

MARKETING COOPERATIVES AS A STRATEGY FOR WOMEN'S SOCIO-ECONOMIC EMPOWERMENT: CASE STUDY OF MALI

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Abstract

When one raises the question of economic progress and development of developing nations, it is necessary to examine the role performed by small-scale producers and entrepreneurs, especially in countries where women play a crucial role in the informal agricultural value chain as food farmers, processors, and traders. Literatures highlighted that women entrepreneurs and farmer across sub-Saharan Africa encounter significant barriers in accessing land, credit, equipment, and market. Lessening those challenges can help increase agricultural productivity and lead to economic development. In this context, cooperatives appear as a means through which women entrepreneurs meet their socio-economic needs by maximizing benefits, reducing costs, and sharing risks. Mainly marketing cooperatives can enhance their members livelihood in both rural and urban areas while contributing to their better access to market, credit, and decision-making stances in persistent gender unequal societies. Using data collected from 200 members of marketing cooperatives in urban and peri-urban Bamako, this article aims to understand the potential of marketing cooperatives in empowering women entrepreneurs in the agribusiness sector by providing evidence from women oral accounts. The results reveal that women's involvement in cooperatives has some positive impacts on their access to productive resources, mainly market, credit, trainings, and information in the study areas.

Keywords: agriculture, cooperatives, empowerment, marketing, women

1. INTRODUCTION

There is empirical evidence in Africa that cooperatives have been an opening tool to rise females' human capability and increase the self-confidence, awareness, and skills that they intrinsically hold (Tesfay and Tadele, 2013). Studies also indicate cooperatives assume a vital role in the facilitation, organization, and incorporation of small and social entrepreneurs in countries like Canada, Spain, Italy, India, and Bangladesh thus providing them some prospects joining the mainstream economy (Chauke *et al.*, 2013). Cooperative expansion is aimed to support underprivileged groups as an approach to eradicate poverty and balance the economy over employment creation (Sebonkile C. Thaba, 2015). Furthermore, women's participation in profitable cooperatives is recognized as an actual interference policy for poverty mitigation in households (Raniga and Mthembu, 2017). In 1954 this deed was acknowledged by the World Bank report that cooperative movement could offer useful structural groundwork for agricultural development and marketing cooperative also operates as supporting cooperative (Hussi *et al.*, 2011).

Cooperative societies are defined as: "autonomous association of persons united voluntarily to meet their common economic, social and cultural needs through a jointly owned and democratically controlled enterprises" (Majurin, 2012). While agricultural cooperatives are engaged in activities ranging from production, processing, and marketing of agricultural produce. For any cooperative to operate efficiently marketing must play a crucial role in meeting member's needs. Throughout Mali marketing cooperatives are playing important role in the economic development and inclusion of small-scale farmers and sellers. The role of marketing cooperatives on rural and urban development cannot be denied. The necessity for marketing cooperatives starts when production exceed, beyond expenditure need. This is linked to the notion of profitable surplus which is explained as the amount of total produce available for sale after meeting the producer needs (Makombe, Temba and Kihombo, 1999). Marketing ventures feel the gap between consumption and production by mutually bringing agents of supply and demand in a specific market location. Agricultural producers are involved in marketing whether they produce, process, or sell their yield to consumers in their villages or in city centers.

Current literature on cooperatives highlights the subsequent core incentives for the formation of cooperatives as a type of vertical combination (Gardner, 2006; Forgács, 2008). Primary, cooperatives are conventionally known to provide access to, and protected markets in the long term, thus providing safety for autonomous producers against big and powerful commercial and/or industrial corporations (Boger, Boger and Silke, 2001). Secondly, cooperatives might also offer services otherwise not available to farmers, or only available at high costs. Additionally, they offer counteracting power, and beyond certain economies of scale, cooperative stand as competitive yardsticks for non-cooperative, conventional companies (Beckmann and Boger, 2004). Thirdly, sometimes cooperatives might improve technological and market efficacy while conducting activities with a progressive added value. Fourthly, they might lessen and adopt transaction (e.g., information) costs, with an improved flow of information on customer request, by enhancing the relationship between clients and producers, and with an integrated decision making among two or more levels of the marketing network (Szabo, 2010). Employing cooperative as a governance structure also assist dodging (ex post) hold-up difficulties in instances of perishable foodstuffs and diverse kinds of asset specificities (Hakelius, 1996). Lastly, cooperatives could rise its members' revenue by lessening transaction and production expenses, and by repaying the surplus made at another level of the marketing network to the associates (Forgács, 2008).

Besides, it exists numerous non-economic factors, which could also be crucial for the lucrative development of cooperatives (Hakelius, 1996). Cooperatives could be deemed as organized trust, which might influence the achievement or collapse of a cooperative. The social and informal web of associates or prospective associates remains also important as a decisive element in reducing transaction costs and in the procedure of launching and operating the activity of a cooperative (Gardner, et al., 2006). Improved knowledge and self-confidence (Per Ove Røkholt, 1999) amongst participants are essential to how cooperatives can be extremely useful regarding the management of human relationships, regardless of lacking the required capital to spend.

As indicated by the literature, Mali cooperative policy also grants much importance on cost-effective, well-organized, and easily managerial self-help financial ventures in low-income societies (Keita, 2015). Mali's cooperatives Policy (2001) and lately the Uniform Act for the Harmonization of Corporate Law in Africa (2010) is altogether inclined towards attaining poverty and economic development purposes, simultaneously integrating socio-economic support within rural communities. Although the aim of these strategies is praiseworthy, the challenge remains translating these policy guidelines into essential profitable intervention plans for females (Raniga and Ngcobo, 2014).

Even though there is a bunch of literature on cooperatives in developing nations, however study on the role of marketing cooperatives in Mali is scarce. This study is an attempt to fill this empirical gap by assessing the role played by marketing cooperatives in their members access to resources. It will also explore the challenges agricultural marketers and producers encounter in urban and peri urban Bamako areas, and the probable resolutions the survey cooperatives provided to their members. To achieve that goal the research is organized as follows. Section 2 provides a brief overview of women in the agricultural and marketing sector in Mali. Section 3 assesses the theoretical background, the survey design and research site, as well as the characteristics of the survey cooperatives, the results and discussions are presented in section 4. The last section concludes the paper on the implications of marketing cooperatives in women's empowerment in Mali.

1.1 Women in the agricultural and marketing sector

If the word agriculture indicates plowing a field, planting seed, harvesting a crop, milking cows, or feeding livestock until recently, this was an accurate picture. Today's agriculture is radically different. Agriculture has changed into agribusiness and has become a vast and complex system that reaches far beyond the farm to include all those who are involved in bringing food and fiber to consumers. Agriculture is more than production itself; it turns into agribusiness and includes all the individuals related to the sector. Agribusiness is a sector that includes the sum of all operations involved in the manufacturing and distribution of farm supplies; production operations on the farm; storage, processing and distribution of farm commodities and items made from them (Rust, 1957). Contemporary agriculture involves all activities that relate directly to food production as well as key inputs to the sub-sector. It

does not only centers on farmers, but it also includes processors, and marketing agents. The role played by women in this value chain is acknowledge. They embody most of the agricultural labor force and mediate in all the agricultural production value chain. The informal economy's dominance in Africa, particularly in Mali, cannot be denied. Informal work represents over two-thirds (82%) of non-agricultural employment in Mali (World Bank, 2014). While Mali's economy mainly relies on agriculture (farming, livestock breeding, and fishing), which employs 80% of the country's 20 million people and represents 40% of Mali's GDP (INSAT, 2018). Throughout the country, proportionately more females than males work in the informal economic sector. Women made up 48.4% of the active economic population in Mali, and of these, 78% were engaged in the agriculture sector (World Bank, 2014).

In rural areas women are smallholder farmers, who derive their livelihoods from cultivating small pieces of land generally market gardens to meet household consumption needs. The remaining surplus are taken to markets for selling to compensate family needs. Women equally and effectively participate in creating production yield, in processing activities, and marketing mainly in the retail level (Karl, 1995). Women are present on various markets but at distinct levels depending on their location and resources. While to earn a living, most Mali women in urban cities often depend daily on public spaces via informal trading with customers in markets, roadsides, and stations. Some are also involved in industrial and service activities, food processing, marketing farm commodities, administrative work mainly as teachers, nurses, and secretaries. Thus, the role played by Malian women in the agricultural and marketing sector is as complex and significant (Djiré, Keita and Diawara, 2010). Across the agricultural spectrum, women are producers, commercial agents, processors, and entrepreneurs' reason why this article goes beyond producers on farms since they are not the only actors involved in the agribusiness sector as explained in the previous sections.

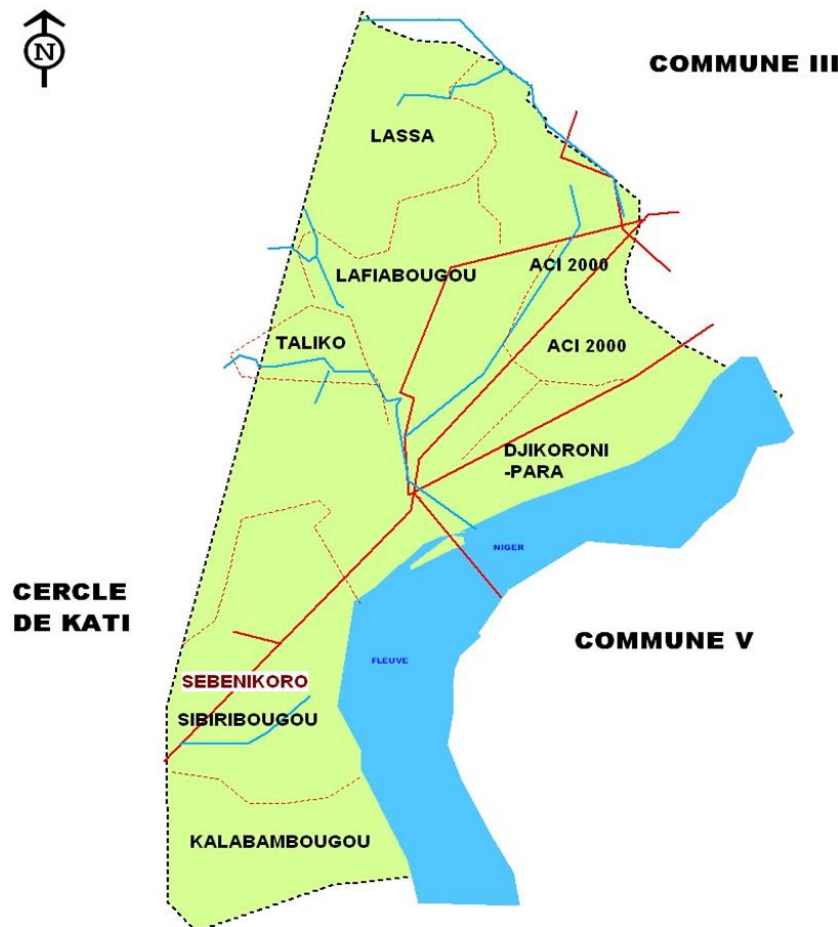
Studies Rutashobya (Rutashobya and Nchimbi, 1999) founds that African woman in the agribusiness sector lack formal business skill; they engaged in activities which are compatible with their reproductive roles and the bulk of their business activities are micro or small, fledgling and household based. (Mayoux, 2001) states that African women entrepreneurs work in soft development and conventionally female oriented activities. Businesses ran by African women entrepreneurs tend to remain micro due to domestic responsibilities (Rutashobya and Nchimbi, 1999). Besides many women have inadequate level of formal education, and most of their husbands are also in the informal economic sector with lower educational level.

In terms of psychological constrictions, the main challenges encountering women in the agribusiness sector are low self-esteem, low accomplishment incentive, little forthcoming orientation, and inactive orientation (Mathews and Moser, 2011; Rutashobya and Nchimbi, 1999). Accordingly, Rutashobya and Nchimbi highlight that, due to gender relations and incentives, women entrepreneurs and farmers choose to depend on personal and household savings to finance their commercial activities. Subsequently, females' various responsibilities and inadequate access to credit, particularly labor utilization and development and marketing approaches, guides their commercial behavior. Mali's women share the above-mentioned characteristics. This article argues that there is a correlation between women empowerment and their access to means and factors of production. Therefore, identifying the role played by marketing cooperatives in addressing some of these issues is the core of this research.

2. MATERIALS AND METHODS

2.1 Materials

This study was conducted in urban and peri urban Bamako areas. The urban area was in the commune IV of the district of Bamako which had 1.910.366 inhabitants in the 2009 population census (INSAT, 2019). Bamako is home for many rural people looking for employment in both the formal and informal sector.



Map 1. Study areas

Bamako was split into six communes characterized by numbers. As indicated in the map1 above the data were collected in Commune IV, mainly in urban Lafiabougou, Djicoroni, Aci 2000, Hamdallaye, Sebenikoro, and in the peripheries of Djicoroni Para, Sibiribougou, and Mamarigougou areas with females and male's cooperative in marketing, food processing, vegetable gardening, and agroforestry.

Market gardening in the peripheries, fishing in the Niger river, and trade of clothes, shoes, processed food, metal supplies, administrative jobs are the dominant activities. Precisely men are engaged in profitable segments of the economy, such as a paid job in government service, private enterprises, trade, productive employment, and providing for the family, while women are engaged in agribusiness activities like small trade, market gardening, food processing and marketing. On average, a household earns 35000 to 50000 FCFA monthly. Women entrepreneurs in this area represent the most significant number of the active population, to increase their productivity some join or form cooperatives. To assess the role of marketing cooperatives in empowering their members the author conducted a field work in the above-mentioned areas between January 2020 and March 2020. She selected this district because it has many women producers and sellers in the agribusiness sector who provide Bamako markets with quality agricultural products. The interviewees were subjected to interview questions and questionnaires about agricultural cooperatives in Mali, their objectives, purposes, and the extent to which they enhance their members access to agricultural resources. Additionally, she interviewed key informants at the Minister of Agriculture, the Ministry of women, the National Directorate of Solidarity Economy. In total the author conducted eighteen interviews and sixty-two questionnaires. The respondents ranged from the followings: sellers' members of cooperatives 60 percent, farmers members of cooperatives 30 percent, 10 percent from ministerial and government departments. In doing so, this study is the combination of different actors involved with women agribusiness activities in cooperatives in Mali.

2.2 Features and membership of the cooperatives

Table 1. Characteristics of the survey cooperatives

Cooperatives Name	Year Established	Sector	Male	Female	Total
Agro-Foresterie coop	2017	Florist	97	0	97
Binkady	2009	Micro-credit and processing	2	60	62
Binkan	2016	Processing	1	79	80
Djigui Seme	2016	Processing	10	50	60
Fasso Bara	2015	Market gardening and livestock breeding	9	3	12
Yereta ton	2015	Processing	1	5	6

As indicated by the table1 above, six cooperatives namely Benkady, Bincady Sabouyouman, Dabagana, Djiguiya, Jakossoro ton, Univers des Animaux were also selected in urban and the peripheries of Bamako for the purpose of this study. The cooperatives were established between 2009 and 2017 and had 6 to 97 members (two of which were only male cooperatives). Members have enrolled their cooperatives with governmental institutions, mainly DNPSS (The National Directorate for Social Economic and Solidarity department) and have internal regulations and rules. The groups' mission is to promote the marketing and processing of farmed products and gain admission to credits and trainings. Moreover, the groups' substantial concern is to increase access to services and expand managerial skills to strengthen their members' agribusiness activities. In addition, the cooperatives also aim to help their members sell products, purchase bulk input materials at affordable costs, and provide sustainable business endeavors to their members. The cooperatives also broaden its supplies chain selling produces since 2010 and tried to diversify their process foods and involve farmers in peri urban areas. The cooperatives have visible regulations overseeing the organizations' management. They also have a regular fee of 1000 FCFA and an entry fee of 10.000 FCFA to be compensated by every associate. The cooperatives' leading economic activity is food processing and marketing in urban areas and market gardening in the peripheries.

Most of the cooperative participants have been entrepreneurs before entering the cooperatives. Many members are younger than farmers and need to expand their entrepreneurship activities. The cooperatives' primary foodstuff traded and processed are fruits (mangoes, tamarind, baobab) and cereals (sesame, millet, and corn). Most groups set conditions on the kind of production of their participants while others do not. Women market agricultural production to wholesalers in local, urban markets, supermarkets, and sometimes sold abroad. Furthermore, most of the leaders were politically vigorous and had ties in urban departments or provincial department of agriculture. Since the groups' establishment, they are attempting to expand relations with other cooperative' corporations, community diplomatic chiefs, and agricultural office. Admission to the groups also remains open to both females and males eager to comply with the cooperative principles.

2.3 Methods: Conceptual Framework of Women's Empowerment, Agency, Resources and Achievements

The concept of empowerment is used by different scholars for different purposes. On one hand it is applied to describe practitioner abilities that lead to agent emancipation when adequately utilized. Empowerment notion belongs to the anticipated outcome or consequence of social assistance intervention (Batliwala, 1994). A few authors include a social or community component to empowerment, arguing that individuals are endowed through sharing practices, increasing consciousness, collective action, and activism (Mosedale, 2005). This empowerment paradigm supports an equal allocation of material assets and often implies statutory policy and structural changes as empowerment pathways (Townsend, 1998). (Batliwala, 1994) observed that several empowerment activists approve an established bulk faction to oppose and alter prevailing power arrangements remains necessary. On the other hand, the process of empowerment also includes marginalized individuals

acknowledging the system that legitimizes and maintains their oppression. (Kabeer, 1999b) describes empowerment as the capability to implement choice and differentiates between resources, agency, and achievements (outcomes). According to Kabeer, these interconnected elements are essential for individuals to develop empowerment in their life cycles. Obtaining assets such as education and service skills are the primary step toward empowerment. This concept is central in this article.

Women's empowerment underlines the effectiveness of rational distinctions about the interconnected sub-components of gender equality. Women's empowerment is directed to examine and comprehend how, why, and under what situations women are subjugated (Mayoux, 2001) in accessing resources. Without recognizing the circumstances that hinder their resources access to resources is difficult to identify ways to enhance and empower them.

Agency, women's self-control assessments over their personal decisions (Datta and Gailey, 2012), must go along with resources. According to (Kabeer, 1999a) "resources and agency produce individuals' capabilities: that is, their ability to live the lives they desire." These two should be supported by visible achievements or outcomes in women's lifetimes. As Kabeer contends, "the word 'achievements' refers to the extent to which this ability is achieved or fails to be fulfilled; that is, to the outcomes of individuals' attempts" (Kabeer, 1999b). Since women as individuals encounter structural restraint in society's economic, social, and political domain, females' empowerment is hypothesized as undermining the various characteristics of male's power (Townsend, 1998). Hypothesis on the 'quiet encroachment of the ordinary' remains especially helpful in identifying the way groups of people lead acts, as it can question essential aspects of the nation and promote collective change.

In development as freedom, (Sen, 1999) describes these alternatives as capabilities. Resources and agency together represent what (Sen, 1999) refers to as capabilities: the ability that individuals must live the lives they want and attain valued senses of being and doing. (Sen, 1985) described the agency as what an individual is free to do and accomplish in quest of whatever objectives or ideals, they consider essential. In this line, agency necessitates the capability to confront barriers, question or challenge subjugation and deprivation conditions, and, as entities or together with others, to make an impact and make decisions and be considered in society. The ensuing specific hypotheses (Agency, Resources, Achievements) based on these preceding theoretical considerations will be assessed.

Agency: implies the capability to act out, to be able to recognize essential goals in one's life and to have the capacity to act on these aspirations no matter what one might confront.

Resources: stand as the shares of assets that give individuals prospects to utilize economic, social, and political changes to be productive and defend themselves from shocks.

Achievement: refers to the extent to which this ability is achieved or fails to be fulfilled; that is, to the outcomes of individuals' attempts.

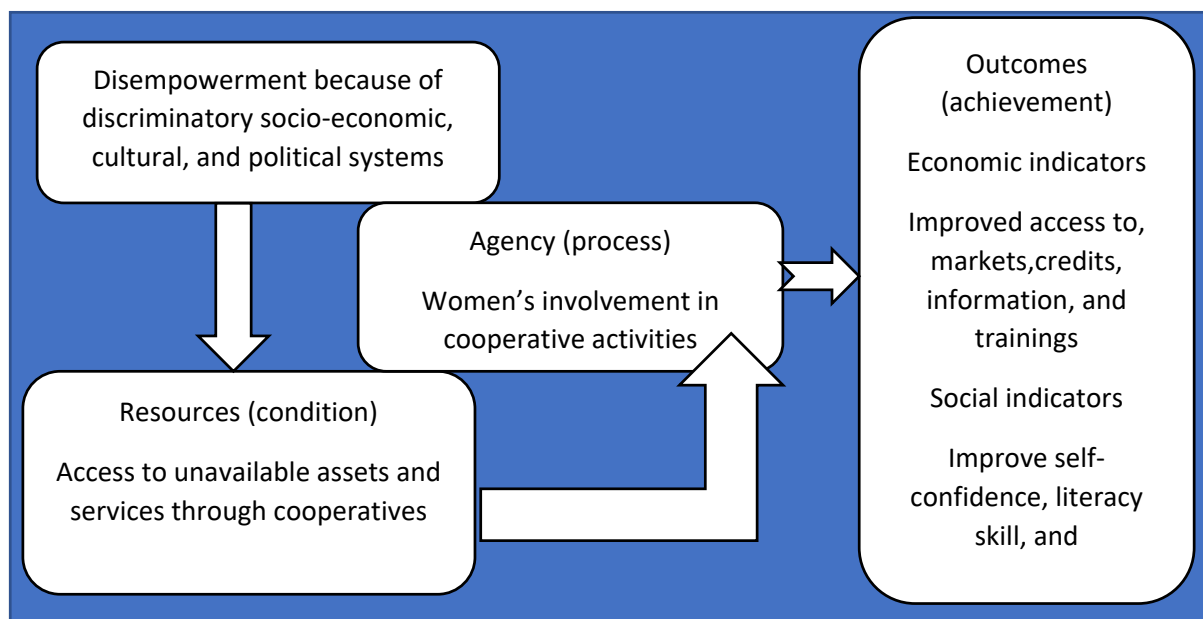


Figure 1. Conceptual Model of the Process of Women's Empowerment

Source: Conceptual framework for realizing women empowerment, the author compiled it from Kabeer (1999) concept of empowerment.

The framework in figure1 above indicates that women's empowerment requires identifying the conditions, structures and social systems which oppress and dominates them. This process occurs through women's involvement in cooperatives which allow them to provide knowledge as well as an awareness of their conditions to identify their crucial needs, mainly their vital resources. Through this process women's gain agency which increased their negotiation skills in accessing improved access to markets, credits, information, and trainings, self-confidence, literacy skill, and leadership positions. Women engagement in cooperatives allow them to mediate, negotiate and bargain with the oppressive system to access and utilize assets (Kabeer, 2010). Agency develops women's capability to act out, to be able to recognize essential goals in their life, and to have the capacity to act on these aspirations. When women can act, they employ an agency which lead to socio-economic achievements. The ability to act is central in this framework for collective achievements in a provided circumstance.

3. RESULTS AND DISCUSSIONS: WOMEN'S EMPOWERMENT THROUGH ACCESS TO RESOURCES IN COOPERATIVES

3.1 Access to market

Markets are object (space, place, outlet) or procedures through which coordination system among various actors is set up to establish product prices. Market places in Mali include men and women individual sellers who peddle various kind of produces. Women role in the agricultural sector in Bamako, and more precisely in marketing, is generally recognized as women dominate the marketing realm of vegetables and process foods in markets. The survey cooperative members appear on various markets in the capital city and in rural areas but at distinct stages of the hierarchical pyramid contingent on their location, and resources.

Firstly, numerous women of the survey cooperatives intervene as sellers and producers amongst retailers in peri urban areas. In both rural and urban markets women booked halts and sell under the sun or crammed in a small makeshift hangar offered by their village, or city hall for a fee disbursement of 100 to 200 FCFA per person. Generally, they sell small quantities to meet the household's urgent needs. The sale in the local market or leftover production is an essential aspect of small-scale agriculture. Women

in the peripheries sell lesser quantities from their market gardens compared to the ones in the urban areas. They also possess no control over weekly market prices as it is most regularly resolved by retailers, shareholders or agreed with personal buyers. Usually prices are fixed by buyers, and the supplier has no control over the price suggested by buyers who are generally retailers or distributors or semi retailers. Additionally, women producers in rural areas must travel longer distances to sell small amount of produces. They also face lack of information on prices and their monitoring to safeguard their rights. They do not want to come home empty handed when they are on weekly markets for sell. As a result, they sold out their yields in lower prices. When they decide to sell in distant markets they encounter robberies, transport issues, insecurity as they are often rape or got their yields stolen by thieves. The ones in the urban markets face financial constraints, access to transport and mobility issues. To counteract some of these challenges' women in the peripheries created joint marketing cooperatives with women retailers in urban areas to have access to more lucrative markets.

Market entry is essential since it connects the peasants to the purchasers. Viable contracts are established between women traders and processors in urban areas with women producers in peri urban to solve their marketing issues. In doing so women producers became the major yield providers to women sellers in town who buy from producers' cooperatives in rural areas. Rural cooperative members offer raw materials for urban cooperatives, while urban cooperatives offer better markets and dedicated services to rural farmers. Such alliances foster unity and strength to accomplish established objectives, such as creating collaborative groups in which associates needs are addressed through cooperation and collaboration. Since women sellers who live nearby marketplaces tend to sell their commodities quickly than the ones who live far away, cooperative in urban areas know well about market strategies and prices and face lesser transport fees. The table below explains the advantages of such a cooperation among the survey groups.

Table 2. Cooperatives Access to Market

Cooperatives	Sector	Access to market	Male	Female	Percentage
Agro-Foresterie	Florist	+-	97	0	40
Binkady	Micro-credit and processing	++	2	60	70
Binkan	Processing	++	1	79	85
Djigui Seme	Processing	+	10	50	35
Fasso Bara	Market gardening and livestock breeding	++	9	3	65
Yereta ton	Processing	++	1	5	73

++: highly increased, +: increased, +-: slightly increased

As indicated in table2 above most of the surveyed cooperative stated that their access to markets highly increased because of their involvement in cooperatives. 85 percent of Binkan cooperatives members asserted so, while the percentage was 70 in Binkady cooperative, 65 percent in Fasso Bara cooperative and 73 percent in Yerata Ton cooperative. Only 35 percent of associates in Djigui Seme argued that they slightly increase their access to market after joining cooperatives and 40 percent of Agro-foresterie cooperatives members contended so. Overall, many of the cooperatives were playing a vital role in empowering their members to gain better access to markets. Accordingly, Binta from Binkady cooperative said:

Our cooperation with marketing cooperatives in urban areas provide us crucial roles in various domain including revenue creation, declining threats, and providing services for the community which consequently influences our production methods. These gains often lead to increase value in local products supervision which translate into community development programs for small producers.

Our cooperation with marketing groups boosts our members creative capability and provide our associates access to better markets added Korotoumou (Interviews conducted at Binkady cooperative on February 15, 2020).

Two marketing networks were utilized by peasants to sell their products: formal and informal marketing networks. The study's findings revealed that informal marketing network remained the primary network peasants mostly used. Nearly 60% of yields were sold via unofficial markets. Selling of harvests includes immediate transactions from peasants to buyers in the neighborhood and transactions to brokers, entities, and cooperative organizations in urban areas. Many peasants opt for informal marketing (sell to other cooperatives, in villages and at the roadside) as there are no restrictions regarding the products' quality. Subsequently, selling networks employed by farmers vary significantly across the study areas, contingent on the demands of peasants.

In the survey areas sell through marketing cooperatives was the common ones. They indicated that it is suitable to market from their residences as they face numerous issues accessing urban markets. The costs differ based on the locations. In peri-urban areas, the prices remain elevated due to extreme necessity, while in remote rural areas, the prices are low. Within cooperative, prices are decided by their group executive with all the member consents and all the participants yields are traded with the same price. Thus, women's producers in the peripheries involvement in marketing cooperatives allows them to sell all their produces with no surplus at once with better prices. Marketing cooperatives also decide about the price of their yield based on members consensus. This gives them more bargaining power for urban trading.

Bicycles were generally used by individual non cooperative members to ride to better markets. Women in general did not know how to ride to longer distances and found it unsafe to invest in a bicycle, due to high transport expenses many marketing agents sell their produces at low cost in rural as mentioned earlier. While cooperative members hired cars to take their produces to marketing cooperatives in towns.

Furthermore, participants were asked questions related to transporting fees to better marketing spots. The findings revealed that cooperative memberships pay a lesser amount (1500FCFA) for transportation. Cooperative members often utilized leased automobile-like small trucks (56%) or use their own motorcycles (43%) to carry their products to markets. Since cooperatives sell their yields as a group; the travel expenses are shared among the members. They market their products in bulk to other cooperatives. While individual farmers must travel longer distances and pay more since their farms are further to marketing places. Their trading of commodities functions as a foremost linkage and source of information between peri-urban and urban sectors of the economy in Bamako. Sale revenue is usually employed for the cooperative's expenses. Likewise, Mariama argued:

Before joining the cooperative, I have difficulties selling my yields because of my minimal procuring power, lack of valuable resources, in addition to socio-cultural impediments. The cooperative confronts those barriers. Within the group we are more empowered as we share risks and profits while challenging processes (Interview conducted at Yereta Ton cooperative on February 20,2020).

Conventional assessments of females as subservient to males predominate because of socio-cultural practices such as women's mobility and possibility to engage in profitable economic activities heighten women's subservience in the study areas. Subsequently, males persist in taking over females in economic, social, and political spheres as indicated in the conceptual framework section. Marketing cooperatives in urban Bamako are challenging these constraints by proving a stable living from trading vegetable crops which have reasonable prices in the city. The personal benefits are used for the household's urgent nutrition needs, for children's education or medical expenditures, and, to a smaller extent, to buy individual goods. These new prospects have been made possible by enhanced peri urban-urban connections regarding transportation and data sharing via electronic communication reinforced by members involvement in cooperative activities, which consequently opened distant markets and access to commercial services and empower their members. Accordingly, Safoura indicated:

The collective action and social bargaining approach amongst cooperatives in peri urban and urban areas were an entry point in accessing information. Informal arrangements have constantly played a

vital role in our empowerment mainly in the diffusion of new practices, new technologies, and opportunities for associates on both sides (Focus group conducted at Fassou Bara cooperative on February 14, 2020).

Another member added:

Our cooperative joint action with peri-urban producers represents a massive change to local development and markets organizations. It supplements both states efforts and market institutions in Bamako which are especially crucial for the neglected farmers and sellers who are generally disadvantaged in market activities, or who are exposed to the risk of losing markets (Focus group conducted at Fassou Bara cooperative on February 14, 2020).

Women's engagement in cooperatives is a dynamic process involving collective action among participants, agency as a process enhanced their contribution in the groups. It provides them a strategic life choice when their abilities are influenced by intersected elements of socio-cultural patterns. When women effectively employed agency, they identify opportunities with existing structures and systems which hinder their access and control of resources. The strategies employed by women in the surveyed cooperatives involve the capacity to choose, initiate new mechanism based on their needs and challenge structural and institutional practices based on unequal gender practices in accessing resources leading to better achievements among cooperative members.

3.2 Access to credit

Credit is a vital tool for increasing the poor wellbeing precisely through expenditure razing which lessens their susceptibility to temporary revenue. It also improves the economic power of the impoverished through supporting venture capital. In Mali farmers, and entrepreneurs' access to credit remains a challenge, mostly rural smallholder woman as revealed in the figure below.

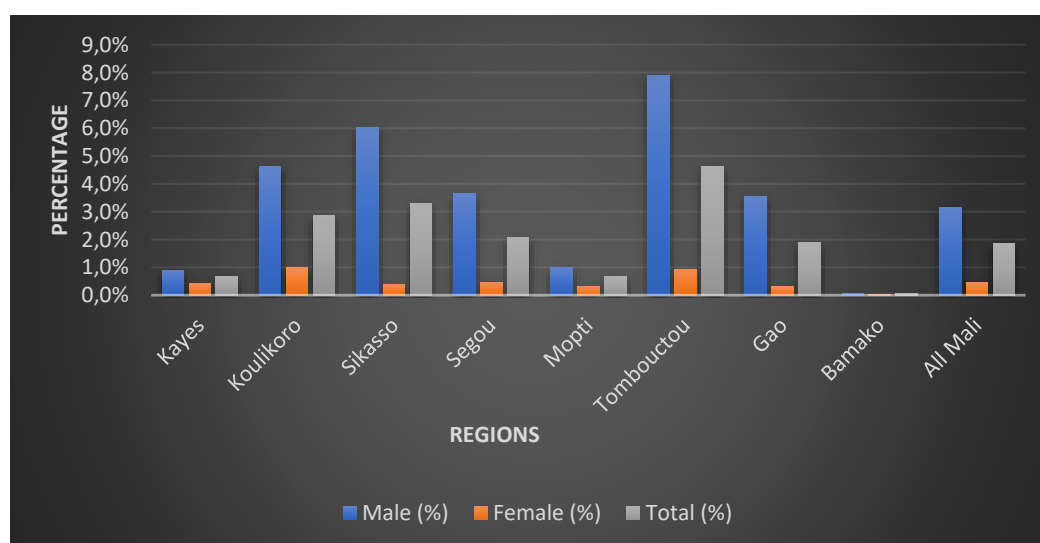


Figure 2. Distribution of the Agricultural Population with Credit by Region and Sex in 2016

Source: CPS/SDR Enquête Agricole de Conjoncture 2016-2017

According to CPS/SDR report (2016-2017), the number of female farmers with access to credit remains low (1.1%) throughout the country as indicated in figure2 above. It is even lower among women in Sikasso, Mopti and Gao regions (0.3%) than men. Credit access was estimated at 52.9 billion, of which men made 99% against only 1% for women.

Much business pursuit in Bamako lingers informal without any paperwork. In fact, within the cooperative's large majorities of 'entities remain illiterate, so business agreements and deals are verbal

actions. In this atmosphere, it is not shocking that commercial services are amongst the least established sectors. Since financial services are accountable for fraudulent action by financial service suppliers, many African governments have rigidly structured the financial industry impeding its expansion. In the absence of formal segment financial services, companies, individuals with ventures that may have high profits to investment are insufficient in financing their ventures self-sufficiently. They must spare till they accrue the amount necessary to invest.

As 70 % of the Malian economy lies in agriculture as mentioned in the introduction. To make credit accessible to all farmers, BNDA, the National Banque for Agricultural Development, has been created; unfortunately, it has 6% interest rate which most farmers cannot afford. The considerable challenge of women who intervene in agricultural production and commercialization in Bamako lies in the lack of financial means. Whether individually or at the group level, they encounter this dilemma which precludes them from assembling sufficient product to aim for more vital markets. As an illustration, a woman entrepreneur in Bamako was denied FCFA10 million loans after bringing four land titles from (BNDA), she said:

I did everything I could to obtain this loan as my business was thriving. Unfortunately, the bank did not trust me enough to lend me that money despite bringing four title deeds. Bank staffs do not believe that a woman can adequately manage such amount of money. It is time to make agricultural credits more "womanable" (Interview conducted at Djigui Seme cooperative, January, 28, 2020)

As stated by the interviewee, banks still do not trust women enough to grant them significant amount of money, even if they comply with their requirements. Unlike her, many women do not usually hold land title, making their access to credit more difficult. Besides, title deeds, banks also request other legal documents such as bank accounts, national ID, or card. Simultaneously, many women, usually in rural areas do not have such documents nor title deeds. However, this is progressively changing with girl schooling and women engagement in cooperatives, which generally assist them with legal procedures. Furthermore, the distance to access banks or financial institutions was another problem mention by some participants. Lastly, women fear being humiliated if they failed to pay back the loans; their most important valuables are sized or jailed sometimes. Accordingly, Mata stated:

The micro-credit system through banks has more impoverished women, due to the challenging conditions of accessing them, and the bankruptcy of these institutions. These later are characterized by their lack of investment and monitoring plans for programs on gender mainstreaming and their high-interest rate. She suggested involving financial and technical partners at those levels for a better follow-up of plans and programs on gender issues (Interview conducted at Binkady cooperative on January 29, 2020).

When joint action maintains a solid base in local patterns, women are further expected to have lesser access to resources and management policies based on conventional norms. Nevertheless, when implementation is initiated by women themselves like in cooperative organizations, female managers and other representatives tend to be more responsible, and the rate of negotiation is regularly less than when it is coming from the government-based curricula.

Disproportionate entry to credit might influence economic productivity. For credit requiring collateral, females are underprivileged in Mali compared to male because they hold smaller land to use as collateral. (Hill and Vigneri, 2014) also mention the relationship between land ownership and credit. One often-mentioned argument is that even when females own land, it is of inadequate value. Furthermore, most of the land owned by women are done through inheritance, which remain the main source of land attainment by male and female. In other words, it is significant to evoke that ownership is a perilous part of this problem and is supplemented by entities' aptitude to defend these rights. When these entitlements are reinforced, there are expected to be substantial pay offs. So, females are less likely to get credit, as they do not have title deeds. Other possible concerns involve matters of education (for older women), mobility restrictions, and various social systems (which might be crucial in retrieving the proper individual in a bank, for instance). Furthermore, in cases where credit occurs from nonbanking organizations, rules might play a crucial part in limiting woman access. A probable explanation for female's lesser participation in the marketing realm is due to a cash constraint. When this fact is

combined with their lower incomes, female might be disadvantaged in accessing other agrarian resources. As women usually hold smaller amount of land this also contribute to their lesser access to cash, thus their ability to purchase bulk inputs for their agribusiness endeavors.

Based on these prevailing challenges, the survey cooperatives are now taking actions to address these constraints by creating their own financial mechanism. Rotating savings and credit associations in cooperatives precisely play that role. A group of savers within the cooperative comes together and decides on a regular payment by each saver. The amount collected each time is given to one of the savers. Instead of every investor in the group having to wait to collect capital, the first beneficiary must invest right away. In the following period, another shareholder can make the venture. Every saver can invest previously than she or he would otherwise except for the last recipient. In practice, the mandate of receiving the weekly total is agreed upon in ways that differ from each cooperative. In some cooperatives, the order is concluded by pulling lots; while in others, the order can be auctioned with the top bidder obtaining the first share and the bid going into a mutual fund; in still other places, the order might be established by social hierarchy or consensus.

The survey results found that 20 % of the cooperative memberships mainly had access to formal credit while the remaining 80% had access to informal credit. Cooperatives' significant challenges are to offer credit with lowest interest rate to their participants. Financial institutions in Mali fail to assist most rural peasants with credit as its procedures are unclear, expensive, and challenging, coupled with elevated transaction charges. Additionally, the lack of information blocked official investors willing to assist and support smallholders with credits. As explained in the theoretical framework section, women's empowerment is shaped by various social patterns which have a tendency of encouraging practices lowering them, constraining their awareness of possibilities and alternatives. Their participation in cooperatives allow them to develop their capability, reinforce their leadership, expand their competencies, aptitudes, and gain self-confidence within their group and at the household level.

Accordingly, Rabi asserted:

Before I used to sell potatoes after harvest to get some money to start off my business but now, I can keep the potato stored to feed my children thanks to the credit I received from the cooperative said Raby. Other members also reported that they had more money to pay school fees, buy meat or fish to enhance household nutrients or purchase new clothes for themselves and their children (Interview conducted at Djigui Seme cooperative on February 15, 2020).

Many women utilized money from the cooperative micro-credit scheme to expand their working capital and enhance their daily livelihoods. The rise in scale had direct impact on profits per days' work since most women worked at excess capacity, they were generally restricted by their working capital not their fixed capital. Membership in a cooperative afford women with recognized commitment to not keep monetary assets on their own and get them preserved by the group. These microfinance systems are also valuable commitment tools for people who have self-control obstructions.

Joining cooperatives was like undressing and genuinely assessing possibilities and uncover our own strengths. More importantly, it granted our associates the capacity to intensify abilities and skill jointly while improving our daily incomes, and sense of self confidence through our collective action and self-help (Focus group conducted at Binkady cooperative, February 23, 2020).

Many efforts are needed to tackle challenges related to women's access to resources. Specific measures must be taken to overcome the constraints faced by small-scale rural women farmers and entrepreneurs who remain vulnerable due to the socio-cultural and legal challenges, making it problematic for them to gain admission to credit and other productive assets. These limitations persist as female's economic activities remain mostly informal or at national and local level making them disqualified for credit or other economic services.

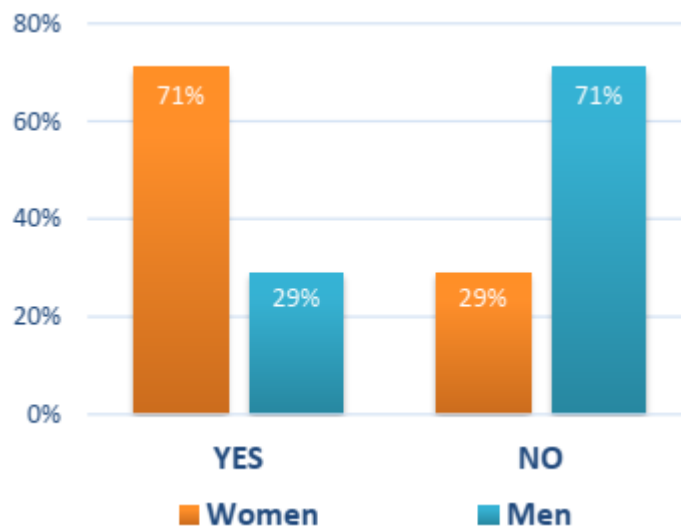


Figure 3. Access to informal credit

Source: Gender and Market Study (Field Survey)

In a survey conducted by the World Bank in Mali they found that 70 percent of women were accessing credit through informal credit mechanism as indicated in the figure 3 above. Regarding this study the survey found that facing the uncertainty and challenges in accessing formal credits from banks 80% of the cooperatives interviewed used their financial mechanism to run their organization. Thus, all the surveyed cooperatives have weekly or monthly credit schemes within the group. The cooperative grants its members credits with less interest rate at their demands. This process allows cooperatives to be less dependent on financial institutions. Additionally, as formal groups, cooperatives can easily access loans from banks than individual farmers. Because of the high-interest rate, many cooperatives still preferred using cooperatives capital as credit among their members. Through their microcredit activities, cooperatives developed services to accommodate their members' financial needs or expand the benefits of prevailing services. Another complementary process cooperative use to empower female memberships while increasing their intrahousehold negotiating power is through financial endeavors that increase women's access to resources, collective assets, and market entitlements.

Thus, microcredit systems within cooperatives offer opportunities to target women as the poorest of the poor in tactics that rise their profits, reinforce their bargaining power within the household and weaken discriminatory social norms. This prospect nonetheless is contingent on cautious and flexible operation. Flexibility in turn needs proper skills of evaluation. Studies on the evaluation of women's microcredit ventures is changing rapidly and new attempts are being often made to pledge by integrating into program design the supervision of management groups. This shift will enable scholars to answer the issue of what would have occurred without the credit program.

3.3 Access to information and training

Access to information, training, and technical skills remain an essential factor in human capital development in agriculture. Information is a substantial method as it enables individuals who hold it to alter various choices with apparent value. Access to information is expensive and extends primarily across interactions among group players. Information access will work out inversely for males and females when they collect various kinds of social capital. Accordingly, the survey found that when local agents received an enormous knowledge of techniques beyond the neighborhood, they succeeded to supervise collective action on development outcomes. While males tend to get outside connections, they are more likely to blunt collective action results to their benefit.

Another challenge related to women access to information and training is illiteracy which affect the way trainings and information are disseminated in a specific setting. Generally, training and information are

conducted in French, while around 83% of Malian women are illiterate. This number reached 95% in rural areas (INSAT, 2018). Some assessments of men and women adjustments in yield production demonstrate that education is substantial. (Moock, 1976) finds that in Kenya, earnings in education in terms of agrarian output are better for household ran by women than the ones ran by men. (Kassie *et al.*, 2018) study of Kenya reveals that education impacts farming productivity over several networks in addition to basic knowledge. Primary, education is significant for the implementation of enhanced technology. Examples from Kenya demonstrate considerable implementation rates of better seeds and fertilizers for households ran by educated women than the one ran by non-educated ones. These changes are described in part by inferior education levels. Additionally, education, especially at lower levels, may be significant for procuring credit. Utilizing data from Kenya, (Saito, Mekonnen and Spurling, 1994) indicate that education is a substantial factor in woman farmers' access to formal credit.

Unfortunately, in Mali access to education remain a challenge for many women mainly in rural areas. Mali is among the regions of the world where disparity in education have not been closed. Besides overall educational achievement, higher education for females in agrarian science and technology is predominantly significant in areas where females comprise a great part of the farming segment. The percentage of females working in science and technology field in Mali and has improved significantly in recent years (INSAT, 2018). Nonetheless this percentage remains little in rural areas. Females' scientists, researchers, directors, lecturers, and professors can offer diverse perceptions and standpoints and can support research interventions to better tackle the main challenges met by Malian peasants and entrepreneurs. They may also serve as role models for students and for other females in farming.

Functional literacy training helps control women's subjective feelings of inability and self-consciousness to make their voices heard in assemblies. Moreover, adult literacy can also be employed in other fields where the gender inequality gap is enormous. Functional literacy is an essential indicator of individuals' capabilities to deal with others. Expanding females' involvement in meetings in other groups might also boost their confidence and capability to contribute. Accordingly, Sitan Founé stated:

Instead of perceiving women's education as a threat to men's power, we must perceive it as a chance to expand household and community livelihood. Access to education need to become an essential part of gender mainstreaming in women's empowerment. Our cooperative promotes a win-win literacy access to anyone involved in the group. Other men in the organization and I discussed the advantages of such a practice in women's better contribution to cooperative activities (Focus group conducted at Fassou Bara cooperative February 24, 2020).

The outcome of the survey shows that cooperatives in both rural and urban areas play a leading role in making those services available to their members. The analysis results reveal that most cooperative members obtain training and information (53%) from the Ministry of Agriculture in cooperation with local municipalities, while 47% of the cooperatives received NGOs' training. Farmers in the cooperative also stated that they receive training at least once a year. Cooperatives in the study areas are providing their members with training and information. Most of the trainings are performed in the local languages of the members. More importantly, trainings are conducted also based on the availability of members.

Accordingly, a respondent said:

Men are generally the beneficiaries of information and trainings in rural areas because women do not have access to decision making. Often, they are compelled to respect socio-cultural norms by requesting their husbands and community leader's permission before attending training sessions where important information is shared. Our cooperative members are changing those dynamics (Interview conducted at Agro-foresterie cooperative, February 12, 2020).

Another woman added,

Even if the training and information services are available to us, our workload does not allow us to attend them. Many of the training took place in the daytime when we are busy with our household duties. Through the cooperatives we are challenging these processes (Interview conducted at Binkan cooperative February 25, 2020).

As described in the theoretical framework section, women's empowerment is shaped by various social patterns which have a tendency of challenging practices lowering them, constraining their awareness of possibilities and alternatives. Gender interactions that hinder women's roles and responsibilities and other gender inequalities indicate that individual women lack the competence, viable choices, and self-sufficiency to achieve independent and well-articulated alternatives. Lack of those skills and competences is often restricted by collective rules, such as the arrangements that retain gender roles. Therefore, women's engagement in cooperative as a group help revoke these discriminatory gender constraints leading to their empowerments. Accordingly, Assou stated:

Women empowerment was something fresh for us; now, we perceive it, as necessary. It is not just how many women are landowners or how many of us will contribute to cooperative activities. Instead, women have a voice to address their rights to own land and access agricultural inputs. We cannot immediately change the unfair practices against women; however, we can stimulate plans, dialogue, and lead by example. If men believe they are talented, capable, and resilient, so are we. Affirm Assou from Yereta Ton cooperative (Focus group conducted at Yereta Ton cooperative February 22, 2020).

Besides, cooperatives deliver information about market price to their participants. Accessibility related to market information remains crucial to market input and peasant's performance. Availability of market information also improves the self-confidence of cooperatives eager to sell their supply. Hence, market information permits smallholders to make knowledgeable choices. More informed peasants' sellers tend to contribute more to selling as they hold market information on fair prices for their yields. The finding shows that many cooperative members in Bamako (60%) had access to market information, whilst only 40 % of the cooperatives in rural areas have access to it. Moreover, many peasants in rural areas who received market information are likely to be cooperative members. Through networking with other cooperatives in the capital city, cooperatives in rural areas partake in marketing since they are apprised about current market circumstances. Using these resources, rural peasants generate and deliver the best kind of commodities needed in the market as they consult with other cooperatives in the city on those demands.

The respondents also conveyed that agricultural marketing and processing revenue was enough to provide their households' essential needs. The groups have been obtaining agricultural training through NGOs and private organizations as part of state curricula managed by the Ministry of Agriculture. The cooperatives primary restraint is expanding organizational skills in marketing and processing their productions. The survey outcomes also demonstrated that cooperative members mainly depend on agricultural extension services (60%) in rural areas for market information. Hence, extension agents in the survey region mostly visit cooperatives than individual peasants. However, non-cooperative participants mainly center on consumers (80%) for market information. In addition to market information, cooperatives also support their associates with information correlated to seeds and fertilizers.

Cooperative members in Bamako suppose that the primary benefit of being engaged in a cooperative is to share opinions and the prospect to gain entry to credits with state institutions and NGOs. Currently, most of the groups supply their members with some services like microcredit and processing food products based on specific national and international standards. Thus, most cooperative members in the study areas claim to receive either training, information, education, social services from their cooperatives. Many respondents in Bamako also attended domestic and international conferences and training sessions and received free assistance from extension services. Generally, urban farmers and entrepreneurs have more access to international conferences and workshops.

4. CONCLUSION

The data presented by this article points to a prevailing conclusion that females are not worse marketers or farmers than men. They efficiently and effectively intervene in the agricultural value chain as farmers and sellers. However, they often encounter limitations in their access to and control over factors and means of production that would allow them to get revenues equal to males.

These barriers are challenging structural elements ranging from socio economic to cultural norms which determine their ability to hold access to better markets, credit, information, and technology as they maintain women's subservience in the study areas. These socio-cultural patterns have a negative impact on their income and livelihoods. Despite those persisting challenges the results indicate that women's involvement in cooperative activities was beneficial in empowering them as they negotiate and sometimes confront the systems which oppress them. Their membership in cooperatives create a more inclusive environment for women's socio economic empowerment as indicated by Kabeer in the theoretical framework section, subsequently, allowing them to gain better access to resources. The surveyed cooperatives disseminate various aspects of women empowerment because of their engagement in cooperatives by providing the arena where social norms based on gender discriminations in accessing resource are called into question through the mechanism initiated by women. The changes in cooperatives alternative or exit possibilities stands as an essential supply of empowerment which enhance members access to resources. Women's oral accounts demonstrate that cooperative members earn more confidence and more respect within and outside their household partially via the acknowledgment of their economic ability which translated into a better voice within the group and in socio-economic matters of the community.

Although some challenges remain regarding women's involvement in agricultural activities cooperative organizations are progressively addressing those barriers over joint action and negotiation in the study areas with their local leaders to access markets, credits, trainings, information, and extension agents. Hence cooperatives members collective engagement and social bargaining skills allow them to promote unity, achieve set goals such as revenue creation, declining threats, and providing services to their members and community as well as their entry to decision making processes and responsibilities.

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