2026-08 | Youth Socio-economic Inclusion Project, Mali

Financial Sector Partner (FSP):	Network of Micro-Institutions for Income Growth (RMCR)	SCBF Contribution:	CHF 102,125 (76%)
Grantee:	3TC SARL	Matching Contribution:	CHF 32,122 (24%)– PSF
Country:	Mali	Duration:	Aug 2026 – Jun 2028
Potential Outreach:	4,100	Products:	Loans, Savings, Financial education
Thereof Women:	30%	Target Group:	Rural youth and women

PURPOSE AND VISION

RMCR, a Mali-based microfinance institution with over 26 years of experience, promotes rural financial inclusion, with a focus on vulnerable youth facing unemployment, insecurity, limited education and vocational training, and migration to gold-mining areas. The project aims to support youth socioeconomic integration through vocational training and tailored financial services, while strengthening RMCR's sustainability through increased lending to young people, improved portfolio quality, and institutional growth.

PROGRAMME DESIGN AND DELIVERY

To deliver these outcomes, the programme adopts an integrated 24-month approach to youth socioeconomic inclusion, combining vocational training, financial education and tailored financial services for rural youth engaged in promising income-generating activities such as agriculture, livestock, mechanics, carpentry and tailoring. Delivered through a partnership between RMCR, 3TC-SARL, local authorities and specialised service providers, the programme will strengthen RMCR's youth-focused products and services, including a progressive pathway from skills training and savings to credit and microinsurance, alongside community-based lending mechanisms.

The model will also adapt financial products to young people's specific economic and value-chain needs, promote non-agricultural activities that support rural economies, and provide post-financing coaching and monitoring to strengthen business outcomes and portfolio quality. Training and mentoring will be delivered through experts, field agents, workshop leaders and specialised providers, using local training centres, workshops and other suitable community-based settings.

OUTCOMES, IMPACT AND LEARNING

The project aims to sustainably integrate 4,100 rural youth (30% girls) into viable income-generating activities, improving the livelihoods and food security of more than 4,000 households while strengthening local economic sectors. Across 17 districts in five regions of Mali, the project is expected to expand RMCR's inclusive financial and non-financial services, support the adaptation and digitalisation of two products, and strengthen the capacity of 4,100 youth and 15 credit officers.

It is also expected to contribute to RMCR's growth through 213.2 million FCFA in youth deposits and 820 million FCFA in loans, while increasing membership from 52,080 to 55,626, deposits from 3.5 to 5 billion FCFA, and the credit portfolio from 9.7 to 11.5 billion FCFA. Progress and sustainability will be assessed at project completion and three years after completion to capture longer-term impact and scaling.

Partnering with: