

## Study of Contributors to the Underdevelopment of Rural Women in Mali

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**Abstract:** Mali is one of the underdeveloped countries in West Africa. Rural zones constitute the localities where populations are more susceptible to poverty. However, 75% of the Malian population lives in rural areas. This socio-economic situation in rural areas affects women's lives, comprising almost half its rural population. The development of women is that they can be financially and literary autonomous to contribute to the fulfilment of the communities. However, in Mali, the problem of applying women's rights hinders development in rural areas, which is very worrying. The solid conservative trend in the country and the non-application of legislative texts in favour of women constitute a fundamental factor in the underdevelopment of women living in rural areas. This study addresses the lack of access for rural women to various development resources, including access to education, training, and employment. It has revealed that any country's product and socio-economic stability depend on women's development at all levels of society. The study demonstrates the lack of adequate training initiatives and the lack of political decisions from the institutions of the Malian State towards rural women.

**KEYWORDS:** Underdevelopment; Women Rights; Empowerment; Rural; Discrimination; Mali

### I. Introduction

The tradition of Mali, which places the woman in the background compared to the man, is heavily weighed on applying the laws drafted. Rural women are almost non-existent in development policies in Mali. However, Droy (2020) has shown that they contribute significantly to the local and national economy. According to Brenton et al. (2013), rural women remain invisible because their economic activities are perceived as the simple duty of homemakers instead of producing the country's statistics. Article 12 of the Maputo Protocol, which consists of "eliminating all forms of discrimination against women and guaranteeing equal opportunities and access to education and training", must be enacted. Women in development sectors such as education, politics, health, industry and even agriculture are neglected by the State in urban and rural areas. But it is rural women who are the most neglected due to illiteracy, poverty, and ignorance of their rights. In rural areas, agriculture remains the dominant activity. The issue of empowerment remains a significant challenge in traditional societies in West Africa. Financial autonomy is the first characteristic that promotes the development and emancipation of a person. The status of women is assessed through their participation in economic activities. The Pan-African Women's Organisation had to initiate struggles during the years of independence for the application of African women's political, economic and cultural rights for their effective participation. Despite the progress made during the existence of this organisation, there are still many obstacles in the way of improving the status of women. According to UNESCO (2015), progress remains uncertain and uneven. The participation of women in economic life is an essential element to promote their role in society. However, poverty constitutes a handicap for the emancipation of rural women in Mali. Their duties are limited only to merciless domestic work. Braiman (1987) concludes that the woman must realise that her value is beyond the simple biological fact defined by sexuality alone. It must also be defined in the economic and social context in the same way as men. These women work so much that they don't have time to care for themselves.

In a patriarchal country, men hold all land rights, as described by Gonzalez (2017). The women are then faced with the problem of a lack of cultivable plots. This phenomenon leads to lower productivity in their activities compared to men. These disparities arise in this sector regarding access to land, production factors, extension, and

access to credit, according to Bureau International du Travail (2008). The lack of quality education is essential in perpetuating inequalities in the labour market and income (Bourdet et al., n.d.). Through our study of the situation of these women, we were able to identify the factors that prevent this category of women from fully developing. These factors are educational, formative, informative, economic, and health. The results of our research have made it possible to identify the factors that keep rural women in this situation of underdevelopment. This study aims to draw more attention from the Malian authorities, women's organisations and associations to the particular case of rural women in Mali.

## II. Research methods

The study is based on analytical and descriptive sources. The data used for this study include censuses, annual reports from Mali's government and organisations, and reports from civil society organisations. Reports from the World Bank, UNDP and UNICEF. Malians were surveyed using unstructured online questionnaires. Research data from institutions in Mali were used. The various annual reports of women's organisations in Mali and those of the Ministry of Women, Children and the Family have been useful.

## III. Result and discussions

### 3.1 -The Illiteracy

Article 26 of the Universal Declaration of Human Rights states, "Everyone has the right to education. It must be free, at least as far as elementary and fundamental education is concerned. Elementary education is compulsory. Technical and vocational education must be generalised; access to higher education must be open equally to all based on merit." These texts do not apply to women's happiness in Mali, especially those in rural areas. Today, the education of girls is no longer a problem in Mali.

On the other hand, their maintenance to the next level remains a significant challenge in rural areas. However, the level of education in rural areas is too low, according to Mercandalli et al. (2019). Figure 1 indicates an equality of the literacy rate between girls and boys according to the environment.

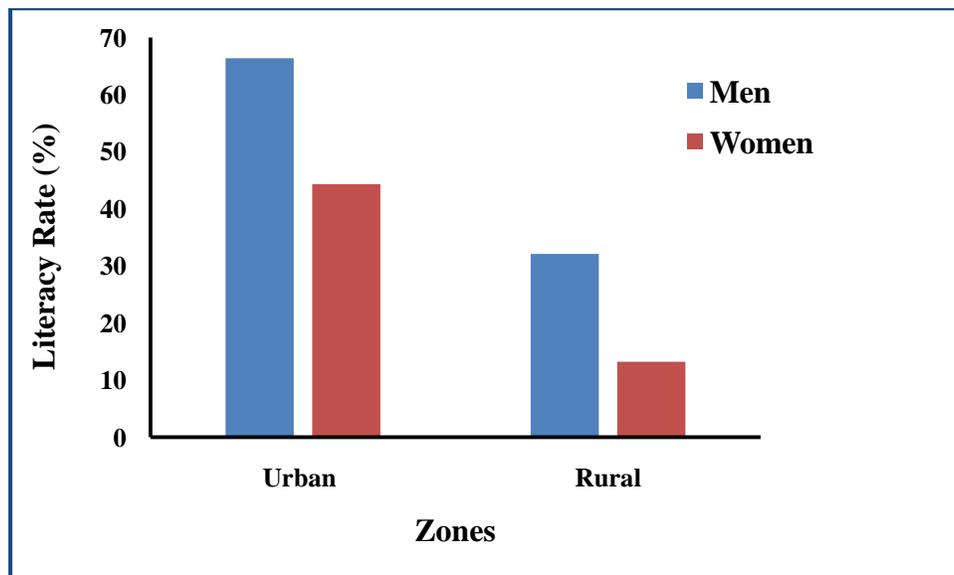


Figure 1: Literacy rate of the sexes according to the zones (Source: EMOP2016)

According to this figure, everything suggests that the rural environment is disadvantaged compared to the urban environment. The rural world remains the most affected by illiteracy, which affects 66.4% in urban areas against 44.3% in rural areas. This evil affects more rural women, comprising only 13.2% against 44.3% of urban women. The Malian government does not put education among its significant concerns for the country's development. The situation in rural areas is even more alarming. Figure 2 indicates the factors preventing the development of women in rural areas.

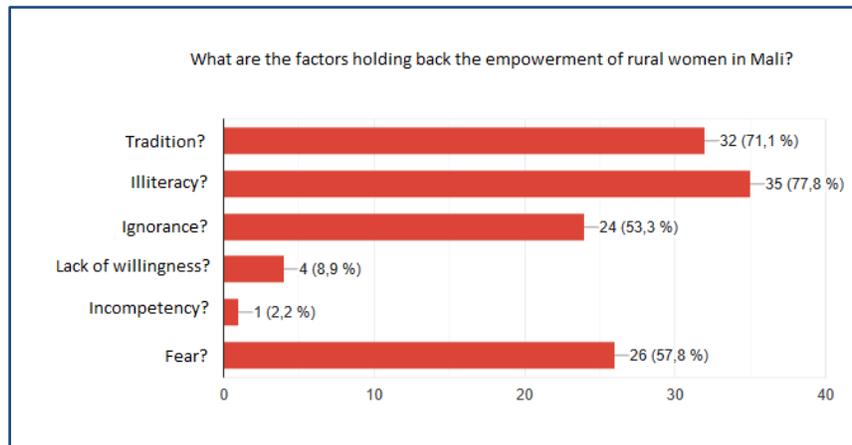


Figure 2. Factors Influencing the Development of Rural Women

In Figure 2, illiteracy comes first with 77.8%, followed by tradition at 71.1%. Then comes fear at 57.8%, which is a problem for the development of these women and ignorance at 55.3%. Incompetence comes last at 2.2% because women are very talented in their field of activity, which is agriculture and housework. Indeed, it is very common to see a village with almost no educated women. Discrimination between girls and boys is common in rural areas concerning school education. A married woman in her 30s explains that she was enrolled and then withdrawn from school before the start of the school year, replacing her with her younger brother. Some parents still see no benefit in sending their girl children to school. During the survey, some parents said they do not send their daughters to school because they are destined to leave their biological families to join other families. Figure 3 shows indicators of female employment in urban and rural areas.

According to this figure, the unemployment rate for women is 58.1% in urban areas against 12.3% for those in rural areas. Regarding the activity rate, rural women represent 67.6% compared to 19.1% of rural women. The employment rate of women in rural areas is slightly higher than that of urban women, for instance, 59.3% in rural areas and 47.0% in urban areas.

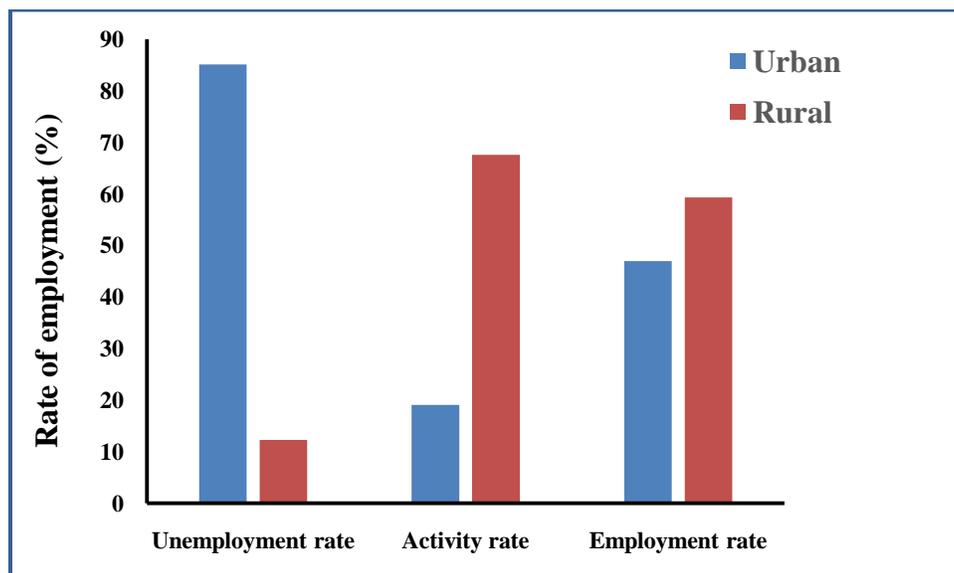


Figure 3. Rate of employment of women according to the zones.

When we rely on these statistics conducted by the National Institute of Mali, we find that the rural environment is more favourable regarding unemployment, activity, and employment than the urban environment. However, rural people still work in the informal sector, conferring to the Ten-Year Program for the Development of Vocational

Training for Employment, 1<sup>st</sup> Phase: Three-Year Program (2015). Their activities are limited to fieldwork, gardening, and small commercial activities. Other ancillary work for both men and women because the level of education determines the quality of work in sub-Saharan countries (Dieterich et al. 2016). This often disadvantages women regarding decent job opportunities. It is the lack of school education that hinders their development. According to Learning and Medel (2011), illiteracy remains a significant challenge in West Africa. Development specialists are, however, unanimous on the fact that education allows the acquisition of knowledge that promotes a better understanding of the aspects of development. It helps to carry out personal and even national or global projects. Nathalie (1998) supports that studies allow you to see outside your home. Education is the most important basic knowledge for the emergence and spread of minimal human development.

### 3.2 Ignorance of women's rights in rural areas

According to ACDI et ONU Femmes (2011), starting from the realities of women in the rural world, where most women are uneducated, under-information dominates. This ignorance prevents women from developing fully in accordance with their rights. To be able to fight for something, you must first know the very existence of the thing in question. Rural women do not know of any rights to their development. Some women complain that they only have the duties of wives to perform. The Malian constitution affirms the principle of equality between men and women in rights and freedoms and non-discrimination. Legislative and regulatory texts have been adopted according to legal instruments. In the Republic of Mali, the new Personal and Family Code was adopted by the National Assembly in August 2009. Some Malians have contested its content, more attached to tradition. It includes provisions that should bring about significant improvements in protecting the rights of Malian women if adopted. The legal framework for gender equity limits harmonisation, voids in positive law, and issues such as violence and discrimination. Customary law, often unfavourable to women, is applied to the detriment of the law, especially in rural areas, particularly concerning the inheritance of rural land. Figure 4 below indicates the population's opinion on respecting women's rights in Mali.

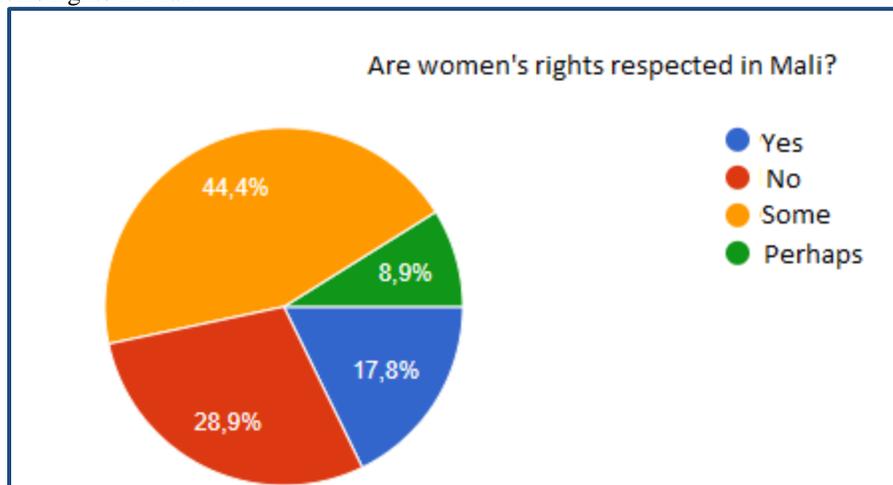


Figure 4: Opinions on the respect of women's rights in rural areas in Mali

This figure presents the opinion of rural populations regarding women's rights. In this regard, they were invited to answer the question: Are women's rights respected in your community? Thus, only 17.8% answered "Yes" and 28.9% answered "No" to the question. However, 44.4% responded with "some", and 8.9% were in doubt, responding with "maybe". The level of ignorance of the rural woman due to lack of education explains that she does not know that she has rights. Dropping out of school, illiteracy, tradition, and the fear of fighting for their rights in rural areas marginalise this category of women. You must first have studied to the next level to claim your rights. It is difficult to discuss women's rights with these mostly illiterate populations. Therefore, they always use old traditional methods that keep the woman in the status of Maid. Despite the development of various legal texts, the protection of women's rights is currently insufficient.

### 3.3 - The Problem of Access to Credits

According to Roger Claude Elobo (2016), African microfinance has the highest operational costs in sub-Saharan Africa.

The banking rate is very low, and access to banking services is limited to a small minority Elobo(2018). Women need the resources to flourish to properly maintain the field or undertake a relatively sizeable economic activity.

Houda mejri (2014) think that rural women face considerable barriers to finance opportunities in all their forms. However, banks and credit institutions are very far from the target population. The financial situation prevents women from accessing bank credit to buy agricultural inputs and equipment, including land and housing. Bank conditions such as guarantees and high discount rates disadvantage rural women.

In this environment, the woman has no resources such as land, a house, or agricultural equipment that can serve as collateral with banks. The lack of accounting in the informal sector poses the fundamental problem of assessing the excellent health of activities in order to obtain credit. These are all factors that penalise the female population in terms of access to credit from banking institutions. This prevents them from having the minimum resources to carry out income-generating activities. According to the 2015 annual report of Mali's Decentralised Financial Systems Control and Surveillance Unit (CCS-SFD), the number of clients benefiting from savings and credit union services was 954154, of which 67% were men, 26% women, and 7% professional groups.

#### IV. Conclusion

The leading cause of the underdevelopment of l'Afrique is mainly due to the marginalisation of rural women. They are the majority in rural areas but are relegated to the background by national policies and institutions. They are sometimes isolated from the training opportunities that are, in most cases, given to urban women. Moreover, rural women are actual fighters for life. They endure and accumulate so much unpaid work. They just lack benchmarks, support, and adequate training that can bring them to a high level of development. It is essential to respect Article 2 of the constitution of Mali, which stipulates that "all Malians are born and remain free and equal in rights and duties. Any discrimination based on social origin, colour, language, race, sex, religion, and political opinion is prohibited", allowing all women in both urban and rural areas, to study and work. The State must implement the Maputo Protocol, adopted in 2003 to enforce women's rights. Women's rights must be valid for all populations in rural and urban areas.

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#### Conflict of Interest Statement

The authors declare no conflict of interest concerning this manuscript.

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