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The Foundation accross borders
In this first issue, we are pleased to present the highlights of the first 2024 quarter.

Building on its success, the MELITEJI program will be expanded to other regions of Senegal, as well as Côte d’Ivoire and other WAEMU countries, under the name MELITEJI WASU (West Africa Scale Up), benefiting from a $49 million funding to structure the dairy industry. By the end of 2023, MELITEJI had already facilitated the creation of 25,000 direct and indirect jobs, primarily targeting youth. By 2028, WASU aims to create 130,000 jobs, of which 60% will be allocated to young women.

To enhance youth entrepreneurship, we have also launched the E4Y program (Entrepreneurship, Employment, and Economic Empowerment for Youth) in the WAEMU region, starting with Senegal, Côte d’Ivoire, Togo, and Benin. With funding of $45.5 million, E4Y aims to create 49,000 jobs, with 70% allocated to women.

Finally, we inaugurated the EdTech Mondays WAEMU, a platform aimed at simplifying conversations around the use of technology in education in the WAEMU region, with a view to facilitating access to education through digital.

I invite you to discover the inaugural issue of our quarterly newsletter and to join us in this journey aimed at boosting job creation, entrepreneurship, access to education, and capacity building in the WAEMU region.
Imminent deployment of the RIZAO Program for youth employment in West Africa’s rice value chain

The Mastercard Foundation is proud to announce the imminent deployment of RIZAO, an ambitious and innovative program aimed at creating employment opportunities for youth in the rice value chain in Senegal, Côte d’Ivoire, and Togo. This program will be officially rolled out in Q3 of 2024 and will span a period of five and a half years, with a budget of 50 million dollars.

What is the RIZAO Program?

RIZAO aims to support stakeholders operating in the rice value chains in order to create fair and equitable access to dignified and fulfilling work for financially disadvantaged youth, particularly young women. The program is structured around six strategic pillars:

1. Supporting youth-led startups: provide resources and mentorship to help young entrepreneurs launch and grow their businesses in the rice sector.
2. Empowering young farmers: offer training and financial support to improve the skills and capacities of young farmers.
3. Stimulating, encouraging, and supporting job creation in rice processing businesses.
4. Improving market access: develop infrastructure and mechanisms to facilitate rice producers’ access to local and international markets.
5. Promoting local rice: raise awareness and encourage the consumption of local rice to support local economies and reduce dependence on imports.
6. Creating a favorable legal and institutional framework: collaborate with governments and local institutions to establish policies that will lead to the sustainable development of the rice value chain.

Our key partners: Africa Rice and MEDA

The success of RIZAO largely depends on collaboration with leading partners such as Africa Rice and MEDA.

Africa Rice is the Pan-African center of excellence for research, development and capacity building in the rice sector. The organization plays a crucial role in poverty reduction, food security and improving the livelihoods of African farmers.

MEDA is an international organization renowned for its sustainable economic development programs. MEDA brings its expertise in supporting small and medium enterprises, inclusive financing, and value chain development.

Program objective and impact

RIZAO aims to:
create 441,000 jobs for young people
with 70% of these positions filled by young women
raise awareness among 2,205,000 people

This program is part of a long-term vision with the objective of reducing poverty, improving food security and enhancing the livelihoods of youth in West Africa.
What is the Meliteji program goal and what impact has it had?

The program, set up in partnership with the family business La Laiterie du Berger, aims to structure and develop the local milk value chain in northern Senegal, so that it generates hundreds of thousands of stable jobs and contributes to national growth, stability and economic prosperity for the greatest number of people.

In concrete terms, Meliteji has contributed to the professionalization of all players in the dairy value chain, and to an increase in income and productivity. In addition, the program’s implementation has led to the abolition of the 18% VAT on local pasteurized dairy products.

The program has supported over 2,100 farming families. 65 mini-farms have been created, 52% of which are run by women, and more than 25,000 jobs have been created.

Mariétou Seck, Lead Agrifood Systems and Meliteji Program Manager

To find out more about the program and discover our impact story, click here.

The name Meliteji is an acronym made up of the letters of four Wolof words. Each word helps to convey the underlying idea of the project: "Local milk, the engine of employment and success for women". The Wolof words are: meew (milk), ligeey (employment), tekki (success) and jigeen (women).

But beyond the figures, it's important to understand that this program impacts on an entire ecosystem of over 75,000 local players across the entire value chain...

The impact goes far beyond the figures. For many farmer families, the increase in income has enabled them to send their children to school or build a house. The change in social status must also be taken into account. Breeders have gone from being farmers to agripreneurs.

In a nutshell, Meliteji is about:

- + 90% on breeders’ incomes
- 25,000 jobs generated
- 76,000 reached stakeholders along the value chain
Does digitalization play a role in the emergence of a sustainable and inclusive dairy industry?

In partnership with La Laiterie du Berger, digital tools have been integrated into the program and represent a real revolution in the dairy industry!

Participants in the program now have a QR code, linked to their canister number or breeder number. This digital account enables them not only to track their milk collection, but also to directly manage their expenses and, at the same time, their income from their activity. They can now see how much they will earn at the end of the month.

This tool notably enables female livestock farmers to achieve greater financial independence. It’s a significant advancement that we can directly observe in the field.

What does the future hold for the MELITEJI program?

Building on its success, the program will be extended to other regions of Senegal, Côte d’Ivoire and other WAEMU countries, under the name MELITEJI WASU, which stands for “West Africa Scale Up”.

It will contribute to the structuring of a sustainable and innovative dairy sector by promoting the development of markets, processing and breeding, while facilitating access to financing to create added value within an entire ecosystem. The aim is to create 130,000 jobs, 60% of them for women.

For further information, please contact:
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The Mastercard Foundation uses a variety of verification methods to regularly measure and assess progress and impact: baseline studies, periodic partner reports, impact monitoring, strategic reviews, partner-specific studies, etc. Here are the key figures for the quarter:

**The global impact of the Mastercard Foundation in the WAEMU region by the end of March 2024**

- **158,000** jobs were created, **46%** of which are for young women
- **+7,000,000** people have been reached in the field, **49%** of them are women
- **65%** of partner organizations are from Africa
- **10%** of partner organizations are run by young people (Youth Led Organizations)

**Focus on Batonga**

With an initial support of 30,000 dollars allocated to business circles, the Batonga program, which aims to transform vulnerable adolescent girls in rural areas, has enabled participants gathered in business circles in Benin to generate:

- **247%** return on initial capital in the space of two years, which equates to USD74,000 per circle
Since its launch, the Suqali program, in partnership with Teranga Gestion, has marked a significant turning point in Senegal’s entrepreneurial landscape.

Focused on the financial inclusion of micro, small and medium-sized enterprises (MSMEs), Suqali has gone beyond the limits of traditional financing, offering crucial support to entrepreneurs, particularly women and young people, including in rural areas.

**Suqali in key figures**

- **18,000** businesses and micro-entrepreneurs supported
- **80,000** direct and indirect jobs for young people
- **USD 30M** invested over the 2020-2024 period

Armonde Lo, SUQALI program participant and Founder of MandaBio
The Suqali program didn’t just provide financial support. It has enabled us to expand our team, train young aspirants and procure the materials needed to improve our production capabilities. This partnership has considerably accelerated OVAVITECH’s growth trajectory.

Serigne Abdou Fall, SUQALI program participant and founder of OVAVITECH

Future of the program

Building on the success of Suqali, we are delighted to announce its extension into E4Y (Entrepreneurship, Employment, and Economic Empowerment for Youth) program in the WAEMU region, starting with Senegal and Côte d’Ivoire. The scale-up has been made possible thanks to the partners involved in collaboration with the Mastercard Foundation. Our main partner, Teranga Gestion, has contributed to the deployment of E4Y alongside ESP for training and access to skills, and Club Tiossane for market access.

E4Y program objectives

E4Y has set itself the ambitious goal of creating dignified and fulfilling jobs, particularly in the agricultural sector. By investing in access to finance, markets and skills, the program will seek to identify and support the emergence of SMEs within the agricultural value chain. With a budget of $45.5 million, E4Y aims to create 49,000 jobs, 70% of which will be for women, thus promoting sustainable and inclusive economic development.

"The E4Y program stands out for its innovative and ambitious nature, as it has been designed to provide businesses with a comprehensive solution that meets their essential needs: access to finance, skills, a shared services platform, and the market. With this approach and the commitment of our partners, we are confident that participants in this program will have all the necessary tools to become champions in their respective fields." - Amy Fanny-Tognisso, Head of access to finance

Click here to watch two testimonials from participants in the SUQALI program.
Words from our partners

Interview of Olivier Furdelle, Managing Director of Teranga Capital

How did the partnership between the Mastercard Foundation and Teranga Gestion come about?

The partnership grew out of a relationship that gradually developed between the players. In fact, the Mastercard Foundation was looking for ways to act in Senegal, and we regularly exchanged views on issues related to access to finance for local businesses. So when the COVID-19 pandemic began in early 2020, the Foundation specifically approached us to establish a collaboration aimed at strengthening access to finance for micro-entrepreneurs and micro, small and medium-sized enterprises (MSMEs) in Senegal.

What are the specific challenges facing entrepreneurs in the agricultural sector?

In addition to a number of specific issues (e.g. access to land, access to inputs), the main challenges facing these entrepreneurs are similar to those facing other sectors of the economy, namely the problem of access to adequate finance, particularly in a context where small businesses are still poorly structured and in most cases unable to meet the requirements (formalization, repayment terms, contributions or guarantees, etc.) of traditional financial actors. For this reason, these SMEs must also be helped to strengthen their skills and access to markets (distribution and sales).

In concrete terms, what access to financing solutions have you provided for entrepreneurs?

The SUQALI program has made it possible to adapt financing conditions to the needs and circumstances of MSMEs affected by the effects of the COVID-19 pandemic, with the aim of supporting their resilience. Through partnerships established with a wide range of actors (microfinance institutions, banks, investment funds, entrepreneurial networks and incubators, etc.), this has resulted in capped interest rates, reduced capital requirements and guarantees, and more diligent processing of applications.

To date, what impact has the program had on Senegal’s entrepreneurial ecosystem?

The SUQALI program, with a budget of USD 30 million, has been deployed in all regions of Senegal, enabling the financing of over 17,000 microentrepreneurs and over 1,000 MSMEs, as well as capacity building for over 800 MSMEs. This represents the creation or maintenance of over 80,000 direct and indirect jobs. Of these beneficiaries, 79% are women, 54% are young people, 68% live in rural areas, and 85% had no (or no longer any) access to financing before SUQALI.

Beyond these direct impacts, at an ecosystem level the program has strengthened the fifteen or so implementing partners mentioned, as well as spurring a change in perception on the part of certain financial institutions with regards to the "young" or "female" target.
Mobilization for International Women’s Day

The Mastercard Foundation WAEMU office is actively committed to gender equality throughout the year. In March, the team's mobilization took a variety of forms, testifying to its constant determination to advance the cause of women:

1. Safiétou Kane, alongside teams from the Mastercard Foundation, took part in a webinar organized by the Batonga Foundation, highlighting the crucial importance of women’s economic empowerment for sustainable development and gender equality. This initiative provided an opportunity to exchange ideas and strategies aimed at strengthening economic opportunities for women in our region.

2. Marietou Seck and the team’s involvement was also evident at a panel organized by the World Food Program (WFP), where we discussed the vital importance of including young women in the agricultural sector. From these conversations emerged the need to raise awareness and actively support initiatives aimed at ensuring women’s equitable access to agricultural opportunities.

3. The Mastercard Foundation is also proud to announce the broadcast of a special episode on the theme of “Girls and education: which technological solutions?” on TV5 Monde, March 25 at 3:30pm. To watch the episode, click here. This program, part of our EdTech Mondays series, highlights innovative solutions to overcome barriers to girls’ education, with Safiétou Kane as one of the panelists.

Our commitment to gender equality and inclusion is not limited to one day of the year, but translates into concrete, sustainable action. We remain resolutely determined to advance the place and role of women in our societies. Every day, we strive to make this shared ambition a reality.
The Mastercard Foundation Associate Program (MFAP) is designed to provide young people with a high-quality, year-long work experience that equips them with the skills and abilities they need to succeed in their careers. This includes learning about leadership, understanding the codes of inclusive professional behavior, and acquiring basic entrepreneurial knowledge and skills.

The MFAP, implemented by the Mastercard Foundation’s Pana Education & Transition department, opens up new prospects for young graduates and helps them find employment. This support takes the form of a living allowance, calculated according to their geographical location and sector of activity. Financial support to help young graduates achieve a degree of financial stability, making it easier for them to study.

MFAP’s primary objective is to improve the employability of young high school and university graduates. With this in mind, the program’s ambition is to achieve 1 million placements by 2030, by enriching both the placement capacities of our partners and developing our network of employers. At present, we are proud to announce that 2,500 placements have already been made, across more than 40 African countries, testifying to the tangible impact of this program on the lives of young working people.
Would you like to contribute to our next edition? Don’t hesitate to contact Sophie Diakité and send us your content for publication!

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