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# Mali Political Economy Analysis

Insights for Food Security Programming

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# Summary

Food security is inherently an interdisciplinary topic that involves a broad array of stakeholders. Public and private institutions that specialize in agriculture, governance, economic development, markets, nutrition, health, environmental protection, and more still all are actively involved in efforts to reduce food insecurity and undernutrition in Mali.

These stakeholders all operate in a complex institutional and political framework—there are numerous policies, strategies, and laws that define their mandates. Some of the policies enacted by the Government of Mali (GoM) in past years have represented significant steps toward a coherent framework for food security strategy, while others remain inconsistent in their mandates, mechanisms, and implementation.

Similarly, there is a large volume of development programming funded and implemented by private, public, and international entities in central Mali. In theory, these programs fit into GoM's overall framework for development strategy. In practice, coordination and implementation is challenging and is further impacted by the occurrence of conflict and insecurity that has reduced the presence of these actors in many areas and the emergence of non-state authorities with their own agenda.

This report presents elements of the local context in Gao, Mopti, Segou, and Timbuktu that can have impact in food security programming. It also provides an overview of the institutions and dynamics that shape the interaction among relevant stakeholders.

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# List of Acronyms

*Due to translation from French, acronyms may not align with the spelling of their related terms.*

|         |  |
|---------|--|
| AMO     | Compulsory Health Insurance                                  |
| CREDD   | Strategic Framework for Relaunch and Sustainable Development |
| DCPND   | National Decentralization Policy Framework Document          |
| EEI     | Improvised Explosive Devices                                 |
| EHA     | Water Hygiene and Sanitation                                 |
| ENP     | National Prospective Study                                   |
| FCFA    | Franc of the African Financial Community                     |
| FEFA    | Pregnant and Breastfeeding Women                             |
| GIE     | Economic Interest Groups                                     |
| LOA     | Agricultural Orientation Act                                 |
| MAM     | Moderate Acute Malnutrition                                  |
| MAS     | Severe Acute Malnutrition                                    |
| NGOs    | Non-governmental Organization                                |
| OP      | Farmers' organizations                                       |
| PAM     | World Food Program   |
| PBSG    | Gender Sensitive Planning and Budgeting                      |
| PDSEC   | Economic and Social Development Plan                         |
| GDP     | Gross Domestic Product                                       |
| PoISAN  | National Food and Nutrition Security Policy                  |
| PRP     | Priorities Resilience of Mali                                |
| RAMED   | Medical Assistance Plan                                      |
| SOMAGEP | Malian Drinking Water Management Company                     |
| UNICEF  | United Nations Children's Fund                               |
| USAID   | U.S. Agency for International Development                    |
| WHO     | World Health Organization                                    |

# I. Introduction

## Background

Food and nutrition security remain a development challenge in Mali. The regions of Segou, Mopti, Timbuktu, and Gao are of particular concern, as they have among the country's highest levels of food insecurity and child malnutrition. Due to a population heavily dependent on agricultural livelihoods, shocks associated to climatic factors, access to natural resources (land in particular), and conflict/insecurity all affect the population's capacity to produce and/or access food and therefore pose major threats to food security. Furthermore, limited access to employment and other opportunities hinder overall development in these four regions.

The Government of Mali (GoM) has a number of policies, strategies, and plans aimed at supporting agricultural production (crop, livestock, fisheries), access to natural resources (most notably land and water), agribusiness and trade, social protection, development of women, poverty reduction, and the achievement of food and nutrition security. These policies shape the way different actors, from communities to international donors and organizations, relate to or participate in the food system and, generally, in overall development.

Despite this wealth of guidance outlining the country's development priorities, weaknesses in the implementation have resulted in limited progress toward the achievement of development goals, such as the reduction of poverty, food insecurity, and malnutrition. Poor governance and the persistence of conflict and insecurity further limit the capacity of state and development actors to reach many areas in the country.

The objective of this report is to document elements of the political economy related to food security in the regions of Segou, Mopti, Timbuktu, and Gao. Additional insights will be provided to matters as they relate to: the development of youth access to basic services; and natural resource management.

The remainder of this chapter will provide a brief overview regarding the state of food insecurity and malnutrition in the four focus regions as well as offer a methodological overview. Chapter 2 identifies contextual factors that influence the food security space. Chapter 3 presents formal and informal rules and dynamics that shape food security-related processes and outcomes. Chapter 4 offers some recommendations based on the knowledge gathered, and Chapter 5 presents the conclusions of the analysis.

## The state of food and nutrition insecurity

In late 2018, the regions of Mopti, Timbuktu, and Gao presented a higher proportion of households experiencing moderate or severe food insecurity, as compared to the national level (Table 1). The Segou region, on the other hand, experienced the lowest level among the four regions, well below the national average (15.6 versus 19.1 percent). A variety of factors, such as poverty, rising food prices, insecurity, looting, inter-communal conflicts, climate change effects, population movements, and declining humanitarian assistance, contributed to the high prevalence of food insecurity observed.

With respect to malnutrition, the most recent demographic and health survey (2018) revealed that in these regions, a larger proportion of children under the age of 5 are stunted or chronically malnourished, when compared to the national average of 27 percent. Gao is the region with the largest prevalence of chronic malnourishment, at 33.4 percent (INSTAT, 2019). Child malnutrition has notable impacts on Mali's economic performance. It causes an annual loss of about 266 billion CFA francs, or about 4.06 percent of GDP (AUC, 2017).

Malnutrition due to the food choices made by households is also observed. According to an interviewee, cultural preferences for certain food products lead to low dietary diversity, as households opt to consume these products and not others that are also locally available (Agent, Social Development, Gao).

**Table 1. Food Insecurity and Child Malnutrition by Region, 2018**

| <b>Region</b> | <b>Food Insecurity (% households)</b> | <b>Stunting in children under 5 years of age (%)</b> |
|---------------|---------------------------------------|--|
| Gao           | 28.4                                  | 33.4   |
| Mopti         | 34.0                                  | 30.4   |
| Segou         | 15.6                                  | 28.6   |
| Timbuktu      | 24.7                                  | 29.5   |
| Mali (total)  | 19.1                                  | 27.0   |

**Source: ENSAN Mali, 2018; DHS, 2018**

## Methodological approach

This report is based on the analysis of literature on food and nutrition security, as well as on information gathered during primary data collection. In order to formulate recommendations, the report seeks to identify the main problem on the food security issue and identify factors that promote or hinder food security.

The analysis is based on the assumption that food security depends on the relevance of economic policies and the ability of actors to take action in the public interest. It will highlight factors that can promote or block ongoing reforms. In addition, it will provide answers to basic questions on:

- Which contextual factors influence food security processes and outcomes?
- What are the socio-political, cultural, and economic power dynamics associated with food insecurity and undernutrition in the areas of intervention?
- How does food insecurity affect conflict and vice versa?
- What are possible partnership and development approaches that could enable the most vulnerable to increase their resilience capacities?

## 2. Contextual Factors Impacting Food Security Programming

The following sections present an overview of contextual factors that impact the political economy of food security in the country and regions of interest.

### Agriculture-based economy

Mali's economy relies mainly on the agricultural sector, which contributes up to 36 percent to the gross domestic product. About 80 percent of the population participate in agriculture. As a result, the agricultural sector is emerging as the engine for growth and food security in Mali (ECDPM, 2017). However, in the regions of Mopti, Timbuktu, and Gao, the prospects for agriculture are limited due to very low yields and its subsistence nature. As it is their main source of income, farmers sell much of their production during the harvest to meet other needs, such as clothing, education, health, and debt repayment. According to key informants, other common income-generating activities in the focus regions include livestock keeping, sale of livestock fodder, market gardening, and non-agricultural activities such as small-scale trade, brick making, masonry, motorcycle repair, and carpentry.

Adverse climate-related events affect agricultural output. Drought and flooding—or even rainfall instability—all affect the crop and pasture yield as well as the availability of water for people and animals. Flash floods can also result in the isolation of some areas in the Central Niger Delta and the lake areas of Mopti, Timbuktu and Gao, making it difficult for the population to produce and access food. According to Mali's Climate Risk Profile, an increase in temperatures and a decline in rainfall strain already-limited capacities of government bodies and communities to effectively manage their natural resources (USAID, 2018a). A rapid cycle of desertification has reduced the already-limited amount of arable land, contributing to the increase of internal migration (Pearson *et al.*, 2013).

### Population characteristics and cultural norms

#### Youth

Mali has one of the youngest populations in the world, with a median age of 16.2 (USAID, 2018b). About 65 percent of the total population is under 24 years old (USAID, 2018b). The total population is estimated at about 19,419,009 inhabitants and is growing at a rate of 3.6 percent per year. A major challenge that youth face is access to employment and income. Given the limited economic possibilities, particularly in rural areas, many migrate to other areas of Mali or join the armed conflict. The conflict has also fueled important migration flows to North Africa and Europe.

The vast majority of young people are not self-sufficient because they do not practice any profession and do not have any source of income that grants them autonomy. Some see themselves as fully dependent on their parents, as noted in the following statement: *"We are not autonomous. To be autonomous, you have to be able to take care of yourself, which is bad to say, but we are like parasites because till the age 37 years, you live with the parents so we are far from autonomous. To be autonomous, you have to have your*

source of income, but a young person between 35 and 37 years old has nothing to take charge of. It's the mother who feeds you" (Focus Group, Youth, Ansongo).

Population movements are a common phenomenon. These movements may be routine or unusual (e.g., a larger number of departures than usual), depending on the time, area, and type of population. Unusual migration affects much of Timbuktu's communities (66.7 percent) (ENSAN, 2018). Routine migration is also common. For example, the majority of young boys in 93.8 percent of the communities leave for seasonal migration, while the rate for young girls is 56.2 percent. Seasonal migration is high, particularly in Gao (80 percent) (ENSAN, 2018). At the end of winter, young people leave in exodus (migrate in large numbers) to cover the financial needs of the rest of the year, going to gold mining sites in the south of the country. The rural exodus is often planned by the heads of households.

## Women/Gender

Women account for 51 percent of Mali's population. Cultural norms disfavor women in many instances. For example, women receive less formal education compared to men, and they also can't inherit land. Hence, their food security and overall development opportunities are hindered by traditional practices that prevail to this day.

Women have limited control over their lives, as reported by one informant in Mopti: "Women are barely involved in decision-making. Generally, decisions are made by men. For example, if a woman wants to visit a health center, a man is required to permit her to do so; the case is the same for a visit to the market or a meeting somewhere. The involvement of women in decision-making is not significant at Djenné because Djenné is a traditional and religious city. A woman does not have the right to free speech nor certain activities. She does not have the right to be contacted nor does she have the right to have certain information" (Agent, Social Development, Djenné).

## Reliance on Humanitarian Assistance

The population's reliance on humanitarian assistance is believed to influence choices and priorities on certain households. For example, in Gao, a key informant noted that some households prefer to await the receipt of assistance instead of seeking alternatives on their own to improve household's nutrition (Agent, Social Development, Gao).

## Poverty Incidence

Between 2018 and 2019, approximately 43.8 percent of the population in Mali was considered poor based on consumption expenditures estimates. In rural areas, poverty incidence reached 54.1 percent (EMOP, 2019). Looked at regionally, poverty was more widespread in Mopti,

**Table 2. Poverty Incidence in the Focus Regions, 2018–2019.**

| Region   | Poor (%) |
|----------|----------|
| Gao      | 46.5     |
| Mopti    | 56.6     |
| Segou    | 49.6     |
| Timbuktu | 21.1     |

Source: EMOP 2018–2019.

Segou, and Gao (**Table 2**). Unfortunately, poverty hasn't decreased substantially in the past decade, though slight improvements have been recorded with respect to 2013–2015 levels (47.2 percent nationally) (EMOP, 2019).

Poverty and its vicious cycle are cited as the major determinants of food insecurity. In order to meet their needs, families decapitalize by selling possessions; they can then, however, no longer make use of those possessions to improve their lives. This decapitalization constitutes a hindrance to the production that is their main livelihood and source of income. Apart from the effects on production, these economic factors also affect the market through the disequilibrium they create between the supply and the demand for goods. They also influence both the availability of food and the access to food.

## Access to and management of land

Generally, farmers own the land they work on. In the regions of Mopti and Timbuktu, however, farming is done in sharecropping by about 32 percent of the households; this is unlike other localities, where this practice is carried out by only 4 percent (ENSAN, 2019). The leasing of lands, although prohibited, is observed only in developed lands. In areas irrigated for rice production (Segou), women have plots of lands for market gardening and have autonomy over the incomes they earn from it.

Since the democratic transition, natural resources are managed in a decentralized manner and in accordance with the laws and decrees governing the management of natural resources. However, there is a gap between the customary and legal regimes in terms of legitimacy by “tradition” and by legislation, respectively (Ba Boubacar *et. al.*, 2017). The amount of land that is suitable for agriculture and livestock production is decreasing due to conflict, climate shocks, and the informal and formal ways of distributing land. The coexistence of modern land-related laws and traditional rules and practices leads to a debate about the legal and institutional framework for natural resource management. The application of the state code leads legislators to acknowledge customary rights and practices and to seek compatibility between the traditions and customs and land law. Traditional rules and practices can be useful for regulating and managing conflicts related to natural resources at the village level. They are being included in the villages' Economic and Social Development Plans (PDSEC), which emphasizes their relevance for local development.

In the Mopti region, the resource management regime has progressively evolved in order to be in sync with the various social, cultural, and economic changes. It is part of a customary regime, based on the right of the first occupants to a code-based system that favors cohabitation between the different communities of the Inner Delta (Dina) that were established in the nineteenth century.

In the localities of Bandiagara and Douentza, the resource management rules are mainly established by local customary institutions. Land transfer is done from father to the elder son or from the elder son to the younger son. Lands are generally transferred to married men. Women can only access small plots of land for market gardening or farming with the consent of their husbands. Lands owned by women cannot be transferred (Ba Boubacar *et. al.*, 2017). This practice limits women's prospects in agricultural activities, as well as their empowerment.

Uncertainty of land tenure and unequal access to land and natural resources define the conflicting situation of land tenure in Mali. This uncertainty prevents producers from taking full ownership of the land management in the rural areas. Land management, as a result, is a bottleneck for crop, animal, and fish production. At the production level, farmers try not to invest in soil restoration and conservation,

as land can often be taken away from them at any time. The access to land generally raises less difficulties when the customary conditions are respected.

The access to pastures is free regardless of the user's origin. During wintering, herds are not allowed to enter agricultural areas. At that time, herds can access water points that are controlled by local associations that are focused on environmental protection (Ba Boubacar *et. al.*, 2017). However, there are pressure points: inadequate pasture areas, the expansion of developed agricultural areas, and the noncompliance with the provisions of the Pastoral Charters and the customary rules exacerbate conflicts between the farmers and the breeders/ranchers.

The qualitative survey reveals that in Douentza (Mopti), ancestral practices do not allow the exclusion of any person from accessing land. Hence, poor people and the land-less can make a request by following and complying with the customary rules to be able to access land.

## Access to credit

Financing for agricultural activities is limited due to the low profitability of the agricultural sector and the high risks related to agricultural production. Insights from the fieldwork indicate that insufficient resources and poor coverage of financial service providers in the most vulnerable areas, high interest rates, and limited support and assistance to farmer organizations (OP) and cooperatives further constrain access to finance (*i.e.*, credit).

With respect to presence of financial services in their areas, informants noted that credit institutions used to finance activities of young people and women. With the conflicts, however, these credit institutions were forced to leave their premises. Furthermore, financial institutions fear the risk of non-repayment of loans, thanks to the insecurity of economic activities are challenging due to insecurity. One interviewee explained, *"We do not know which banks are financing, so we need to create income-generating activities to have access to finance, and this is very difficult. Financial institutions do not take risks with the insecurity in the area"* (Focus Group, Youth, Gao).

A number of non-governmental organizations (NGOs) have granted repayable loans with interest ranging from 3 and 5 percent to facilitate access to financing. This, in turn, facilitated the empowerment of certain groups of women before the worsening of the security situation. NAIRA 9 in the area of Douentza (Mopti) granted credit to young people for their businesses through associations and groups of economic interest (GIE). Currently, there are no credit services in the area, as all these partners have left due to the insecurity experienced in the area.

## Access to basic social services

### Access to health care services

Access to health services remains limited due to insecurity and the low availability of financial, material, and human resources that would allow facilities to function adequately. The poor distribution of facilities throughout the country is yet another barrier. In 2016, the health sector was still dependent on external financing, which represented 56.9 percent of the needs of the health and social development sectors. Between 2015 and 2017, the share of the budget of the socio-sanitary sector increased from

only 8.8 percent to 10 percent, contrary to the Abuja commitment (2001), which provided for at least 15 percent of the national budget.<sup>1</sup>

As a result of the crisis, health expenditure is estimated to have cost the Government nearly FCFA 9 billion, or 0.15 percent of GDP (AUC, 2017). The health situation in the regions of Mopti, Timbuktu, and Gao remains worrying due to the reduction in services—or outright lack of coverage in services—for many of the most vulnerable. Access to health care continues to decline with the crisis in the conflict areas. For example, informants reported that in Douentza (Mopti), services can be accessible within 10 kilometers of town; however, they become inaccessible beyond that point (Agent, Social Development, Douentza). In Gao, health services are limited due to lack of availability of medicines and qualified staff (Agent, Social Development, Gao). Conversely, in Niono (Segou), health care facilities are available in all communes (Agent, Social Development, Niono; Focus Group, Women, Niono).

In addition, physical and financial access to health services by women and children is complicated by cultural norms that indicate household heads must determine whether family members can seek care. According to one informant, *“If an infant gets sick, their mother informs their father, who makes the decision to take them to the health center; if a woman decides to take her infants there without the authorization of her husband and her grandfather, it could pose a problem because she must pay the fees, and if she asks to be reimbursed, she will be beaten, and this could lead to a divorce”* (Harande, 2017).

## Access to Education

The educational situation in the areas affected by the security crisis remains a major concern. By October 2019, close to 30 percent of schools in Mopti, Timbuktu, Niono (Ségou), and Ansongo (Mopti) were closed<sup>2</sup> (Academie d’enseignement des zones 2019). Insecurity and natural disasters affect approximately 3,161,790 people, including 300,000 children in municipalities where schools are nonfunctional. Since the crisis, Mali has spent about FCFA 10.4 billion on education, or 0.16 percent of GDP (AUC, 2017).

At the village level, lack of access to education is composed of two related factors. Where schools are functional, families may decide not to send children to school due to the fear of insecurity; this reduces total enrollment (Mopti, Gao). On the other side, schoolteachers have left many villages following the demands of armed groups, as described by the following interviewee: *“In certain localities, teachers have received strict instructions to leave the village by unidentified armed individuals. All meetings in groups today constitute danger”* (Agent, Social Development, Ansongo). Compared to the other regions, access to schools is less affected in Niono (Segou), with respondents noting that schools are generally functional and that this year an additional school was even built in the area (Focus Group, Women, Niono).

Overall, girls have less access to education than boys, and from those enrolled, girls are more likely to drop out due to early marriage and pregnancies (World Bank, 2018). Cultural preferences and practices contribute to the perpetuation of gender disparities in this regard.

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<sup>1</sup> Strategic Framework for Economic Recovery and Sustainable Development, CREDD 2019–2023

<sup>2</sup> No data is available for the entire Gao and Segou regions for 2019.

## Water Sanitation and Hygiene

The security crisis has significantly worsened the conditions of access to water, sanitation, and hygiene (WASH). Lack of access to water, in addition to being a risk factor for populations, is a barrier to essential hygiene practices. Flooding, seasonal declines in groundwater levels, and pressure on water resources from livestock have compromised access to WASH in the Mopti and Timbuktu regions. In Niono, access to water in some villages is not possible, making it necessary for the population to travel to Niono village or other locations (Focus Group, Women, Niono). In Gao, access to water is also limited, but thanks to the work of development organizations, access has improved (Agent, Social Development, Gao).

This situation has been further complicated due to the internal population displacements. In Mopti, cholera outbreaks have been reported. This situation poses not only a threat to public health but also to protection, due to the potential risk of conflict between populations. Village and pastoral water problems and the weakness of the WASH-infrastructure management and maintenance systems remain the main challenge for adequate access to WASH resources. The low capacity of technical services for coordination, as well as the almost total absence of relevant development stakeholders due to insecurity in some localities, are further complications (OCHA, 2018). Nevertheless, the Government of Mali is making efforts to improve the population's access to safe water by expanding the *Société Malienne de Gestion de l'Eau Potable* (SOMAGEP) drinking water distribution network, as reported in Douentza (Mopti) and Gao.

## Social Protection

Social protection actions focus on efforts to provide better access to basic social services, to respond to the food crisis, and to fight extreme poverty. Free food distributions through the National Security Stock and cereal banks have prioritized food accessibility for vulnerable people made more vulnerable by security conflicts. This effort is supported by partners, including USAID, World Food Program (WFP), UNICEF, Christian Aid, and Action Against Hunger. The World Bank has funded the *Programme des Filets Sociaux "Jigisemejiri"* to support household resilience through interventions that address poverty and risk and that increase household productivity and community infrastructure. The project started operation in 2013 and covered the Kaye, Sikasso, Koulikoro, Segou, Mopti, and Gao regions and the District of Bamako. An extension in 2018 included areas in Timbuktu.

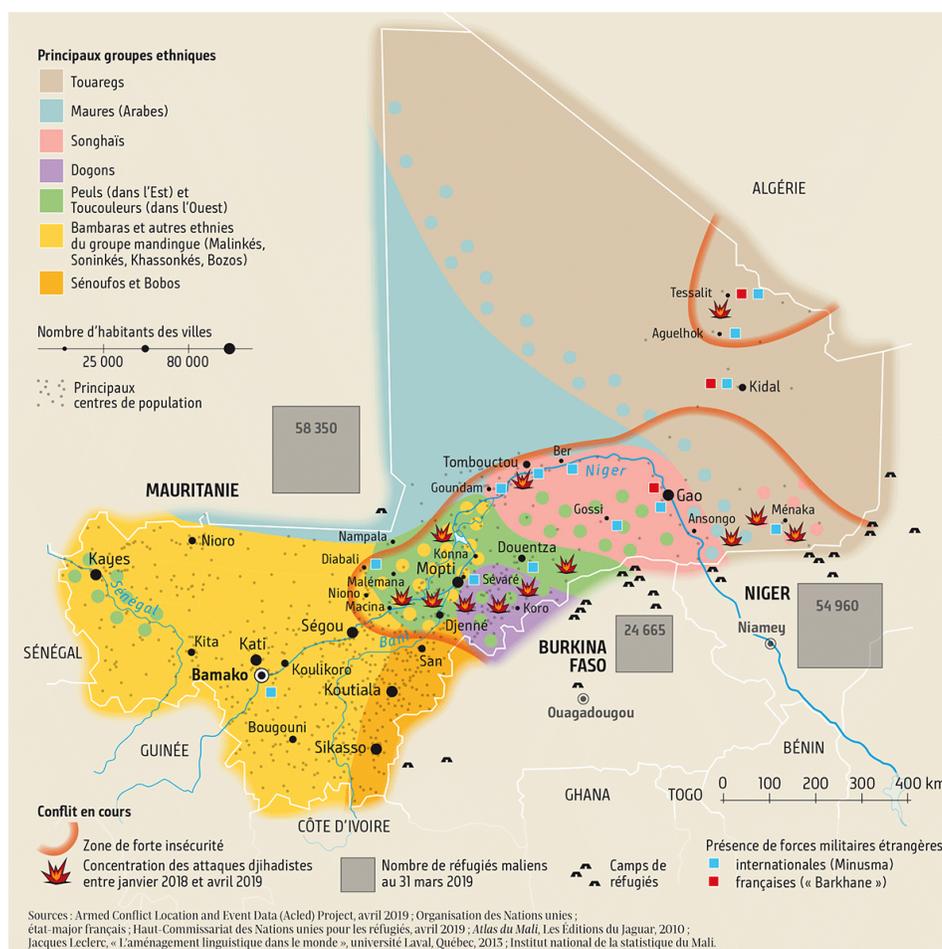
*Jigisemejiri* provides cash transfers to vulnerable households, information sessions on nutrition, health, education, community sessions, nutritional supplements for children and pregnant women, support for labor-intensive public works activities, and support for income-generating activities. The project is also facilitating access to care through the Medical Assistance Scheme (RAMED) offered by the National Agency for Medical Assistance. *Jigisemejiri* also supports the establishment of a social safety net system in the country, institutional strengthening, coordination, and capacity building (World Bank, 2018).

RAMED is the only social protection mechanism available from the GoM in the locality of Douentza (Mopti) to assist the most vulnerable. RAMED is also present in Niono (Segou). In addition, access to health services is beginning to become easier thanks to the AMO (*Assurance Maladie Obligatoire*) health insurance system, although its services do not currently cover all areas.

## Conflict and insecurity

Tensions between communities—notably between Daoussahak (Touareg) and Peulhs in the Gao region and between the Dozo (Bambara) and the Peulhs or the Dogons and Peulhs in Mopti—have been historically present and are fueled by access to and control of natural resources. Conflict caused by terrorist groups and armed groups often overlaps ethnic tensions, which has led to a steady increase in conflict since 2018. Historic ethnic rivalries are exploited by armed groups, which are themselves created on the basis of ethnic differences. For instance, fighters linked to al-Qaeda and the Islamic State are currently provoking feuds between old neighbors, the Fulani and the Dogon, and gaining ground by offering to protect victims of the conflict they are stoking (FAO *et al.*, 2019). Matters around poor governance, social injustice, and the feeling of exclusion in certain social classes are additional reasons among the root causes of tensions and conflict (Keita, 2018), as noted in by the following interviewee: “It is the absence of communication between groups who provoke the crisis and vengeance desired by certain communities. There are also grudges. When these armed groups arrived in the community, the weaker groups in the community joined them out of a desire to avenge themselves against larger communities that they had previously been persecuted by” (Focus Group, Youth, Douentza).

**Figure I. Areas of Conflict and Insecurity and Overview of Major Ethnic Groups.**



Source : Marin, 2019.

Control of local institutions or of commercial leadership as well as commercial routes and smuggling have become primary areas of internal tension and conflict in the north for certain armed groups (OCHA, 2019). Key informants in Gao and Mopti noted that trade activities have diminished as some market actors (notably, transporters) have reduced or completely stopped their activities after threats and actual attacks, compromising the supply of food and other basic necessities (Agent, Social Development, Gao; Agent, Social Development, Mopti). Attacks and the use of improvised explosive devices (IED) are leaving certain areas under embargo.

Since the complex crisis that hit Mali in 2012, armed groups have found fertile ground for recruitment in the country's large pool of poor, disaffected, uneducated youths who are enticed both by easy money and radical ideologies. In Mopti, while some tensions are related to the management of natural resources, certain conflicts within communities are related to the settlements of accounts based on the likelihood of belonging to the Peulhs radical group, which often creates conflict and violence in this region.

The proliferation of armed groups is ongoing, and the clashes between these has led to an insecure situation and limited access to basic social services, which have exacerbated the socioeconomic fabric of the country and created an urgent need for protection. At the same time, the implementation of a number of development activities has been disrupted, with many areas becoming inaccessible. Aid delivery to the worst-hit areas is limited, as armed groups deliberately block emergency food supplies, hijacking trucks and killing aid workers (FAO *et. al.*, 2017). For example, the delivery of food supplies to the district of Mondoro (Mopti) was almost impossible due the insecurity on the roads and the minefield of IEDs. People have to go around via Burkina Faso and then via Koro to reach Mondoro.

Populations dependent on agriculture and livestock are no longer able to complete the agro-pastoral cycles, given the fragile security environment. Generally, in affected areas, security threats have become obstacles for the population and hinder daily life activities, as noted by an interviewee: *"I have seen villages in the region of Niono where no one can leave to go to his field. If you leave, they take you to be killed. It's the community of Toridaga Ko in the village of DabaKan"* (Focus Group, Women, Niono).

In the Mopti region, conflicts have historically been between farmers (Dogon) and stock breeders/ranchers (Peuhl) and are due to access to land and the sharing of natural resources. Tensions in the past were short lived and resolved by traditional mechanisms through the intervention of elders and religious leaders in the villages. This leadership is now reinforced with the involvement of conflict management commissions led by administrative authorities. In the event that tensions are not resolved through the village chief, the conflict is escalated to the *Gendarmerie* at the village level and to the Prefect at the district level. However, this mechanism is not functioning in the current context of instability, as reported by a group in Douentza (Mopti): *"Due to the fear of retaliation, the authorities no longer settle conflicts between inhabitants. The policemen do not know how to intervene between people, so the State must assume responsibility for stability"* (Focus Group, Youth, Douentza).

# 3. Formal and Informal Rules and Dynamics Impacting Food Security

The following sections present an overview of the formal and informal rules and dynamics that shape food security–related processes and outcomes.

## Policy landscape related to food and nutrition security

The Government’s commitment to food security is based on the decree and implementation of a number of policies, plans, or strategies that contribute to the achievement of food security. These policies address different areas relevant to food security, from production to consumption and utilization of food. The Annex provides an overview of these policies, plans, and strategies. In the following, only a number of these policies are presented.

### Development and Food Security

*The Framework for Economic Recovery and Sustainable Development (CREDD)*

The CREDD is a framework of the GoM for the design, implementation, and monitoring of development strategies at the national and sectorial level. Through its reference to the sustainable development goals, it incorporates elements relevant to the different dimensions of food security (availability, access, and utilization).

*The National Food and Nutritional Security Policy (PoINSAN)*

The National Food and Nutritional Security Policy (PoINSAN) aligns with CREDD’s objective in achieving the objectives of sustainable development, improvement of food security and nutrition for all, social protection, and reinforcing humanitarian actions. PoINSAN builds on other sectoral documents (and related plans), such as Agricultural Orientation Law (LOA), Agricultural Development Policy (PDA), National Livestock Policy, Development Master Plan of Fisheries and Aquaculture, the Framework Document of National Policy of Decentralization, the National Policy of Spatial Planning, the Priorities Resilience of Mali, the National Policy of Nutrition, the National Policy of Social Protection, the National Policy of Gender, and the National School Food Policy (GoM, 2017).

### Agriculture

*The Agricultural Orientation Law (LOA)*

This law is perfectly in line with the National Food and Nutritional Security Policy through its objective of achieving food security for populations through food sovereignty. The LOA is the overarching policy guiding government actions in the agricultural sector. It carries a comprehensive set of objectives aiming to intensify the agricultural sector and ensure food security, including increases in production and productivity, growth in exports, diversification of production, domestic processing and marketing, and improvements in infrastructure. The law also includes the goal of improvement in women’s access to land. In monetary terms, the most important action undertaken as part of the LOA has been the Rice

Initiative (2008–2010), which also extended to wheat and maize and provided subsidies for inputs, credit, and equipment.

The law also addresses aspects related to environmental protection and management of natural resources. This includes promoting equitable and secure access to land resources, the rehabilitation of desert agricultural land, the development of mechanisms to adapt to climate change, and the exploitation of water resources in accordance with integrated and equitable management.

#### *The Agriculture Development Policy (PDA)*

This policy is the strategic framework of the LOA. Its main objectives include food security, an increase in competitiveness through modernization of production systems, the professionalization of actors within the sectors through training and capacity-building, and the mobilization of resources for agricultural development. The PDA defines priority value chains (rice, maize, fruits, and vegetables); diversification of production (sesame, sorrel, sweet peas); and actions focused on establishing cross-sector structuring and infrastructure of collection, storage, packaging, and marketing (GoM, 2013)

Instability, at the highest levels of national institutions, is an obvious impediment to a country's capacity to implement sustainable agricultural and rural policies. Yet, despite these potentially destabilizing events, a significant number of encouraging political processes, programs, and projects are underway and have retained the attention of national authorities and development partners. Key policies related to food security are described below. Additional policies that relate to food security through different sectors—including agriculture, climate change, value chains, irrigation, livestock, and pastoralism—can be found in Table 7.

## **Livestock and Fisheries**

### *Livestock and pastoralism*

Pastoralism is a major source of livelihood in northern Mali. In the Inner Niger Delta, resource-sharing has developed over time due to climate change, demographic pressures, and land acquisitions. Pastoralists are disadvantaged as their access rights to natural resources are always considered secondary to those of sedentary farmers. Mali's decentralized structures play a major role in managing pastoral resources, but they generally lack technical capacity and political will to adequately account for pastoralists' needs. This also holds true for the central state. As a result, the implementation of national and regional legislation on pastoralism is poor (IOM, 2018). Laws and policies among pastoralist stakeholders can be found in the Annex.

The Pastoral Charter recognizes the right of pastoralists to move their livestock and requires local authorities to work with pastoralists, traditional authorities, and farmers to maintain pastoral tracks and paths, as well as to develop calendars outlining the timing of natural resource use.

### *National Policy for the Development of Fisheries and Aquaculture*

This policy seeks to increase the contribution of the sub-sector of fisheries to the economic growth of the country, through properly sustained usage of fish and aquaculture resources, with the objective to improve working conditions and social, economic, and ecological life.

## Land

### *Agricultural Land Policy*

The Agricultural Land Policy, adopted in 2014, was a major step toward a coherent national framework for land management that takes decentralization into account and strengthens the capacities of public services, civil society, and the private sector. The law attempts to address the issue of weak land governance while recognizing the importance of customary land rights (Coulibaly, 2017). It also takes steps to improve women's access to agricultural land (Coulibaly, 2017).

### *Agricultural Land Law*

With many conflicts stemming from land issues, the GoM enacted the Agricultural Land Law in 2017. This was the first time in the legislative history of Mali that a law was specifically enacted to deal with agricultural land. This type of land has always been governed by customs and statutory law, including the Land Code, the decentralization laws, and the Pastoral Charter (*charte pastorale*). The agricultural land policy and law are among the key innovations to provide a durable solution to land tenure insecurity of rural communities. This insecurity is due to many factors, which the new law addresses, including, *inter alia*, the coexistence of customary and statutory tenures, weak governance, marginalization of women's rights, cumbersome formalization procedures, and lack of awareness of laws and processes (Coulibaly, 2017). Table 3 presents additional laws related to land tenure and use.

**Table 3. Laws Governing Land Tenure<sup>3</sup>**

| <b>Law</b>  | <b>Description</b>  |
|---|---|
| Decentralization Law No. 95-034 AN-RM of April 12, 1995                   | Gives local authorities (the Regional Assembly, the District Council, and community councils) responsibility for land administration, land-use planning and development, and organizing rural activities, including agro-forestry-pastoral production.                |
| 2000 Domains and Land Code, amended in 2002 (Loi n° 02-008 du 12.02.2002) | Recognizes state land, land owned by individuals and entities. Did not take into account the implications of decentralization. Local governments still have no domains assigned. Recognizes use rights to customary land held by groups and individual group members. |
| Pastoral Charter (Law No. 01-004) of 2001 (implementation decree in 2006) | Recognizes pastoralism and the right of pastoralists to move their livestock. Requires local authorities to have primary responsibility for managing pastoral land. Requires local authorities to create calendars of use of natural resources.                       |

## Climate Change

In the past years, Malian farmers and nomadic herders have been facing longer and more frequent droughts and floods. The impact of these climatic events is increasing completion for crops and livestock. The GoM has taken various steps to respond to the impact of climate change through the development and

<sup>3</sup> Borrowed from <http://www.landgovernance.org/assets/20160608-Factsheet-Mali.pdf>

implementation of the below plans, which prioritize environmental protection and sustainable natural resource management (USAID, 2018c):

- National Program to Combat Deforestation, 1988
- The 2002 Strategic Framework for Growth and Poverty Reduction
- The National Adaptation Program of Action, 2007
- National Committee on Climate Change, 2011
- Mali Climate Fund, established 2011

## Early Warning

The Early Warning System (EWS) and the *Groupe de Travail Pluridisciplinaire d'Assistance Agro-hydro-météorologique* (GTPA, or Multidisciplinary Agricultural, Hydrological and Meteorological Working Group) have systems that continuously collect data on the progress of the agricultural season and the food situation for use by the *Conseil National de Sécurité Alimentaire* (CNSA, or National Food Security Council). The task of the EWS as a data integrating system for food security consists basically of providing decision-makers with the necessary information for the optimal distribution of the country's food security reserves in terms of targeted food aid operations or using food security funds in relief operations. From the point of view of sustainable food security, the EWS is an essential mechanism for taking rational and effective decisions on interventions to relieve food insecurity.

There are several policies that reflect the government's political will to guide planning and interventions to achieve food and nutrition security objectives and improve the living conditions of people living in Mali's most vulnerable areas:

- The National Livestock Policy
- The Master Plan for the Development of Fisheries and Aquaculture, aimed to meet the country's food and nutritional needs
- The National Decentralization Policy Framework Document (DCPND), aimed at promoting food and nutritional security in a context of regional and local development
- Mali's Resilience Priorities (PRP), 2015–2035, a roadmap for enacting strategic objectives and priority intervention
- The National Nutrition Policy and Action Plan, 2014–2018, designed to assist with effective implementation of the newly adopted national nutrition policy

Although many of these laws and policies have been enacted and supported by the GoM, along with key institutional partners such as USAID, the UN, and African Development Bank, Mali is far from reaching many desired goals, due to the conflict, which has been impacting many programmatic goals.

These policies will be operationalized through the implementation of food and nutrition security projects and programs using a participatory approach, including involvement of all stakeholders and taking into account the most vulnerable marginalized groups including women, children, and youth.

## Youth

The Ministry of Employment, Youth and Citizenship Building (*Ministère de l'Emploi, de la Jeunesse et de la Construction Citoyenne*) is in charge of youth affairs and employment. In programs with rural youth, it works together with the Ministry of Rural Development. Many of the policies focus on access to education and the promotion of entrepreneurship (Muiderman et al., Geling, 2016). In 2004, the Malian government created the National Youth Employment Agency (APEJ) as part of the *Agence Nationale Pour L'Emploi* (ANPE, or national employment agency) to develop and implement youth employment strategies.

## Conflict

From 1991 until today, several agreements have been signed between the warring groups and the government for resolving these conflicts: for instance, the Tamanrasset Agreement in January 1991, the National Pact in April 1992, the Bourem agreements in January 1995, the Flame of Peace in Timbuktu in March 1996, the Algiers I agreement in 2006, and the Algiers II agreement in February 2015.

Notwithstanding these multiple efforts of conciliation, these agreements have not yielded the expected results. The measures recommended for managing conflict have not been applied properly. This was particularly the case for the Tamanrasset Agreement, which could not be implemented at all due to the *coup d'état* in March 1991. It was followed by the National Pact, whose lack of application led to a series of revolts between 1994 and 2000.

The 2006 outbreak of the Democratic Alliance for Change rebellion group questioned the method of national governance, which favored the management of public affairs by the intermediary tribes. This management, they alleged, came at the expense of certain prominent and other major Tuareg and Arabs tribes in national and local elected positions. Unfortunately, the Algiers Agreement, which was supposed to correct these problems, was not successful in achieving the expected results. This may also be a factor explaining the recurring conflicts since 2012.

What is clear is that there are several causes for the failure of the different agreements signed for peace and reconciliation; the most frequently mentioned ones refer to governance deficits in institutional, financial, judicial, and communication areas (Keita, 2018).

## Roles of institutions related to food security policy and programming

### Government Structures

Mali's political system is led by the President, who acts as head of state and the leader of the armed forces. The Prime Minister is the head of the government and is appointed by the President. The National Assembly is composed of 160 representatives. The President and the National Assembly are elected in general elections that take place every five years (Ba & Boas, 2017). Voter turnout is low and was estimated at about 27 percent in the most recent elections in 2018 (Diallo, 2018). Disbelief in the political system, coupled with fear of violence and insecurity during elections, prevents voters from reaching the polls. Elections held in recent years were disrupted by violent attacks at stations, voter intimidation, and threats to polling stations that forced them to remain closed.

Mali is subdivided in 10 regions and 56 districts which are governed by Governors and Prefects, respectively. Ministries and other agencies have presence at the regional/subnational level through regional offices located in the regional capitals (Table 4).

**Table 4. Public Sector Actors Related to Food Security Policy and Programming**

| <b>National level</b>                                 | <b>Subnational level</b>                             |
|---|--|
| Food Security Commissioner’s office (CSA)             | Governor (Region)                                    |
| National advisor in charge of territorial perspective | Prefect (District)                                   |
| National counsellor in charge of gender perspective   | Regional Council                                     |
| Ministry of Economy and Finances                      | Regional Directorates for the different ministries   |
| Ministry of Agriculture                               | (Health, Social development, Agriculture, Fisheries, |
| Ministry of Livestock and Fisheries                   | Livestock, Trade/consumption and competition,        |
| Ministry of Equipment and Transport                   | Statistics and information, etc.)                    |
| Ministry of Health                                    | Regional Executive Committee (chaired by the         |
| Ministry of Humanitarian Affairs                      | Governor)  |
| Early Warning System (EWS)                            | Regional Offices for the EWS                         |
|   | Office of Agricultural Products of Mali (OPAM)       |
|   | Regional Chamber of Trade and Industry               |
|   | Civil protection                                     |
|   | Veterinarian services                                |
|   | Water and Forestry                                   |
|   | Meteorology  |
|   | Observatory of Agricultural Market (OMA)             |

Subnational authorities in Mali operate in a complex political environment, which significantly impacts their capacities to coordinate and deliver needed food security programming. According to GoM law, all local government (LG) entities hold the same set of responsibilities, including local public services, development programs, land management, agricultural activities management, and environmental protection. Different types of LG then have specific powers granted, as shown in Table 5.

**Table 5. Local Government Responsibilities**

| <b>General Powers and Duties—Local Governments</b>                 |                                      |   |
|--|--------------------------------------|---|
| Budgets and local government accounts                              | Local taxation                       |   |
| Development programs   | Loans and grants                     |   |
| Management of land and property and the acquisition of assets      | Application of personnel regulations |   |
| Organization of rural production activities                        | Intragovernmental cooperation        |   |
| Protection of the environment                                      | Acceptance and refusal of gifts      |   |
| Creation and management of local public services and organizations | Administrative policing regulations  |   |
| Works and supply contracts, leases, and other agreements           |                                      |   |
| <b>Specific Responsibilities*</b>                                  |                                      |   |
| Communes/Municipalities  | Districts                            | Regions   |
| Markets  |                                      | Coordination of development activities with local actors and the central government |

|   |                                 |                                     |
|---|---------------------------------|-------------------------------------|
| Sports, art and culture                                   |                                 |                                     |
| Pre-primary and primary education, professional education | Secondary education             | Technical and specialized education |
| Primary health care                                       | Public/population health        |                                     |
| Sanitation and waste management                           |                                 |                                     |
| Public transit  |                                 |                                     |
| Communal communication networks                           | District communication networks | Regional communication networks     |
| Rural and urban water management                          |                                 | Energy                              |

Source: International Monetary Fund, 2015; OECD, 2016.

\*There are no hierarchical relationships between LG entities: the central GoM is the only authority with oversight authority.

Subnational authorities in Mali face a number of barriers to fulfilling their duties to advance security and development. Financial constraints have consistently hampered their ability to make progress in implementing national poverty reduction and development campaigns (IMF, 2015). They also lack the resources to support peace and stability; the collapse of the central government in April 2019 in the wake of the Ogossagou and Sobane Da attacks was a flashpoint in a long struggle with instability and conflict since 2012. USAID and other donors work with subnational governments to build their capacities for financial planning and reporting, to improve fund management and service delivery, to increase citizen awareness of decentralization reforms, to increase information-sharing across governmental and non-governmental entities, and to increase the capacity of the Supreme Audit Institution to monitor spending and service delivery (USAID, 2016).

With respect to health services, weakness in the health system and incapacity of state actors to take responsibility of health care provision results in a vacuum in services. While the private sector has tried to cover some gaps, their capacity to assume a major role is limited (Agent, Social Development, Gao).

### Non-governmental Actors

Traditional authorities are present in all villages (Table 6). They are a critical component of service delivery and governance activities at the local level, which is particularly relevant in areas where state power has receded. Their roles as intermediaries between communities and the state is formalized in Mali's decentralization laws. Traditional leaders play a management role for local governments: for example, collecting taxes,

**Table 6. Non-governmental Actors Related to Food Security Policy and Programming**

#### Civil Society and NGOs

Communities  
 Community leaders  
 Traditional authorities (elderly, others).  
 Farmers' organizations/associations  
 Women's associations  
 Youth associations  
 Non-governmental organizations (development and humanitarian)

#### UN System

United Nations agencies

#### Donors

Development agencies (USAID)

#### Private Sector

Regional chamber of commerce and industry  
 Consumer association  
 Traders

gathering information about the security situation and local needs, and conducting conflict mediation (Molenaar et al. 2019).

These informal structures have been less impacted by the crisis and are still the foundation of the states. Actors within the informal system are credible entities and have the most trusted relationship within the local populations. They are consulted by the populations and have sway over the communities they reside in. The traditional authority networks typically include elder and respected members of the community level handling the disputes. Women and the youth are not well represented in these traditional authority structures.

Formal and informal institutions have not been able to maintain stability in central Mali. As armed groups establish themselves as authorities amidst intercommunal conflicts, they have become increasingly involved in the regulation of natural resources and the mediation of related conflicts to counterbalance perceived discrimination against certain groups. These groups take advantage of and accentuate existing conflicts over cattle theft and the seasonal movement of herds. They are able to do so because they are generally perceived as effective in resolving conflicts in the short term; according to GoM, 80 percent of the justice system's caseload are unresolved land disputes (LANDac, 2016). Generally, formal justice institutions are viewed as inaccessible, corrupt, and unaware of local norms. Customary justice does not possess the enforcement power or state backing to prevent or resolve conflict (Ursu, 2018). Hence, in many areas of central Mali, armed groups have supplanted state and traditional authorities where limited resources and enforcement capacities compel civilians and authorities to recognize their power.

In this context, traditional structures are not clear anymore in some locations, and it is not possible to know who does what nor which social and community values does this new structure represent (Agent, Social Development, Mopti). For example, the Coordination of Azawad Movements has “carved out a political and administrative role by force,” (van der Heide, 2019) by publishing new policy measures related to land disputes, traffic, and alcohol—all of which are backed by their own police force. They have even gone so far as to issue resident visas for those who they consider to be foreigners. In a place where the state security apparatus no longer has legitimacy, it seems clear that land owners and claimants alike will continue to turn to armed groups such as this to enforce their claims.

Humanitarian actors have prioritized addressing health, nutrition and water, and hygiene and sanitation needs, as well as those affected by food insecurity through an integrated approach to meet these needs. Children and pregnant and lactating women affected by acute malnutrition are of particular interest. Through the humanitarian response plan, these actors renewed their commitments to work to save lives, alleviate suffering, and preserve the dignity of the most vulnerable households and strengthen their resilience. Their emergency response uses an inclusive and participatory approach that aims to ensure the continuity of the provision of basic social services and the strengthening of social safety nets and livelihoods. The preparation of the new cycle of the United Nations Development Assistance Framework (UNDAF) will strengthen the actions of humanitarian actors to meet the most pressing needs and consolidate achievements while working to strengthen resilience. To date, humanitarian actors have been able to provide food assistance to more than 1 million people, provide 800,000 medical consultations, provide drinking water to 280,000 people, and strengthen the livelihood of nearly 900,000 people. They have also provided care for 124,000 children with severe acute malnutrition (SAM); 106,145 children and 26,667 pregnant and lactating women (FEFA) with moderate acute malnutrition (MAM); and 101,102 children age 6 to 23 months and 44,564 FEFA (OCHA, 2019).

## Decentralization and decision-making processes: local actors

Mali's decentralization laws are notably participatory, and they institutionalize locally led development processes. The law aims "to provide communities more autonomy in the hope that inclusion in governance would prevent local groups from taking up arms," but it has failed to provide local leaders and institutions with the resources and legitimacy to govern. It has even undermined the authority of some leaders and institutions that could fill the power vacuums being occupied by armed groups acting without local input.

The Programs for Social, Economic, and Cultural Development (PDSECs) are documents that outline the village-level development plans for a period of five years. They are drafted in a participative manner, placing the community members at the center of the process. These documents seek to address the population's priorities in the areas including health, education, culture, WASH, water management, food security, and local administration. The work done in each of these areas is managed by committees, which are usually composed by men and women from the village. However, the actual composition of these committees varies depending on the issue. For instance, women are reported to be very engaged in the water management committees across regions but are not involved in the committees for the management of the *bourgou/bourgoutieres*, or lakes, as reported in Gourma Rharous (Timbuktu) and Goundam (Timbuktu), respectively. Work related to the PDSECs is usually supported by technical services present in the area, both from government and non-government entities. A major challenge experienced by these committees is the coordination and follow-up of activities to ensure progress.

With regards to food security, local authorities and communities do participate in different types of activities. For example, food security committees are responsible for alerting the administrative and municipal authorities on the food security situation in the locality (monitoring and early warning type of alerts), overseeing the coordination of food activities at the local level, and managing of food assistance received from humanitarian organizations. The committees host regular meetings, to which other actors involved in food security issues are invited to attend.

There are often organizations at the village level called *groupe de soutien des activités de la nutrition* (GSANs, or nutrition support group) in charge of promoting nutrition, which act as a platform to combat malnutrition and food insecurity. In addition, the collaborative alliances that often exist between health and social development services can facilitate access to basic social services.

In relation to the management of natural resources, local decision-making processes relate to drawing borders, developing natural resource management plans, and managing environmental protection and public lands (Jones-Casey et al., 2011). Involvement in decision-making, however, does not necessarily translate to influence. For example, several focus group participants emphasized the limited impact of vocal youth involvement in natural resource management decisions: "Every time we launch a call to talk issues related to natural resources, the youth participates. They express their opinions, even if their perspectives do not get to the right place" (Focus Group, Youth, Douentza).

Disputes over land are typically a primary source of conflict in all four regions. According to Malian law, all land belongs to the state, but the village and customary chiefs manage it. In many cases, village leaders believe land should be reserved for men only, even though the Government of Mali has a policy "allocating 10 percent of developed lands to women and youth" (*Groupe de la Banque Africaine de Développement*). Men are always prioritized in the allocation of plots and get the most fertile ones, while women are given the less fertile plots of land left to fallow. In addition, women are given smaller

plots—female heads of household get 0.3 hectares of land, while male heads of household get 3.5 hectares (World Bank, 2006). These smaller plots must meet household consumption needs, as well as produce enough to sell in the market to generate income to pay for school fees, clothing, and other household needs (Gottlieb, 2014). Differences in the access to land were also reported between those community members who are considered native and those who have arrived to the community at some point. Distribution of resources favors the native community members (Agent, Social Development, Douentza).

Conflicts over natural resources between Fulani, Dogon, and other ethnic groups is nothing new in central Mali—traditional management systems for natural resources date back to the Macina Empire (1820–1864) and Sékou Amadou’s reign. During this period, seasonal movements of herds and land use were highly regulated. Land management systems that centralize access to land in this way tend to shift power away from nomadic pastoralist groups to sedentary agricultural groups (Jones-Casey et al, 2011). These power imbalances were deepened during colonial and postcolonial periods, during which time the state took ownership of unoccupied lands. Decentralization has complicated this situation, as multiple institutions with overlapping and conflicting mandates impede effective governance (Jones-Casey et al, 2011).

The effects of this insecurity are land tenure insecurity and a disruption of state and non-governmental services to build resilience (Traoré, 2012). The risk of being forced to abandon land without compensation makes agriculture an untenable livelihood for many occupants of the region. Land is increasingly commodified, and access to fallow land for maintaining soil fertility is limited. Pastoralists find their traditional routes for migrating herds blocked by newly farmed or developed land and must engage in disputes to keep their livelihoods.

The conflict and insecurity described above inhibits the abilities of central Malians to establish any kind of livelihood, pastoral or agricultural, and has displaced thousands. It also makes it more difficult to deliver immediately needed humanitarian assistance (Guilbert, 2017). The relationship between conflict and insecurity in central Mali and food security is also dependent on other dimensions of vulnerability, including access to shelter and health care.

## **The Role of the Poor**

The role of the poor in decision-making was perceived as variable across the four regions. While some informants report that the poor are included in community-level decision-making and their opinions are taken into account, others note that those persons who have been identified or labeled as poor have limited capacity to participate. According to participants in focus groups discussions, “*Those who are poor do not have any power to make decisions. The voices of those in poverty mean absolutely nothing*” (Focus Group, Women, Goudam). Overall, persons with disabilities, the elderly, and widows are considered to be particularly vulnerable and to experience poverty often.

## **The Role of Women**

Women hold the responsibility for caring and providing for their families. Despite this, women are not only deprived of access to income and productive resources (land, means of production, finance, or training), they also have limited power within their households, which impacts their capacity to ensure their families’ well-being.

Inequalities in the access to land and credit makes women more vulnerable to the effects of conflict and insecurity. Women have few(er) financial resources to cope with the loss of their productive capacity, and it is more difficult for them to buy food as commodity prices rise. This seriously compromises their ability to meet their own needs and the nutritional needs of their families (Institute of Development Studies, 2014). Participants in a focus group explained the situation of women in their villages: *“The mothers are always stressed when there is nothing to eat at home when the children are there. It is women who work in the fields. Men do not do anything but also do not give the fields to women. Here, there is no field in the village that is in the name of a woman: everything is for men, but it is the women and their children who do all the field work”* (Focus Group, Women, Niono).

With respect to participation in decision-making, they are mostly present in decision processes at the community level. And within these processes, participation occurs in different degrees. In some cases, their participation is silent. They hold separate meetings and report to men their concerns for consideration in community meetings and decisions. In Niono (Segou), women who participate in the focus group reported that women are not involved anymore in the elaboration of the PDSECs. This was different in the past, when there was a female community council member who represented women’s interest in such discussions.

In other cases, the participation of women is uncontested, as reported in Goundam (Timbuktu): *“Women have a say in our community because a woman leads our community. The community council is composed of women; the communal bureau is composed of women. So one could say that women truly have a say here in our town. In this town, nothing can happen without the involvement of women. Between us and men, there is only a complementary relationship”* (Focus Group, Women, Goudam). This was also observed in Segou, where women are also involved in water management: *“Women actively participate in water resource management. It is women who managed the pumps before the arrival of the fountain terminals installed by the SOMAGEP”* (Focus Group, Women, Niono).

## **The Role of the Youth**

The youth are considered as a pillar of the economic and socio-cultural development of localities—particularly for food security. Not only do they participate in agricultural production, they are also involved in the management of food aid from which the village benefits. The youth are expected to have a better understanding of the economic situation of each family in the village. As such, NGOs providing assistance to the underprivileged are required to connect with young people in order to reach the targeted families. However, in many areas young people have limited participation in a variety of development-related issues. This has been exacerbated by the impacts of the conflict and insecurity on livelihoods, which have prompted many young persons to migrate in the search of opportunities. According to key informants, youth leaders have also been targeted by actors involved in the conflict.

Those who do not want to migrate sell hay during the winter season to support themselves. Others work on a daily basis in the few accessible fields. Some take the goods from traders and sell them on the day of the fair in order to have a small profit margin. During the dry season, when agricultural activities are on hold, some young people make bricks that they sell to support themselves.

The perceived role of the youth in development varies across the four regions. While some actors consider youth to be part of the development process, others recognize that the perspectives of the youth are not considered in decision making.

For example, in Niono, the youth are considered essential for development: *“I am appreciated now—nothing can be done in the village without the participation of organized youth, from the local level to the village level”* (Agent, Social Development, Kanta). In Timbuktu, the youth (as any other community member) are invited to local meetings, and their opinions are heard. In Mopti (Douentza, Youwarou), although youth are instrumental for development activities, they do not participate much in decision-making: *“The responsibilities of the youth are limited. Often their role is to observe the situation and inform the necessary people. They share these messages across social networks. In any case, they are key players. Even if they are not decision makers, they play a role in awareness”* (Agent, Social Development, Douentza). This is echoed in Youwarou: *“In the town here, the role that the youth hold in terms of responsibilities towards the town is the physical work that requires their strength: that is, physical labor. If one thinks about decision-making, youth are not consulted”* (Focus Group, Youth, Youwarou).

Focus group discussions with the youth reveal that there is a perception that the State does not make an effort to involve youth in decision-making processes. For the case of natural resource management, focus group participants noted: *“The youth is not involved in the management of the water points. Even if we participate in the activities within the village, it is the adults who make the decisions”* (Focus Group, Youth, Ansongo).

Youth relationships with their communities varies, depending on the region. In Segou, the problem with development is the absence of cohesion. The youth are not able to defend their own interests, which includes being involved in decision-making. Additionally, the youth feel that the government has forgotten about them: *“All people living in Youwarou [Mopti] are forgotten by the state. If you see the state interested in the youth, it is for the organization of a ceremony to welcome a minister. It is usually an opportunity to give beautiful speeches, and the story ends. To say that the government has done something that will allow young people to flourish or move forward, I have not seen here. On the other hand, there are projects that have been very beneficial to the city because the youth who work with the project are able to support their families respectively. But there are also projects that we ask ourselves about what they are doing here because we have not seen any action done by them”* (Focus Group, Youth, Youwarou). In Niafunke (Timbuktu), the youth also indicated that the government does not take action on their benefit.

While these initiatives have impacted some, additional efforts are needed to address the needs of a large segment of the Malian population. A number of actors have implemented different programs to support the development of the youth in the focus regions through vocational training and skills development, entrepreneurship initiatives, insertion in the labor market/facilitating access to job opportunities, access to financial services and financial education, and support to agriculture and livestock production. Details of these initiatives are presented in Table 8.

## Coordination of actions between actors

Non-governmental actors play an important role in the institutional, social, and organizational development of local communities. However, the legitimacy of their actions requires the need to consult customary authorities before implementing project initiatives. Direct contact with local administrators without taking into account customary procedures often leads to the failure of initiatives (Ba Boubacar, 2017).

To coordinate actions, efforts are made to link the interventions of actors from the same area. To date, partners are committed to stronger and functional coordination to increase the impact and effectiveness of humanitarian actors' interventions. There is also commitment to strengthening links and synergy

between national and regional and local coordination mechanisms, with an eye toward stronger decentralization of coordination at the regional and local level. And, of course, strengthening common services facilitates humanitarian action (OCHA, 2017).

According to the testimony of local populations, thanks to the early warning system, public authorities are alerted whenever the need arises. NGOs have a rapid response mechanism called RRM to provide assistance to vulnerable people and in emergency situations. Support partners involved in this framework include the Danish Refugee Council, the Norwegian Refugees Council, World Vision, ICRC, WFP, ACF, Mercy Corps, YAG- TU, and Harande. They generally supply stores with stock and provide social protection assistance.

Their interventions are coordinated by UN OCHA through its contingency plan for food security. Nevertheless, simultaneous interventions by actors in the same sector and locality do occur for certain emergency interventions.

This coordination is also governed by agreements between the Government-authorized technical services and the humanitarian actors or between the local authorities and humanitarian actors. This coordination aims to guide the interventions of actors in the different areas that affect food security. Gaps exist particularly in areas not covered by humanitarian actors, due to the area's inaccessibility.

## Limitations of existing policies

A number of problems have been identified in the implementation of existing policies, such as:

- Large number of policy-related documents, which are often based on unrealistic expectations of the local population's customs and practices.
- Complexity of legal documents regarding the regulatory framework for resource management, which hinders policy implementation.
- Dependence on external funding, which limits the scope of activities that can be implemented.
- Lack or limited participation of communities (or parts of them) in policy development (such as the case of the forest code), resulting in disagreement with the policy and its subsequent implementation.

In addition, the local population considers decentralization as an obstacle to access to land. It is listed as the main cause of recurrent land disputes. According to the local population, decentralization is the main factor for the emergence of land speculation, which local communities have never experienced in the past. Traditionally, access to agricultural land was unconditionally allowed by the village chief who could monitor speculation practices (Ba Boubacar, 2017).

Tensions exist between cooperative leaders and traditional authorities. Some farmer leaders are blamed for using cooperative investments meant for infrastructure and village development for their personal promotion, in spite of the guidance of the traditional authorities. This practice is rebuked by many interviewees, as they believe it results in more interference of the cooperative members in village decision-making and the erosion of the village institutional authorities. The tensions emerging from these situations jeopardize the mutual support in the village. According to respondents, those who own enough equipment and animals are no longer helping the most vulnerable, ill-equipped farmers. They report that trust between villagers is fading away. They argue that it is becoming harder for the most

vulnerable people to fall back on the generosity that allowed better-off farmers to loan or gift some cereal grains or credit to poor farmers who faced food shortage. The form of social guarantee constituted in the binding liability supposed to help the poor farmers access the basic agriculture equipment by credit is therefore quite controversial. The reluctance of getting these credits paid back by the better-off farmers is causing the cooperative to step back from this commitment. The access to credit is limited for poor farmers (Sidibé *et al.*, 2018).

With respect to natural resource management, under the revised *Code Domanial et Foncier*, local governments can partition and rent or sell public lands through a process called *lotissement*. Local government entities often rely on *lotissements* to generate revenue. While communes have taken considerable responsibilities for the management of natural resources through contracts known as conventions, these have generally not been formalized legally. This means that communes do not get the financial support needed to effectively manage claims and conflicts over land and water. This situation has “fueled land speculation, benefited the elite, and alienated customary leaders” (Jones-Casey *et al.*, 2011) A similar dynamic has emerged in the management of forest and water resources: subnational entities grant permits for rights to extract from water and forest resources in exchange for a percentage of profits.

## 4. Recommendations

The recommendations below consider peace and security as a prerequisite for development. For the case of food security, the resolution of agricultural land issues; the management of natural resources; access to basic services; and resilience against the impact of conflict and climate change are crucial.

- Strengthen peace and ensure the safety and security of people and property in urban and rural areas, to ensure the availability, accessibility, and stability of food supplies.
- Foster intra- and inter-community dialogue and peaceful coexistence between populations in order to promote respect for socio-cultural values.
- Support land ownership for family farms and access to pasture areas while protecting flora and fauna.
- Strengthen the existing livelihood support mechanisms for vulnerable populations by broadening the range of assistance methods.
- Improve the access to safe drinking water and medical insurance and assistance in conflict-affected areas.
- Increase efforts in the area of social protection, given the limited access to basic social services in areas affected by conflict.
- Establish a psychological assistance mechanism for victims of traumatic shocks.
- Support education stakeholders in the context of learning and recreational spaces, which will make it possible to offer integrated psychosocial and academic support services to children affected by school closures and displacement (Save the Children, 2019).
- Consider alternative mechanisms for the supply of food and essential items (health supplies) to hard-to-reach conflict areas, including air drops.

- Promote the empowerment of women and youth through the promotion of private initiatives and other funding mechanisms. The integration of young people into the workforce could help to stem the increase of crises.
- Strengthen women's participation in decision-making.
- Further strengthen the synergies of actions and the coordination of actors involved in food security, especially in conflict areas.

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# Annex I. Food Security–Related Policies

Table 7. Food security-related policies

| Policy   | Acronym | Key Objectives   | Dates           |
|--|---------|--|-----------------|
| Agricultural Orientation Law                                       | LOA     | The LOA is the overarching policy guiding government actions in the agricultural sector. It carries a comprehensive set of objectives aiming to intensify the agricultural sector and ensure food security. Objectives include: increases in production and productivity, growth in exports, diversification of production, domestic processing and marketing, improvements in infrastructure. The most important action in monetary terms that has been undertaken as part of the LOA is the Rice Initiative (2008–2010), which extended to wheat and maize and provided subsidies for inputs and credit for equipment as well as training and extension. | 2006            |
| Detailed Program for the Development of Agriculture in Africa—Mali | PDDAA   | As a signatory country, the Government has committed to allocate 10 percent of its budget to the agricultural sector, with the objective to reach an annual growth rate of 6 percent in the sector.  | Enacted in 2003 |
| Comprehensive Africa Agriculture Development Program —Mali         | CAADP   | NEPAD’s CAADP outlines a set of commitments to be implemented at state levels and iterated the PDDAA commitment of 10 percent budget to agriculture. Objectives are: increased investment and financing, access to improved technologies, and promotion of intra-African trade. As part of the CAADP, the government validated its ten-year investment plan in agriculture (PNISA).  | Enacted in 2009 |

| Policy   | Acronym       | Key Objectives   | Dates       |
|--|---------------|--|-------------|
| Agricultural Development Policy  | PDA           | The PDA is the strategic framework of the LOA. Main objectives include: food security, increased competitiveness through modernization of production systems, and the professionalization of actors within the sectors. The PDA defines priority value chains (rice, maize, fruits, and vegetables); diversification of production (sesame, sorrel, sweet peas); and actions focused on establishing cross-sector structuring and infrastructure of collection, storage, packaging, and marketing. | 2013–2020   |
| National Climate Change Policy and its strategy  | PNCC and SNCC | The PNCC promotes the integration of climate change into the sector’s development strategies. Climate change concerns are addressed through investment in appropriate technologies.  | 2011 – 2025 |
| Growth and Poverty Reduction Strategic Framework                                       | CSCR          | The CSCR is the focal points of actions undertaken by the Government on an annual basis. Interventions outlined in annual <i>Plan de Campagne</i> aim at realizing the objectives set by the CSCR, which include improving access to water, land and inputs, financing of agriculture, and plant protection.   | 2012 – 2017 |
| National Irrigation Development Strategy and the National Proximity Irrigation Program | NIDS and PNIP | As part of the PNISA and the LOA, the government has implemented national irrigation schemes supporting mainly cereal cultures and horticulture crops. The key objective is to build capacity through investment in hydraulic facilities. Various programs integrated in the NIDS and PNIP have resulted in the creation of 103,356 hectares of irrigable land.  | 2012–2021   |

| Policy  | Acronym | Key Objectives   | Dates     |
|---|---------|--|-----------|
| National Program for Investment in the Agricultural Sector            | PNISA   | PNISA serves as the framework for all investments in the agricultural sector. Objectives include: the development of public-private partnerships as a bridge to the financing gap, the development of agropole to strengthen inter-sectoral synergies (transport, industry, energy, trade) and improvements in products quality through the reduction of post-harvest losses. PNISA also focuses on the professionalization of the sector by promoting the shift from resilience agriculture to the consolidation of modern family farms for commercial production.  | 2015–2025 |
| Strategic Framework for Economic Recovery and Sustainable Development | CREDD   | Within the CREDD, the agricultural sector is defined as the priority sector for government interventions, with a special focus on the livestock and fishery sectors. CREDD states the government commitment to facilitate access to bio-pesticides and the mechanization of production.  | 2016–2018 |
| National Food and Nutrition Security Policy                           | PoLSAN  | PoLSAN aims at improving sectoral policy coordination, enhancing food security and nutrition governance, and fostering regional and subregional integration processes.   |           |
| Agricultural Land Tenure Policy<br><i>Politique Foncière Agricole</i> | PFA     | PFA states that no land held under customary laws shall be included in state lands. Second, the law provides for the documentation of customary land rights by creating two new types of title: customary land certificates ( <i>attestation de detention coutumière</i> ) and certificates of land possession ( <i>attestation de possession foncière</i> ). The two certificates have great legal value for farmers and rural communities, as they can be transmitted to their heirs, sold, and used as collateral for loans. Finally, the law recognizes the right for rural communities to collectively own some lands, including spaces recognized as vital to the communities and their families. These lands are managed by customs and traditions in force in the concerned communities. | 2017      |

| Policy   | Acronym  | Key Objectives   | Dates     |
|--|----------|--|-----------|
| Agricultural Land Tenure Law   | LFA      | <a href="http://sgg-mali.ml/JO/2017/mali-io-2017-16.pdf">http://sgg-mali.ml/JO/2017/mali-io-2017-16.pdf</a>  | 2017      |
| National Food and Nutritional Program<br><br><i>Programme National de Sécurité Alimentaire et Nutritionnelle</i> | PNSAN-II | The overall objective is to eradicate hunger and food insecurity at national and household levels.   | 2012–2017 |
| Country Resilience Priorities<br><br><i>Priorités Résilience Pays</i>  | PRP      | PRP was adopted by the Government of Mali in 2015 as part of the AGIR initiative (“Alliance Globale pour l’initiative Résilience). The three main components of Mali’s PRP are to: improve social protection for the most vulnerable households, strengthen the nutrition of vulnerable households, and sustainably improve agricultural and food productivity, incomes and access to food of vulnerable households. | 2015      |
| National Livestock Development Policy<br><br><i>Politique Nationale de Développement de l’Elevage</i>            | PNDE     | Could not find specific information  |           |
| National Irrigation Development Strategy<br><br><i>Stratégie Nationale de Développement de l’Irrigation</i>      | SNDI     | “”   |           |
| National Proximity Irrigation Program<br><br><i>Programme Nationale d’Irrigation de Proximité</i>                | PNIP     | “”   |           |

| Policy   | Acronym | Key Objectives   | Dates     |
|--|---------|--|-----------|
| The Master Plan for the Development of Fisheries and Aquaculture                                       |         | The plan was created to meet the country's food and nutritional needs by promoting food and nutritional security in a context of regional and local development.   |           |
| Mali's Resilience Priorities   | PRP     | <a href="http://www.food-security.net/wp-content/uploads/2019/09/PRP-AGIR_Mali.pdf">http://www.food-security.net/wp-content/uploads/2019/09/PRP-AGIR_Mali.pdf</a>  | 2015–2035 |
| National Nutrition Policy  | PPN     | The PPN seeks to decrease malnutrition by 50 percent by 2021 through promotion of a multisectoral approach to nutrition.   | 2014–2021 |
| National Prospective Study   | ENP     | This plan is aimed at reducing the incidence of poverty by 2025 through implementation of policies over the coming years.  | –2025     |
| The National Food Security Strategy  | SNSA    | SNSA aims to shift the focus from managing short-term food crises to sustainable food security, based on agriculture-led economic growth and the creation of market-compatible social safety nets.             | 2002      |
| National Social Protection Policy and Action Plan  |         | The main objectives are to strengthen financing mechanisms, restructure coordinating mechanisms, and implement social safety net programs aimed at strengthening resilience, food security, and nutrition.     | 2016–2018 |
| National School Feeding Policy<br><i>Politique Nationale de l'Alimentation Scolaire</i>                |         | The aim is to ensure the sustainable management of school feeding; it also launched a school feeding program.  | 2009      |
| School Feeding Sustainability Strategy<br><i>Stratégie de Pérennisation de l'Alimentation Scolaire</i> |         | The strategy seeks to increase Mali's ownership over school feeding programs and reduce its dependency on external funding. From 2014–2016, the Government allocated more than \$18 million to school feeding. | 2014      |

| Policy  | Acronym | Key Objectives  | Dates     |
|---|---------|---|-----------|
| <p>National Plan on Responses to Food Problems</p> <p><i>Plan National de Réponses aux difficultés alimentaires</i></p> |         | <p>The plan seeks to improve food and nutrition security through emergency response actions and building resilience. The national plan mobilizes financial resources to restore the National Security Stock (SNS) and the Stock of State intervention (SIE) in order to ensure the sustainability and effectiveness of the food security system. Mali’s public food stock comprises the National Food Security Stock (used for food distribution), the Intervention National Stock, and the community-based cereal banks (used for food sales). The SNS provides free food rations of millet and sorghum to households affected by shocks. The SIE— together with cereal banks (both established in 2005)—operate through price stabilization, keeping producer prices high enough after the harvest and consumer prices low enough during the lean season.</p> | 2016      |
| <p>National Agriculture Investment Plan</p>   | NAIP    | <p>NAIP wants to strengthen the agriculture sector so that is the main engine for economic growth to address hunger, malnutrition, and poverty.</p>   | 2015–2025 |
| <p>Multisectoral Nutrition Action Plan</p>  | MNAP    | <p>MNAP aims to ensure the right to adequate food for the Malian population in order to satisfy their well-being and ensure sustainable national development.</p>   | 2014–2018 |

## Annex 2. Development Activities Oriented to the Youth

Table 8. Development activities oriented to the youth

| Project/Program   | Actor            | Objectives   | Funder   | Budget          |
|---|------------------|--|--|-----------------|
| Vocational Training Support Program (PAFP)  | Swisscontact     | Support local and regional authorities in their role of steering and financing the vocational training programs to boost economic development in growth sectors such as agriculture, livestock, crafts, services, and public works. The PAFP intervenes in the district of Bamako and in four regions (Ségou, Sikasso, Mopti, and Timbuktu). | Royal Embassy of Denmark, Swiss Cooperation                              | FCFA 11 billion |
| Youth Competency and Employment Development Project (PROCEJ)                      | CECI, APEJ       | Educate and train youth for jobs created by the private sector.  | World Bank   | \$65 million    |
| Improving the Competitiveness of Enterprises through Vocational Training (ACEFOR) | GRET and FORANIM | Improve the employability of young people in the Sikasso and Ségou regions by supporting entrepreneurship and strengthening links with both formal and informal enterprises.   | Agence Française pour le Développement                                   | 3.2 million EUR |
| Training and Professional Insertion Program (PAFIP)                               | LuxDev, APEJ     | Develop skills in the rice, sesame, and fonio value chains) in six districts: Ségou, Barouéli, Bla, San, Tominian, and Yorosso   | Government of Luxembourg, Ministry of Employment and Vocational Training | EUR 11,475,000  |

| <b>Project/Program</b>   | <b>Actor</b>   | <b>Objectives</b>  | <b>Funder</b>  | <b>Budget</b>  |
|--|--|--|--|----------------|
| Vocational Training, Insertion, and Support for Rural Youth (FIER) | Ministry of Employment and Vocational Training (MEFP), APEJ      | Facilitate the access of rural youth to opportunities for integration and rewarding jobs in agriculture and related economic activities.   | International Fund for Agricultural Development (IFAD)     | \$52.1 million |
| <i>Programme Emploi Jeunes (PEJ)</i>                               | APEJ   | Strengthening youth employability by offering training and internship opportunities; entrepreneurship development; and project financing and guarantees.   | MEF), LuxDev, and the EU                                   |                |
| Youth Employment Creates Opportunities at Home in Mali             | ICCO, SNV, APEJ, WASTE   | Contribute to the self-employment and employment of youth at high risk of migration as well as returning migrants in the horticultural, waste management, agri-food and handicrafts sectors, by promoting the development of SMEs. | EU   | EUR 20 million |
| Young Agricultural Entrepreneurship Program                        | Agriprofocus, Bejo, Oikocredit, Ministry of Investment Promotion | Contribute to reducing the vulnerability of young people in the Kayes, Koulikoro, and Segou regions by improving prospects for sustainable economic integration in the agricultural sector.  | Principality of Monaco, Foundation for Equal Opportunities | EUR 250,000    |

| <b>Project/Program</b>  | <b>Actor</b>      | <b>Objectives</b>  | <b>Funder</b>   | <b>Budget</b> |
|---|-------------------|--|---|---------------|
| <i>Projet de Développement des Compétences et Emploi des Jeunes (PROCEJ)</i>                      | APEJ, FAPFA       | Aims to support education and training for employability and private sector-led job opportunities for youth. PROCEJ has had a slow start and has not delivered many results yet.   | World Bank  | \$63 million  |
| <i>Formation professionnelle, Insertion et appui à l'Entrepreneuriat des jeunes Ruraux (FIER)</i> | Multiple partners | Aims to allow young people in rural areas to develop businesses in their village of origin. Contrary to the failed APEJ project in the Niger Delta that targeted educated urban youth, FIER focuses exclusively on youth that already live in rural areas. Due to its rural focus, most of the projects are in agriculture or transformation. The majority, however, is in agriculture because it is usually the urban youth that engage in transformation and commercialization, and they are not included in the FIER project. | International Fund for Agricultural Development, a specialized agency of the UN | \$ 52 million |

| <b>Project/Program</b>                         | <b>Actor</b>                           | <b>Objectives</b>   | <b>Funder</b>       | <b>Budget</b>   |
|--|--|---|---------------------|-----------------|
| L4G—Livestock For Growth                       | DT Global<br>AECOM                     | Includes a major project on livestock (L4G—Livestock For Growth) in Mali’s Mopti region, which aims to support young livestock farmers (15–35 years old). The project works with platforms where farmers and future farmers can one day become a member. Through these platforms, farmers can communicate their needs and organize their own (learning) activities, which are then supported by the L4G project. Currently, there are two platforms for women and two platforms for men, and each have at least 90 members. | USAID               | \$ 14.9 million |
| Agriculture and rural financing in Mali (FARM) | Desjardins Développement International | Provides capacity-building for agricultural producers and participating financial institutions, in addition to introducing loan insurance and crop insurance programs. They aim to improve access to finance for youth. The program started end of 2015 and is ongoing until 2020 and has already shown great potential.  | Canadian Government | \$ 18 million   |

| <b>Project/Program</b>                       | <b>Actor</b>        | <b>Objectives</b>  | <b>Funder</b>         | <b>Budget</b>  |
|--|---------------------|--|-----------------------|----------------|
| Advancing Integrated Microfinance for Youths | Freedom from Hunger | Worked on the chronic need for finance for risk management and life cycle events by providing youth with access to financial services and strengthening their financial skills. Young people were encouraged to become members of a Youth Savings Group or open a group savings account and participate in financial education sessions. At the end of the program, there was evidence that participants had increased their savings or had invested in livestock. Results of the program demonstrated that youth were more able to save for bigger life events such as marriage. In addition, some gender differences were found in terms of what young people saved for. For girls, both the livestock and marriage grew in importance, while for boys it was livestock and emergencies. | Mastercard Foundation | \$ 4.4 million |