



FARM: Financial education and inclusion as vectors for food security

In Mali, small-scale farmers often lack access to the resources they need to increase their productivity and income. The Agricultural and Rural Financing in Mali (FARM) project was launched to help them.

Conducted since 2014 by Développement international Desjardins (DID) and SOCODEVI with financial support from the Government of Canada, the project has so far given nearly 20,000 Malian farmers access to diversified financial services adapted to their reality (savings, credit, insurance, digital finance and financial education).

The project has also encouraged the adoption of more efficient and environmentally friendly practices to increase farmers' resilience to climate change. And to facilitate the essential access to inputs and market opportunities, the project also established linkages with other actors in value chains.

Training and awareness-raising at the heart of the project

In addition, the project offers awareness and information sessions aimed at strengthening women's knowledge, skills and leadership. Several of these sessions are offered by women from the target communities, in order to better take into account the concerns and constraints of each group encountered. Although these activities are aimed primarily at women, they also target men in order to bring about a real and lasting change in behaviours. "Before, we used to cultivate at random and we didn't have any fields.

Now we are working with men in the village to get land and monitor the fields,” says a woman member of the Benkadi Cooperative.

Thanks to the FARM project, some women farmers have seen a major increase in their production within a single year, allowing them to save money to support their families and improve their living conditions. “Women who had good crops last year earned a lot of money and were able to send their children to school, pay for health care and better feed their families,” says a farmer in the Massakoni area.

Increased self-confidence

The FARM project was also responsible for many innovations, including participatory distribution of quality seeds, crop insurance, financial education programs that focus on proximity and efficient mechanisms for linking farmers with financial institutions and insurance companies.

Today, thanks to the confidence they gained through the project, both women and men have greater control over the agricultural calendar and they are more likely to seek information on best practices.

“While we were in the dark, the FARM project opened our eyes!” explains a 31-year-old mother whom the project helped formalize the women's cooperative of which she is a member.

The FARM project is featured in new research commissioned by the Canadian Food Security Policy Group (FSPG), a coalition of civil society organizations seeking to improve

Canada’s food security work overseas. The FARM project is featured as one of six independently researched case studies in West Africa that demonstrate how support for agriculture in rural communities can improve livelihoods, promote gender equality and build climate resilience.

To read the FARM case study, and other reports from the Food Security Policy Group’s research project, please visit <https://ccic.ca/leaders-in-the-field>