us how to make bankable files, because we were not able to do that, how and where to submit so that we can get credits, and finally how to manage sales.”* The FIs also helped them to manage and repay the loans

When asked whether the FIs had influence with the banks, FGD participants said *“Yes, because in the past, they used to say that millet and sorghum were not advantageous. They could not give credits for that. They wanted all to focus on cotton. CVC did not give up and after several meetings, the bank realized that we deserved a chance. They thought at first that millet and sorghum were not profitable.”*

Nonosso PO (Nanpiena Village)

This PO established a relationship with APIFIMA, which has aided in establishing banking relationships and securing loans. According to FGD participants, *“Yes, we know it [APIFIMA] through its representative. He comes to ask us about the evolution of the work and how the PO is doing. He put us in touch with the BNDA. We have access to credit all the time.”*

Ségou Region

Kotogongotala PO (Sansanding Koura Village)

FGD respondents at this PO described their relationship with the FI and with APIFIMA this way: *“We do many different activities together. He [FI] used to train us and take us to the different banks. We get credits each [agricultural] campaign. We are still working with him since he’s in the area. We were together last Saturday. Anytime we need credit, we contact him for our application files.”*

Mopti Region

Degoubere PO (Tintobariwe Village)

The FI helped this PO secure bank credit for two years running (CFAF 1.4 million and 1.25 million). The PO's streak of securing loans, however, ended in 2018-2019 as lending institutions left the market due to insecurity in the Mopti region. PO members indicated that they had received numerous FIs sent by CVC who trained by them on how to get credit from banks, and who put in touch with banks (i.e., the BMS). Banks now listen to them, unlike in the past. FGD participants also described the supply credit (warrantage) system promoted by CVC: *"They trained us on how to get credit from banks. They also told us that the bank gives a credit of 70 percent of the total amount of your stock. After the harvest, we store the crops in the warehouse. And they give us credit and when the prices are high, we can wait until six or eight months to make contracts. And we call them if prices rise before the eight months, because we know that we can get more benefits at that moment."*

Densa PO (Ogodire Village)

This PO has also been able to form lending relationships with financial institutions with assistance from CVC-facilitated FIs. This marked a significant change from the previous situation in which lenders did not see them as a viable entity for lending purposes. In the words of FGD participants, *"The first team to encourage the cooperative to create bank accounts in the area of Bankass was CVC. We have opened an account in BNDA. They [BNDA] has put us in touch with some micro-finance institutions, including one called Soro Yiriwaso of Mopti."*

Kobo PO (Bambarawe Village)

This PO has received credit assistance from various agents, including FIs and the Office du Riz de Mopti (ORM). Regarding the FIs specifically, FGD participants noted that *"yes, they used to come help us. They told us the techniques to use so that we may get credit from banks. They are even the ones who are the most regularly here compared to the other teams. They trained us and gave us advice, about what we should do and which kind of persons we have to send to the bank, so that we can get credit from them."* Since then, the PO has maintained its relationship with the FIs whom the PO calls *"if we need money...and they will come and tell us a way to get credit. If you stick to their advice, you get whatever you wish to get."*

Timbuktu Region

Neither the Anniya Boiro PO of Waki Village nor the Sibongo PO of Sibo Village in Niafunké circle recognized the roles of CVC FIs, let alone the name of APIFIMA. They did, however, recognize the input supply role of Planète Distribution and other similar suppliers, such as Toguna Services, Salah Touré, and Mohamed Alhousseyni.

Evaluation Question I: Key Informant Interviews

The following are the findings from interviews with key informants at G-Force with specific knowledge of the roles and functions of CATs in POs.

G-Force

Key informants at G-Force identified CATs as a CVC sustainability mechanism, observing

"You know CVC has done a lot of things. It had a policy that it must preserve its achievements in such a way that the mechanism may continue after CVC. That's why the project had strategic partners like CMDT and RDA in the region of Sikasso. CVC left, but within each cooperative, it established a team of four people in all its partner POs. People have received technical trainings, which enable them to continue the coaching CVC was doing with them. Like putting people in touch with micro-finance institutions and with groups that finance fertilizers, for example, or developing bankable files. That mechanism is working."

Key informants specifically noted that CATs have filled a role previously missing at POs prior to CVC that focused on the needs of cereal producers.

“For the CAT, if you take the region of Sikasso, it is dominated by cotton and corn, and there are organizations around these two. In the beginning it was cotton organizations that added millet and sorghum to their missions. Within those organizations, as the objective is not millet and sorghum, it was necessary then to assign some people to the management of millet and sorghum. That’s the first idea. The second idea is that within women’s organizations, mostly growing lowland rice, there are people who are members, but do not have fields. So, they have to select for people who will be exclusively in charge of the production, marketing and processing. They only take care of these aspects. That was the idea behind these teams. They are people selected for specific tasks regarding millet and sorghum or lowland rice.”

Regarding the priority activities expected of CATs (see Table 4 in the main report), the G-Force representatives identified input provision, advice on new/good agricultural practices, training, and marketing. According to one,

“Their [CATs] first activity is to provide inputs for their organizations, including fertilizers, pesticides, herbicides and seeds. Secondly, they have to advise people about the agricultural techniques taught by CVC. After that, there is the part dedicated to training. Because we use new techniques, they have to be taught to farmers. They are in charge of trainings within their cooperative. They are also in charge of the marketing. First, they collect the stocks for sale, prospect for traders, negotiate with them and make the commercial transaction. Some organizations have cereal processors as partners.”

The issue of limited human resources in POs, especially literacy, goes far to explain the fact that CAT members are usually also Executive Board members. Literacy activities for men and women in POs ended after the first year of CVC operations (2013-2014), because they were deemed to be beyond CVC’s core business. G-Force representatives explained with respect to literacy within CATs that

“if we could reinforce it, that will be good, but we made it in such a way that in each PO, at least one person of the CAT went to school or speaks French and can write. This was among the selection criteria to facilitate knowledge transfer. That’s why you will find at least one person who can read and write French, Bambara or Arabic. But in terms of literacy, they really need reinforcement. They are adults, and if you try to teach them French, they are reluctant. It is not easy.”

Nyèta Conseils

Key informants at Nyèta Conseils, the NGO supplying field agents (agribusiness coaches) to the Mopti and Timbuktu regions under CVC, also felt that CATs were the right approach for ensuring activity sustainability. Initially these coaches had to cover 15-20 villages, which was too much to achieve adequate impact and follow-up reinforcement. With the CATs in place, these coaches are expected to cover only five to seven villages, which significantly facilitates the transmission of knowledge relative to previous arrangements and drastically reduces the cost of training as a whole. As for the POs, this type of training can now “be their own system.”

Evaluation Question 2: Key Informant Interviews

Planète Distribution is well-known by value chain actors in locations where it collaborated with CVC. For example, according to the district agricultural chief in Niafunke circle, “Yes, I know Planète Distribution, especially through its representative in Niafunké. It helps in filling the absence of financial market participants.” The director general and CVC focal points for millet and rice of the RDA of Mopti region expressed similar sentiments,

“It is insecurity which has favored its activities because many microfinance institutions and banks left for that reason. And it’s difficult for farmers to come and negotiate credits in the regional administrative center. And sometimes there are questions of solvability, and producers are more interested in credits that

they can repay in kind. It even goes beyond that by giving equipment and fuel. Even if banks were present, they would not have granted all these services.”

The KII with key informants at town hall in Mopti circle were also revealing. When asked whether Planète Distribution had significantly filled the gap left by the lack of credit provision by Mopti banks, they replied: *”Not significantly—totally! They have created a big federation, so that when the federation comes, everyone expresses his needs in terms of fertilizers, gasoline and even with motor-pumps which is the biggest issue, because it is a big investment. Planète’s activities are really salutary for farmers.”*

The Deputy Director of the ORM said that the producers supported by the ORM have been working now for several years with Planète Distribution. He echoes what others have stated noting that *”to a certain extent, Planète Distribution allows POs and individual non-solvent producers, otherwise excluded from bank financing measures, to finance their needs and that immediately after the agreement on the price of the rice to be ceded in kind.”*

For its part, informants at Planète Distribution noted that its collaboration with CVC has significantly expanded its lending activities, *”Before the arrival of the CVC, we were already in touch with the farmers, but the training that we did together has enabled many people to know us. Yes, the connection has been expanded. Before CVC, our credit to farmers could go from CFAF 100 million to 150 million, but this year we have exceeded CFAF 3,500 billion in credit to farmers. Before we were in around 200 villages, but today we are in around 700 villages.”* When asked why its loans had increased so dramatically, key informants indicated that *”when CVC came, it changed the way we do our contracts. First, it has added new things, which are good to our contract, and we are still continuing with this system. Second, it has increased our knowledge and the knowledge of the farmers, because many farmers know that they are working for themselves and not for me. If you work and repay your credit, the rest of your rice is for you.”*

Contracts are concluded prior to the rice season for inputs and a value of paddy equal to the inputs. These contracts with Planète Distribution are profitable, according to a key informant there, although they are based on a price set before the optimal marketing period. If a kilogram of paddy is worth CFAF 140 in the field, it can be sold for the same in the market. Since Planète Distribution goes out with its trucks to pick up the paddy, there is a savings of CFAF 2 per kilo. Moreover, Planète Distribution is a sure client, and it has its warehouses in Mopti. However, all prices are low at harvest time and farmers have to reimburse the input loans at harvest, rather than storing it for sale later when prices rise. Planète Distribution, in contrast, is able to do that through its storage facilities. The inputs, including motor pumps which are reimbursed over two or more growing seasons are also cost effective. Planète Distribution even experimented in a zone of 200 hectares with three types of motor pumps—Chinese, Italian, and Moroccan—to select the best one for the area. However, these pumps only last about five years.

Farmers work with the BNDA in the Koutiala and Sikasso areas, but Planète Distribution works with the BMS only in Mopti thus far. Planète Distribution is satisfied with its relationship with the BMS and does not feel the need to develop further bank relationships. Although the BMS does not lend directly to farmers, it is nonetheless engaged in significant lending through Planète Distribution. A potential downside to this system is dependency on one bank. There is a debt default rate of 7 percent between the POs and Planète Distribution, which carries over to Planète’s relationship with the BMS. If the BMS were to stop lending to Planète Distribution, the entire system could fall apart, much to the detriment of rice production in Mopti and Timbuktu.

Notwithstanding universal agreement among key informants that Planète Distribution’s lending activities have significantly expanded access to credit among POs and cereal farmers in target regions, creating an overall net positive, this has come with some adverse results. In particular, as noted by multiple key informants, Planète Distribution’s lending model can ensnare certain farmers into a debt trap from which they find it difficult to extract themselves. According to the APIFIMA representative in Mopti, for example, *”It suits some farmers, but does not help others. So many need help, without which they cannot produce. There*

are others who are in need, but they still cannot improve even with the credit. If your production is good maybe you can pay back. But if your production is not good, you cannot pay back. And the credit will accumulate. That's why I say it depends on where you are." Similarly, an ORM representative in Mopti noted that *"this mechanism has had a sizeable negative impact. Certain POs whose perimeters have suffered calamitous damage cannot get ahead because of accumulated debts, in spite of continued promotion of this mechanism."*

In response to such criticisms, Planète Distribution notes that it offers access to credit on relatively favorable terms not available elsewhere, but, as with any lender, it expects to get repaid,

"You know that the banks don't take rice, they only take money. We don't need money from farmers. When they harvest their rice, our representatives collect it. We sell our rice and repay the bank credit. Banks don't have this knowledge. That is why their work is interrupted. If you say that we will repay the credit when we sell the rice, and if we don't sell? This year people can't sell their rice. If you take our credit, whether your rice is sold or not, our representative will take our part from your rice. Even if you come next year, we will give you credit."

Beyond this, key informants did not note any other negative or unanticipated indirect effects of Planète Distribution's lending activities. There was disagreement among key informants as to whether Planète Distribution displaced other lenders or whether these lenders had already abandoned the market prior to Planète Distribution's collaboration with CVC, although none saw this as a problem in either case.

Evaluation Question 3: Key Informant Interviews

G-Force (Ségou)

Key informants at G-Force in Ségou indicated that POs are now able to negotiate good contacts with sellers, albeit challenges remain:

"We had started by doing B2B workshops with producers and traders. We called the producers and traders so that they could come and discuss the prices. And if they agreed, they do the first buying and selling contract. This means that there is a will to sell and another to buy. Later the producer gives the available amount, and based on that, they negotiate the price and crop care conditions. So, there is a contract which is made between the trader, and the POs with known amounts and crop care conditions. Now that CVC has left, these kinds of big gatherings are almost impossible. We were the ones organizing those workshops. We were providing transportation fees for producers but not for traders who were informed about the quantity of crops available. Now the challenge is to gather all these POs to negotiate with the trader. It's a true challenge."

G-Force respondents also indicated that they felt that the quality of grain produced by farmers gave them an advantage in their negotiations with traders to the point where *"they sometimes refuse to sign with the wholesaler if they don't reach their price."*

Koni Djiguine (Sikasso)

Key informants at the cereal trader Koni Djiguine offered a different perspective claiming that, since the end of the activity, it has ended its collaboration with the POs *"because these farmers have their own traders. You will see in a village that everyone has his own trader. If you tell them to gather all the harvest, some will not agree. There are people who sell to their cousins, so they will not agree. We have not collaborated since the project ended."* In Koni Djiguine's experience, negotiations with POs often went awry, which contributed to its decision to cease working with them, *"It is the cooperative that sells, and it is expensive. Often, they set prices that are not even found in the market. For example, if the kilo of millet is at 150 CFA francs, they say they will sell at 200 CFA francs. We once spent more than a day negotiating, and it was not easy."*

Mayor of Yorosso (Sikasso)

An interview with the mayor of Yorosso (Sikasso region) also revealed some doubts about how well farmers can negotiate good contracts, largely due to the traditional practice of individual, ungrouped sales. In such cases, producers do not know the price they will get, because the buyer sets the price, not the seller. According to the mayor, *“If you need only 10,000 CFAF, you go to a trader and don’t even want people to know about it. You offer to give him an amount and to come and get two bags of rice or of corn.”*

This is an enduring cultural problem, which motivates producers having problems to hide it from others by selling to traders informally. Were the producer to take the product to the market, people would know that s/he has money problems. The trader comes to the producer’s to complete the transaction, which provides the producer the financial means to solve his/her problem, in secret.

The mayor confirmed that there is no lending of inputs and retrieval in kind for millet and sorghum production as with Planète Distribution in Mopti. At the same time, access to fertilizers is limited in the millet and sorghum value chains. Farmers in particular require fertilizer to increase production. Of every 400 POs, only about 10 can buy the fertilizer they need.

SODF

While there is no doubt this practice still exists despite CVC’s and now CATs’ attempts to group sales for higher prices and lower transaction costs, Klls done with top managers at SODF, the major cereal broker in Koutiala, present a more optimistic picture that corresponds with the majority opinion from the FGDs. Key informants at SODF maintain that there is a process of fair negotiation between their company and producers,

“At this level, we discuss among ourselves to fix the price. For example, after harvest we meet, they can say that they have rice, so they can sell it to us at 125 CFAF [per kilo]. We ask them to leave it at 120 FCFA, so all of us bargain between us. Once we agree on a price, we write it down on paper and proceed with the sale. In any case, they do not lose. At this price level, there will be no change. We are essentially at this level because our price is always more affordable for them than that of the market.”

According to SODF, moreover, the price negotiated with POs is normally higher than the prevailing market price based on surveys of local markets carried out by SODF. SODF does not grant loans to farmers for production inputs.

In fulfillment of the written contract with the PO, the stock is picked up in one place where the POs collectively bring their stock. CVC worked to link POs in federations to group sales in large quantities. According to SODF, the quality also has improved compared to the past. Key informants confirmed that that CVC, through its G-Force agents, organized POs to sign formal contracts. This began even under the preceding IICEM project. Purchase contracts are not concluded before the harvest. POs come to SODF with a sample of their harvest, and a purchase price is negotiated. Normally two persons come in to negotiate with SODF—president or secretary and treasurer. If the stock appears dirty, it is cleaned by SODF and charged to the PO. Payment can be in cash or as a bank deposit, if the POs have taken a bank loan for production.

The price is always put a little higher than local market price and farmers seem satisfied. Both parties know the market price already, so negotiations do not last long. The price remains stable for 30 days, but the amount of grain purchased can be increased on pick up. SODF will take everything available at the agreed price, even if the exact amount was not previously agreed. According to SODF, other wholesalers do not do formal contracts as SODF does. The system is much better now than during the 1990s when POs did not exist when SODF had to go from village to village to buy from individuals.

Evaluation Question 4: Key Informant Interviews

In addition to the FGDs with the 11 POs, the evaluation team conducted a number of KIIs concerning the past and present activities of FIs and their association. Two of these represented major partner institutions assisted by CVC FIs, but before the creation of APIFIMA in March 2017: Sounkoro et Frères and Soro Yiriwaso.

Sounkoro et Frères

CVC helped Sounkoro to access bank credit. This was through a FI who helped them develop bankable files and credit applications (Sounkoro did not know of APIFIMA). All Sounkoro knows about Planète Distribution's possible replacement of financial sector actors, is that it offers credit. However, it does not see Planète Distribution replacing other financial sector actors, but rather filling the gap left by current lack of bank lending.

Soro Yiriwaso

Soro Yiriwaso, an MFI based in Mopti, is also not familiar APIFIMA, but it has had previous dealings with a FI from CVC. Since Soro is an MFI, it relies on the FI to help it to identify good PO clients for warrantage loans, a loan based on a warehoused stock of grain as security. In particular, the FI assists potential clients to develop a business plan as the basis for securing a loan. With regards to the role played by the FI, the key informant remarked

"...yes, his work has reduced the fence to credit access. It's normal to have some people like him, because his presence ensures us today if you say that you are going to manage all these people alone, whom you don't know, and you are then obliged to go toward them. And besides, you have to do some investigations but if there is someone to do all these activities, those are some guarantees. By the way, that encourages us to grant them the loan, instead of coming in with individuals who are not trustworthy. Anybody can come but if there is someone here who makes the way clear before they arrive that is a guarantee for us."

G-Force

Key informants at G-Force acknowledged the role FIs have in helping POs increase their access to commercial financing. According to key informants at G-Force, FIs *"were facilitating the making of bankable files for POs. Our agents were working with those financial intermediaries. We were managing to make inputs available for POs during the agricultural campaign. Their needs in inputs were taken and then the intermediaries made bankable files for them and submitted to the bank. Now with this technique and the business plan, banks were financing POs."* With regards to APIFIMA, G-Force, while recognizing the potential for APIFIMA also has potential to play an important role in facilitating access for POs, noted that it still has a ways to go to achieve this potential in that it is currently *"not well positioned to do negotiation"* and that it *"needs reinforcement to play that role effectively."*

APIFIMA

The key informant interviewed at APIFIMA described his role this way:

"I work with the NGO Nyèta Conseils that is based here. They find people that need credit. We do a survey to see if the cooperative really needs credit. After that, I do a diagnosis phase with them to see if the cooperative really does need the credit. It allows us to know if the cooperative needs credit and what its strengths and weaknesses are. And then, if there is a need, we make the files. Once the files are made, we look for a bank to finance them. If they get financing, we also monitor the repayment."

At the same time, the informant emphasized not all his credit applications have been successful. A particular challenge is that producers and traders may not work well together and attempting to link them contractually often encounters problems. (Having a purchase contract in hand from a trader increases the bankability of the PO.)

APIFIMA continues operating and claims 37 active member FIs. FIs are paid on a commission basis, and their relationship with APIFIMA and the POs is seen by all as strictly a business proposition. APIFIMA has a head office in Bamako currently shared with an NGO, but it is moving to its own location. It has a permanent secretariat and president. It also has a functioning website with a web page that still (erroneously) indicates 37 FIs, including nine women. Three types of services are offered at this website: management and finance with members with an average of more than 15 years of experience; banking and microfinance whose members have over 30 years of experience; and agro-economics with members with more than 20 years of experience.

APIFIMA acknowledges that POs need production credit for input purchases and that this is a major barrier to increasing productivity and production. Under CVC, POs received the balance of loans, but since CVC's closing, SMEs are APIFIMA's principal clients. The BNDA and BMS are the primary bank lenders, while some MFIs, such as Soro Yirawaso, are also active. A business plan is required of SMEs for bank loans, but not for POs. APIFIMA carries out various activities with its PO and SME clients, including capacity strengthening, commercial networking, market research, and production coaching. Promotional prices are being given especially to POs that are as low as 1 to 2 percent. APIFIMA, however, needs more PO loan dossiers (files). In the absence of bank lending now in the Mopti and Timbuktu regions, APIFIMA believes the credit offered by Planète Distribution is a good system that is fulfilling a strong need that otherwise could not be met.

According to APIFIMA management, the association is functioning well. The commission schedule implemented during previous projects, whether CVC or ICRISAT, was 1 percent for drawing up the application to the bank, 1 percent when the application was accepted by the bank, 2 percent when the loan was granted, and 2 percent when the loan was fully reimbursed, for a total of 6 percent. Currently, however, the commission amount is negotiated according to the nature of the client and the amount of the loan. This commission is entirely paid by the client and varies between 4-10 percent of the loan amount granted by the bank.

SODF

SODF is working with the BNDA to take out loans to buy cereals from POs. Once it sells the cereals to retailers, it deposits the money directly into its account at BNDA to repay its loans. However, there is no lending of inputs by SODF to these POs in exchange for a share of the crop as in the case of Planète Distribution. Most of the crops purchased are millet and sorghum. The POs do need fertilizers, but they need to borrow directly from the banks (usually the BNDA) in the Sikasso and Koutiala areas. There is no input system similar to the CMDT cotton system.

While assistance provided under CVC did not guarantee access to bank lending, according to SODF, the very fact that these POs were assisted technically by activity supported FIs served as justification for much bank lending for production inputs. When CVC was there, it was fully behind APIFIMA with technical support and monitoring and was instrumental in creating APIFIMA to assist in the sustainability of financial intermediation activities. The repayment rate under CVC was over 99 percent. Thus far, the banks do not pay the FIs. They want to sign an agreement/contract with APIFIMA, and when this is concluded, they will likely pay a part of the commission. However, they do not want to assume more than a 2 percent share of the commission paid to the intermediary.

SODF is following the same business model and market approach developed under CVC. However, it believes that there should have been a wrap-up lessons learned workshop at the conclusion of CVC where experiences could have been exchanged, perhaps leading to an adjustment in the approach.

ANNEX 6: TABLES FROM QUANTITATIVE ANALYSIS FOR EQ 5

Table 6.1: Amount of Crop Sold in 2016 by CVC PO Members (in CFAF)

	Male PO Members	Female PO Members	Significantly Different*	N
Type of Crop				
Rice	223,773	78,651	Yes	763
Sorghum	76,745	---*	No	225
Millet	78,237	43,331	Yes	453
Region				
Mopti	178,244	96,966	Yes	877
Sikasso	78,305	44,216	Yes	564
Age				
Adult (25+)	145,494	69,612	Yes	1,397
Youth (<25)	152,334	127,272	Yes	44
Female PO Leadership in Mixed PO				
Yes	98,905	86,370	No	59
No	147,809	66,978	Yes	1,382
Total	145,674	67,637	Yes	1,441
N	1,031	410	--	1,441

*Males and females are significantly different at .05 level, using a t-test.

**Excluded data due to small N=4.

Source: CVC beneficiary survey conducted in spring, 2017.

Table 6.2: Difference Between Amount of Crop Sold by CVC PO Members Before CVC and in 2016 (in CFAF)

	Males	Females	Significantly Different*	N
Type of Crop				
Rice	94,296	30,375	Yes	763
Sorghum	14,734	---**	No	225
Millet	25,679	17,390	No	453
Region				
Mopti	77,003	37,543	Yes	877
Sikasso	10,342	16,664	No	564
Age				
Adult	55,147	26,614	Yes	1,397
Youth	60,183	10,161	Yes	44
Female PO Leadership in Mixed PO				
Yes	63,043	41,161	No	59
No	54,924	25,394	Yes	1,382
Total	55,279	25,932	Yes	1,141
N	1,031	410	--	1,441

*Difference between males and females significant at .05 level using t-test.

**Excluded data due to small N=4.

Source: CVC Beneficiary Survey conducted in spring, 2017.

Table 6.3: Responses of CVC Participants to: “In your household, who makes the production decisions?”

	Husband	Wife	Both	Did Not Answer	Significantly Different? *	N
Type of Crop						
Rice	71.0%	0%	0%	29.0%	Yes	763
Sorghum	90.7%	0%	0%	9.3%	Yes	225
Millet	85.4%	0%	0%	14.6%	Yes	453
Region						
Mopti	87.8%	0%	0%	12.2%	Yes	877
Sikasso	64.4%	0%	0%	35.6%	Yes	546
Age						
Adult	79.4%	0%	0%	20.6%	Yes	1,397
Youth	54.5%	0%	0%	45.5%	Yes	44
Female PO Leadership in Mixed PO						
Yes	69.5%	0%	0%	30.5%	No	59
No	79.0%	0%	0%	21.0%	No	1,382
Gender						
Males	89.6%	0%	0%	10.4%	Yes	1,031
Females	51.0%	0%	0%	49.0%	Yes	410
Total	78.6%	0%	0%	21.4%	--	1,441

*Significantly different at the .05 level using a Chi-square test.

Source: CVC Beneficiary Survey conducted in spring, 2017.

Table 6.4: Responses of CVC Participants to: “In your household, who makes marketing decisions?”

	Husband	Wife	Both	Did Not Answer	Significantly Different? *	N
Type of Crop						
Rice	52.0%	27.5%	0.1%	20.3%	Yes	763
Sorghum	87.1%	0.4%	0.0%	12.4%	Yes	225
Millet	74.8%	5.5%	0.0%	19.6%	Yes	453
Region						
Mopti	69.3%	9.7%	.1%	20.9%	Yes	877
Sikasso	57.4%	26.8%	0%	15.8%	Yes	546
Age						
Adult	65.6%	16.0%	0.1%	18.5%	Yes	1,397
Youth	38.0%	29.5%	0.0%	31.8%	Yes	44
Female PO Leadership in Mixed PO						
Yes	67.8%	8.5%	0%	23.7%	No	59
No	65.5%	16.7%	.1%	18.7%	No	1,382
Gender						
Males	75.3%	5.6%	0.1%	19.0%	Yes	1,031
Females	38.0%	43.4%	0.0%	18.5%	Yes	410
Total	64.7%	16.4%	0.1%	18.9%		1,441

*Significantly different at the .05 level using a Chi-square test.

Source: CVC Beneficiary Survey conducted in spring, 2017.

Table 6.5: Responses of CVC Participants to: “In your household who decides on the division or allocation of expenses?”

	Husband	Wife	Both	Did Not Answer	Significantly Different? *	N
Type of Crop						
Rice	41.2%	21.1%	36.6%	1.2%	Yes	763
Sorghum	80.9%	0.9%	7.6%	10.7%	Yes	225
Millet	62.9%	5.3%	27.8%	16%	Yes	453
Region						
Mopti	56.3%	4.8%	38.5%	0.3%	Yes	877
Sikasso	50.9%	25.7%	14.9%	8.5%	Yes	564
Age						
Adult	54.6%	12.7%	29.1%	3.6%	No	1,397
Youth	40.9%	22.7%	29.3%	3.5%	No	44
Female PO Leadership in Mixed PO						
Yes	54.2%	13.6%	32.2%	0.0%	No	59
No	54.2%	13.0%	29.2%	3.7%	No	1,382
Gender						
Males	63.7%	2.9%	29.3%	4.1%	Yes	1,031
Females	30.2%	38.3%	29.3%	2.2%	Yes	410
Total	54.2%	13%	29.3%	3.5%	-	1,441

*Significantly different at the .05 level using a Chi-square test.

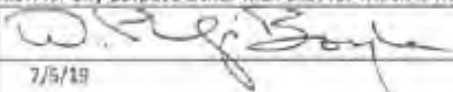
Source: CVC Beneficiary Survey conducted in spring, 2017.

ANNEX 7: DISCLOSURE OF CONFLICTS OF INTEREST

Disclosure of Conflict of Interest for USAID Evaluation Team Members

Name	Walden Philip Boyle
Title	Evaluation Team Leader
Organization	ME&A
Evaluation Position?	<input checked="" type="checkbox"/> Team Leader <input type="checkbox"/> Team member
Evaluation Award Number (contract or other instrument)	
USAID Project(s) Evaluated (include project name(s), implementer name(s) and award number(s), if applicable)	
I have real or potential conflicts of interest to disclose.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes answered above, I disclose the following facts: <i>Not all potential conflicts of interest may involve, but are limited to:</i>	
<ol style="list-style-type: none"> 1. Close family member who is an employee of the USAID operating unit managing the project(s) being evaluated or the implementing organization(s) whose project(s) are being evaluated. 2. Financial interest that is direct, or is significant though indirect, in the implementing organization(s) whose projects are being evaluated or in the outcome of the evaluation. 3. Current or previous direct or significant (though indirect) experience with the project(s) being evaluated, including involvement in the project design or previous iterations of the project. 4. Current or previous work experience or seeking employment with the USAID operating unit managing the evaluation or the implementing organization(s) whose project(s) are being evaluated. 5. Current or previous work experience with an organization that may be seen as an industry competitor with the implementing organization(s) whose project(s) are being evaluated. 6. Preconceived ideas toward individuals, groups, organizations, or objectives of the particular project and organizations being evaluated that could bias the evaluation. 	

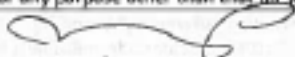
I certify (1) that I have completed this disclosure form fully and to the best of my ability and (2) that I will update this disclosure form promptly if relevant circumstances change. If I gain access to proprietary information of other companies, then I agree to protect their information from unauthorized use or disclosure for as long as it remains proprietary and refrain from using the information for any purpose other than that for which it was furnished.

Signature	
Date	7/5/19

Disclosure of Conflict of Interest for USAID Evaluation Team Members

Name	Jessica Dayton
Title	Research Assistant
Organization	MEFA
Evaluation Position?	<input type="checkbox"/> Team Leader <input checked="" type="checkbox"/> Team member
Evaluation Award Number (contract or other instrument)	AID-DAA-1-5-00024/AID-DAA-TO-16-C-008
USAID Project(s) Evaluated (Include project name(s), implementer name(s) and award number(s), if applicable)	
I have real or potential conflicts of interest to disclose.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>If yes answered above, I disclose the following facts:</p> <p>Real or potential conflicts of interest may include, but are not limited to:</p> <ol style="list-style-type: none"> 1. Close family member who is an employee of the USAID operating unit managing the project(s) being evaluated or the implementing organization(s) whose project(s) are being evaluated. 2. Financial interest that is direct, or is significant though indirect, in the implementing organization(s) whose projects are being evaluated or in the outcome of the evaluation. 3. Current or previous direct or significant though indirect experience with the project(s) being evaluated, including involvement in the project design or previous iterations of the project. 4. Current or previous work experience or seeking employment with the USAID operating unit managing the evaluation or the implementing organization(s) whose project(s) are being evaluated. 5. Current or previous work experience with an organization that may be seen as an industry competitor with the implementing organization(s) whose project(s) are being evaluated. 6. Preconceived ideas toward individuals, groups, organizations, or objectives of the particular projects and organizations being evaluated that could bias the evaluation. 	

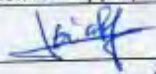
I certify (1) that I have completed this disclosure form fully and to the best of my ability and (2) that I will update this disclosure form promptly if relevant circumstances change. If I gain access to proprietary information of other companies, then I agree to protect their information from unauthorized use or disclosure for as long as it remains proprietary and refrain from using the information for any purpose other than that for which it was furnished.

Signature	
Date	9/12/19

Disclosure of Conflict of Interest for USAID Evaluation Team Members

Name	Lamissa Diakote
Title	Consultant - Cereals Value Chains
Organization	HEBA
Evaluation Position?	<input type="checkbox"/> Team Leader <input type="checkbox"/> Team member
Evaluation Award Number (contract or other instrument)	AID-OHA-TD-16-0008
USAID Project(s) Evaluated (Include project name(s), implementer name(s) and award number(s), if applicable)	Performance-Evaluation of the USAID/Mali Cereals Value Chains Activity (CVC) and Livestock for Growth Activity (L4G)
I have real or potential conflicts of interest to disclose.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>If yes answered above, I disclose the following facts:</p> <p>Real or potential conflicts of interest may include, but are not limited to:</p> <ol style="list-style-type: none"> 1. Close family member who is an employee of the USAID operating unit managing the project(s) being evaluated or the implementing organization(s) whose project(s) are being evaluated. 2. Financial interest that is direct, or is significant though indirect, in the implementing organization(s) whose projects are being evaluated or in the outcome of the evaluation. 3. Current or previous direct or significant though indirect experience with the project(s) being evaluated, including involvement in the project design or previous iterations of the project. 4. Current or previous work experience or seeking employment with the USAID operating unit managing the evaluation or the implementing organization(s) whose project(s) are being evaluated. 5. Current or previous work experience with an organization that may be seen as an industry competitor with the implementing organization(s) whose project(s) are being evaluated. 6. Preconceived ideas toward individuals, groups, organizations, or objectives of the particular projects and organizations being evaluated that could bias the evaluation. 	

I certify (1) that I have completed this disclosure form fully and to the best of my ability and (2) that I will update this disclosure form promptly if relevant circumstances change. If I gain access to proprietary information of other companies, then I agree to protect their information from unauthorized use or disclosure for as long as it remains proprietary and refrain from using the information for any purpose other than that for which it was furnished.

Signature	
Date	07/28/2019

U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT SENSITIVE DATA NONDISCLOSURE AGREEMENT

AN AGREEMENT BETWEEN

Name of Government, Private or Other

AND THE UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT

1. Intending to be legally bound, I hereby accept the obligations contained in this agreement in consideration of my being granted access to sensitive data. As used in this Agreement, sensitive data is marked or unmarked "sensitive but unclassified information" (SBU), including oral communications, that meets the standards set by Office of Management and Budget (OMB) Circular A-130 Appendix 3 and the U.S. Agency for International Development (USAID) Automated Directives System (ADS). I understand that any data or systems of records protected from unauthorized disclosure by the provisions of Title 5, United States Code Sections 552 (often referred to as "The Freedom of Information Act") and 552a ("The Privacy Act") is/are sensitive data. In addition, other categories of information, including but not limited to medical, personnel, financial, investigatory, visa, law enforcement or other information which, if released, could result in harm or unfair treatment to any individual or group, or could have a negative impact upon individual privacy, federal programs, or foreign relations is sensitive data. The term includes data whose improper use or disclosure could adversely affect the ability of the Agency to accomplish its mission, as well as proprietary data and information received through privileged sources or procurement sensitive or source selection information, as those terms are defined by the Federal Acquisition Regulations.

2. I understand and accept that by being granted access to sensitive data, special confidence and trust has been placed in me by the United States Government.

3. I acknowledge I have been given access to USAID sensitive data to facilitate the performance of duties assigned to me for compensation. I understand it is my responsibility to safeguard sensitive data disclosed to me, and to refrain from disclosing sensitive data to persons not requiring access for performance of official duties. Before disclosing sensitive data, I must determine the recipient's "need to know" or "need to access" sensitive data. I will not use any sensitive data for personal financial gain.


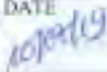

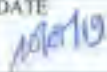
4. I have been advised that any breach of this Agreement may result in the termination of my access to sensitive data, which, if such termination effectively negates my ability to perform my assigned duties, may lead to the termination of my employment or other relationships with the Departments or Agencies that granted my access. I am aware unauthorized release or mishandling of sensitive data may be grounds for adverse action against me. In addition, I have been advised unauthorized disclosure of data protected by the Privacy Act may constitute a violation, or violations, of United States criminal law, and that Federally-affiliated workers (including some contract employees who violate privacy safeguards may be subject to disciplinary actions, a fine up to \$5,000.00, or both.

5. I understand all sensitive data to which I have access or may obtain access by signing this Agreement is now and will remain the property of, or under the control of the United States Government. I agree that I must return all sensitive data which have, or may come into my possession or for which I am responsible because of such access:

- (a) upon demand by an authorized representative of the United States Government; or
- (b) upon the conclusion of my employment or other relationship with the Department or Agency that last granted me access to sensitive data; or
- (c) upon the conclusion of my employment or other relationship that requires access to sensitive data.

Unless and until I am released in writing by an authorized representative of the United States Government, I understand that all conditions and obligations imposed upon me by this Agreement apply during the time I am granted access to sensitive data, and at all times thereafter.

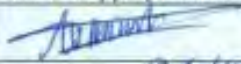
6. These provisions are consistent with and do not supersede, conflict with, or otherwise alter the employee obligations, rights or liabilities created by existing statute or Executive order relating to (1) classified information, (2) communications to Congress, (3) the reporting to an Inspector General of a violation of any law, rule, or regulation, or mismanagement, a gross waste of funds, an abuse of authority, or a substantial and specific danger to public health or safety, or (4) any other whistleblower protection. The definitions, requirements, obligations, rights, sanctions, and liabilities created by controlling Executive orders and statutory provisions are incorporated into this agreement and are controlling.

WITNESS		ACCEPTANCE	
THE EXECUTION OF THIS AGREEMENT WAS WITNESSED BY THE UNDERSIGNED		THE UNDERSIGNED ACCEPTED THIS AGREEMENT BEFORE ACCESSING SENSITIVE DATA OF THE UNITED STATES GOVERNMENT.	
SIGNATURE 	DATE 	SIGNATURE 	DATE 

Disclosure of Conflict of Interest for USAID Evaluation Team Members

Name	NDiaye Aminata
Title	logistician
Organization	PE Mali
Evaluation Position?	<input type="checkbox"/> Team Leader <input checked="" type="checkbox"/> Team member
Evaluation Award Number (contract or other instrument)	Contract
USAID Project(s) Evaluated (Include project name(s), implementer name(s) and award number(s), if applicable)	L4G and CVE Mali
I have real or potential conflicts of interest to disclose.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<p>If yes answered above, I disclose the following facts:</p> <p><i>Real or potential conflicts of interest may include, but are not limited to:</i></p> <ol style="list-style-type: none"> 1. Close family member who is an employee of the USAID operating unit managing the project(s) being evaluated or the implementing organization(s) whose project(s) are being evaluated. 2. Financial interest that is direct, or is significant though indirect, in the implementing organization(s) whose projects are being evaluated or in the outcome of the evaluation. 3. Current or previous direct or significant though indirect experience with the project(s) being evaluated, including involvement in the project design or previous iterations of the project. 4. Current or previous work experience or seeking employment with the USAID operating unit managing the evaluation or the implementing organization(s) whose project(s) are being evaluated. 5. Current or previous work experience with an organization that may be seen as an industry competitor with the implementing organization(s) whose project(s) are being evaluated. 6. Preconceived ideas toward individuals, groups, organizations, or objectives of the particular projects and organizations being evaluated that could bias the evaluation. 	

I certify (1) that I have completed this disclosure form fully and to the best of my ability and (2) that I will update this disclosure form promptly if relevant circumstances change. If I gain access to proprietary information of other companies, then I agree to protect their information from unauthorized use or disclosure for as long as it remains proprietary and refrain from using the information for any purpose other than that for which it was furnished.

Signature	
Date	9/3/09/2014