



Title: Nyèsigiso

Country of Operation: Mali

Organizational Mission: *To make financial services accessible in a cooperative manner that are adapted to the needs of the rural and urban populations in order to improve their living conditions.*

MFI PROFILE*

Current Legal Status: Credit Union & Savings Cooperative
Number of Active Borrowers: 25,695
% Women Borrowers: 45.7%
Total Number of Depositors: 177,733
Size of Gross Loan Portfolio (in USD\$): 20.7 million
Types of Products Offered: Savings, Loans, Credit Life Insurance, Training, & Money Transfers
Number of Branches: 60
Geographical Dispersion: Active in the regions of Kayes, Koulikoro, Ségou, Timbuktu, and Bamako District



*2009

Decent Work Output Addressed: Child Labour

Innovation: Reducing Child Labour by Improving Working Conditions and Productivity in Agriculture

Nyèsigiso will combat child labour through awareness-raising activities and the training of its members. Awareness-raising focuses on child labour and the training covers: increased productivity, better working conditions, and managing finances more effectively. These topics are combined, so that members are interested in participating in the training, giving them the tools to generate more income from their original activity. Initially, Nyèsigiso will train internal trainers (in Markala—using the ILO's WIND* methodology—on child labour and on financial management. Then, these trainers will train Nyèsigiso's members who employ children (or whose children are being employed), and who take an agricultural loan. Nyèsigiso will track changes at the client level to measure the impact of the innovation. It is estimated that this innovation will make known the negative effects of child work, as well as help the members to generate and stabilize their incomes, which will help reduce child labour, allowing for an increase in schooling, a fall in the number of workplace accidents, and a significant increase in productivity; activities that will also benefit Nyèsigiso as an organization. Finally, Nyèsigiso will create a database on the child labour found among members in order to develop future financial products to meet their needs.

General Information on the Innovation/Action Research

Size of Sample: 1000 Members (540 Target Group / 460 Control Group)
Gender Ratio of Sample: 25% Female / 75% Male
Number of Participating Branches: 2 Branches in Markala: Ségou (Target Group) & Niono (Control Group)
Number of surveys to be completed: Baseline survey + 2 follow-up data collections
Survey Interval: From baseline, every 5-6 months (From April/May 2010 to December, 2011)

Implementation Plan: Nyèsigiso's orientation workshop took place in March, 2010. Baseline survey and both follow-up surveys are now complete. Training sessions (implementation of the innovation) reached completion in May 2011. Follow-up survey II (final) was administered in Oct/Nov. 2011.

ILO DW Country Outcome: Nyèsigiso child labour innovation contributes to DWCP outcome 110275.16: Child Labour

Supporting ILO Units: IPEC (Mali, Dakar, & Geneva) & Regional Office for Africa (ROAF), Addis Ababa

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