

# Inclusive and Equitable Local Development (IELD)

*Financing for Women's Economic Empowerment*

JUNE 2019 | MALI

## What is IELD?

The Inclusive and Equitable Local Development (IELD) is a joint programme of UNCDF, UNDP, and UN Women that focuses on women's economic empowerment (WEE) by addressing structural barriers faced by women, while unlocking domestic capital for local public and private sector gender transformative investments. This global programme i) works directly with local governments and authorities to build capacity for gender-responsive economic policy-making and planning, ii) identifies and designs a pipeline of gender-responsive investments – both Public Private Partnerships (PPPs) and Small-and-Medium Enterprises (SMEs) financing - that have a transformative impact on the livelihoods of women, and iii) creates an enabling environment for WEE with better access to services, infrastructure, and markets. The IELD programme started as a pilot in Bangladesh, Tanzania, and Uganda. In 2019, it expanded to include Palestine, Mali, and Senegal.

Develop a **pipeline** of Gender-responsive and high local development impact projects



**Seed money** invested to de-risk projects and **unlock domestic capital** from local financial institutions, governments, and private sector



**Capacity building** for women entrepreneurs and local authorities to promote women economic empowerment



Long-term impact investments in PPPs and SMEs



## Mali: Context and Landscape

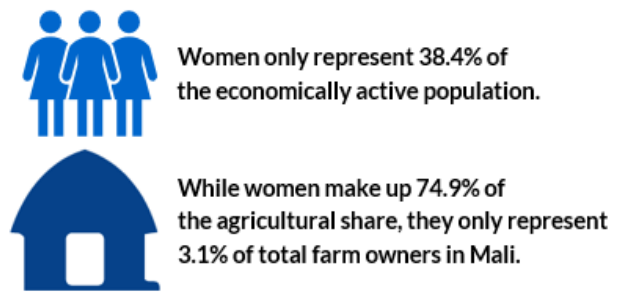


With a GDP per capita of 1,185 US Dollar (2009), Mali is one of the poorest countries in sub-Saharan Africa. Poverty is more prevalent among most of the rural population (66.7% in 2010). Gender inequality is extremely high with a world ranking of 143rd in 2011. The Mopti region is one of the poorest and most vulnerable in the country. Among the 166 most vulnerable municipalities identified through the Early Warning System (SAP), 61 are located in the Mopti region, as the region predominantly suffers from the socio-economic consequences of climate change, fragile and isolated ecosystems and very minimal institutional support.

In the last few months, the security crisis has escalated in the region due to inter-ethnic conflicts that were spurred by terrorists and armed groups occupying the region and violating the rights of the local population, especially those of women and girls. Now these women are left to deal with the physical and psychological consequences of the sexual violence that was inflicted on them during the armed conflict. Many women and their children fled to secure areas inside and outside Mali. This resulted in immediate difficulties in finding shelter and food. The ongoing crisis also cause a disruption of the existing social structures, increased poverty amongst women and undermined the authority of the state, including the authority of institutions in the field of security and justice.

## Objectives and Planned Interventions

In Mali, the IELD theory of change is based on the belief that women's socio-economic empowerment is the engine of stabilization and peacebuilding in the Mopti region. The IELD programme, with relevant technical assistance, aims to enable the financing of PPP projects or SMEs that contribute to the economic empowerment of women, through the creation of decent and sustainable jobs and the improvement of their working conditions. These quick-impact interventions are thus a vehicle towards increased resilience of women in the Mopti region, those women that are now disproportionately affected by the effects of the ongoing conflict.



To achieve that, the IELD programme will engage and partner with local authorities, domestic financial institutions, project developers and women groups, as well as the private sector to create a conducive environment for WEE. This will include:

1. engaging with the local authorities, project developers, women groups, NGOs and the private sector to identify, fund and implement women's economic empowerment medium-size projects including PPPs and SMEs;
2. building capacities for local government for gender-responsive economic policy, planning and budgeting, as well as for women entrepreneurs and;
3. identifying practical and innovative financial instruments to channel additional funding for SME financing and capacity building for private sector players including commercial banks and women entrepreneurs.



More specifically, IELD in Mali started its implementation by launching a WEE diagnosis, and a financial sector analysis in order to tailor its approach and objectives to WEE local needs, building on the conclusions of a World Bank report on the finance sector in Mali published in 2019 (World Bank, 2019, From Mobile to Credit, Access to financial services for Poverty reduction and economic growth in Mali).

In terms of capacity building and gender-responsive PPP and SME project financing, the activities of the IELD program in Mali aim at, (i) enabling municipalities to reclaim and reinforce their competencies, (ii) placing women and women groups at the center of the revitalization of the local economy, and (iii) stabilizing the Mopti region both politically and economically.

Moreover, IELD is developing a pipeline of medium size SME and PPP projects (\$150k to \$15M USD), with strong WEE impact. Given the variety of actors and the complexity of intervention in the Mopti region, IELD Mali implementation strategy opted for a Mixt strategy. This Mixt strategy consists of both supporting local authorities' stabilization and peacebuilding programs, and economic initiatives that have a transformative effect on local development and WEE. On the former component of the strategy the IELD approach aims at

engaging in strategic support to the domestic banking sector, NGOs based in the Mopti region, and SMEs based in Bamako that want to develop their supply chain in the Mopti region, while building on digital technologies to accelerate the project impacts.

## Building on UN System Synergies

IELD models a holistic approach towards women's economic empowerment and takes advantage of the technical expertise of the three UN agencies. While UN Women focuses on better access to information and ability to development effective partnerships, UNDP works to reduce barriers and enable public and private policy and institutional environment created for women's local economic empowerment. UNCDF aims to unlock domestic financing for gender-sensitive local services and local economic development.



UNDP

- Broad mandate and wide coverage in nearly 170 countries and territories,
- Helping to achieve the eradication of poverty and reduction of inequalities and exclusion
- Expertise and focus on crisis prevention and building resilience



UNCDF

- Capital mandate and flexible investment instruments (grants, loans, guarantees, credit enhancement)
- Knowledge and expertise that enable to recognize and support unproven, but promising institutions and approaches that can be taken to scale by others



UN WOMEN

- Positioned in the UN system as the leader and coordinator on gender equality and its provision of the gender expertise in post-conflict investigations, assessments, and missions
- Key to successful integration of gender into conflict prevention, sustaining peace, and sustainable development

## WEE Investments Globally (2018-19):

Based on our existing work in Tanzania and Bangladesh, the IELD investment portfolio consists of 10 projects ranging from SMEs in agribusiness and garment industry, as well as PPPs including cross-border market infrastructures.

**10** gender-responsive projects implemented

**\$917k USD** invested through grants and loans

**\$3.2mn USD** unlocked in domestic capital from local financial institutions, governments, and private sector

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