

STUDY OF OPPORTUNITIES FOR WOMEN'S PRODUCTIVE INCLUSION IN GUINEA

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ABOUT THIS DOCUMENT

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ACRONYMS AND ABBREVIATIONS

| | |
|--------|--|
| AF | Additional Financing |
| ANIES | National Agency for Economic and Social Inclusion |
| APP | Agricultural product processing |
| CA | Community Assistant |
| CADES | Support Center for Economic and Social Development |
| CAEF | Center for Women’s Empowerment and Entrepreneurship |
| CFS | Social safety nets unit |
| CR | Community Relay |
| CSM | Community Support Manager |
| CT | Cash transfer |
| DFI | Director of Financial Inclusion |
| DMR | Director of Microprojects |
| EHCVM | Harmonized Survey of Household Living Conditions |
| ERNPSP | Emergency Response and Nafa Program Support Project |
| FAEFF | Support Fund for Economic Activities of Women and Girls |
| FG | Focus group |
| FGM | Female genital mutilation |
| GBV | Gender-Based Violence |
| GC | Group Coaching |
| GDP | Gross Domestic Product |
| GNF | Guinean franc |
| HDI | Human Development Index |
| IC | Individual coaching |
| IGA | Income Generating Activity |
| INS | National Institute of Statistics |
| MAGEL | Ministry of Agriculture and Livestock |
| MFI | Microfinance institution |
| MIS | Management Information System |
| NGO | Non-governmental organization |
| PFMT | Women’s participation in the labor market |
| PM | Productive Measure |
| PMT | Proxy means test |
| PO | Payment operator |
| PRC | Community resource person |
| RGPH-3 | Third General Census of Population and Housing |
| RSR | Rapid Social Response |
| SWEDD | Sahel Women Empowerment and Demographic Dividend Project |
| TTL | Task team leader |
| VSCA | Village Savings and Credit Association |
| WB | World Bank |

1. BACKGROUND

1.1. General context

Guinea is a West African country with a surface area of 245,857 km², divided into 4 regions: Maritime Guinea, Upper Guinea, Middle Guinea and Forest Guinea. Many ethnic groups live here, but the three most represented are the Fulani, Malinke and Sousou. Islam is the majority religion, with an estimated 85% of the population Muslim and around 8% Christian¹. Animism² and other traditional religious practices are still observed to a limited extent³ by around 7% of the population.

By 2023, Guinea's population is expected to reach 14.2 million⁴, with a demographic growth rate of around 2.4% per year⁵. With a fertility rate of 4.5 children per woman and an average life expectancy at birth of 58 years⁶, Guinea's population is young. Indeed, 60% of the population was under 24 years of age in 2017, and 33% of the population is between 10 and 24 years of age in 2023⁷. While a slight slowdown in demographic growth has been noted since 2017 due to a drop in fertility, it should be emphasized that the Guinean population will continue to grow all the same, due to the age structure and inertia of demographic phenomena. As a result, the working-age population is set to grow considerably over the coming decades. According to a study⁸ on constraints and opportunities for productive inclusion in Guinea published in 2020 by the World Bank, based in part on the latest population census data from 2014⁹, the rate of economic growth would not be sufficient to create enough jobs, and improve their quality, to absorb the expanding working population.

Although the country has many natural assets – shared borders with 6 countries, hydrological and agricultural potential, a coastline of over 300 kilometers and the

presence of numerous minerals in its subsoil – its economy faces many challenges. Moreover, it is largely dependent on the secondary sector, equivalent to 35%¹⁰ of Gross Domestic Product (GDP), which is dominated by mining activities¹¹. The economic growth rate thus accelerated in 2022 to 4.7%¹², due to the intensification of mining activities, after a period of deceleration since 2016¹³. Although it represents the second largest contribution to GDP, after the tertiary sector¹⁴ (46%¹⁵ of GDP), the mining sector nevertheless creates few jobs.

The agricultural sector accounts for the majority of employment in Guinea (52.2%)¹⁶, mainly in rural areas, although its contribution to GDP is relatively modest (10% in 2015). However, this sector has significant potential to contribute to poverty reduction.

Guinea's capacity for adaptation and resilience to climate change is low, ranking 115th in 2021 according to the Global Climate Risk Index. Agropastoral and fishing activities, which employ 66% of the working population, are vulnerable to climatic variations. Despite its substantial water resources, the country, also known as the «water tower of the region» due to its extensive hydrographic network spread over 23 river basins, is subject to the spatial and temporal variability of annual rainfall¹⁷. Guinea's economy therefore remains relatively undiversified and vulnerable to exogenous shocks.

In addition, analysis of the various socio-economic indicators illustrates the considerable vulnerability of certain segments of the population. In 2020, Guinea's Human Development Index (HDI) stood at 0.477, placing the country at 178th out of 189 countries. Almost half of Guineans (43.7%) lived below the national poverty line¹⁸

¹ Muslims are in the majority in the country's 4 main regions. Christians are most numerous in Conakry, the major cities, the south, and eastern Forest Guinea.

² Animism is not a religion in the true sense of the word, but is much more than a belief. It is a way of conceiving the relationship between oneself and the Other and the world, based on resources universally present in human beings.

³ Mainly in Forest Guinea and slightly in Upper Guinea.

⁴ According to United Nations Population Fund estimates for 2023.

⁵ According to the latest World Bank data for 2021.

⁶ Data from the United Nations Population Fund: average life expectancy 61 years for women, 58 for men.

⁷ According to United Nations Population Fund estimates for 2023.

⁸ Brunelin, S., Kroll, G., Zambra Taibo, C. (2020) «Constraints and Opportunities for productive Inclusion in Guinea». World Bank.

⁹ The fourth General Census of Population and Housing is planned (RGHP-4), but the data currently available is that from the 2014 RGHP-3.

¹⁰ According to 2022 data from the French Ministry of the Economy, Finance and Industrial and Digital Sovereignty.

¹¹ Bauxite, gold and diamonds account for an average 85% of the country's exports. Energy is also a strategic sector, both in terms of current investments and for its knock-on effects on other activities.

¹² According to the Guinean Ministry of Economy and Finance.

¹³ The GDP growth rate fell from 10.8% in 2016 to 3.9% in 2021, according to World Bank data.

¹⁴ The tertiary sector in Guinea is driven by trade, transport, telecommunications, real estate, and business services.

¹⁵ According to 2022 data from the French Ministry of the Economy, Finance and Industrial and Digital Sovereignty.

¹⁶ Data from the third (and last) General Population and Housing Census (RGPH-3) of 2014.

¹⁷ According to African Development Bank Group data for 2022.

¹⁸ According to 2018 World Bank data and the Harmonized Survey of Household Living Conditions (l'EHCVM-2018/2019). That is, income < 5,006,533 GNF/year.

in 2018, with a higher incidence of poverty in rural areas. Part of this observed vulnerability can be explained by the structure of productive employment in Guinea:

- Although the majority of the population is active, jobs are mostly vulnerable and informal¹⁹, and labor productivity is low²⁰, as is the level of education²¹.
- Self-employment predominates, with an estimated rate of 74.3%²² in 2019. The proportion of self-employed women is higher than that of men, respectively 71.6% for women and 67.3% for men. The proportion of self-employed individuals is higher in rural areas.
- Jobs are concentrated in the agricultural sector, which suffers from a lack of infrastructure and other constraints that limit productivity.

Populations face multiple constraints that hinder the efficient development of their activities or the initiation of new, more productive and profitable activities. These constraints vary according to the area of residence, but also according to the characteristics of the target population groups (e.g. young people, women).

The Ebola epidemic (2013-2015) and the COVID-19 pandemic (2020-2021) have had a significant impact on increasing extreme poverty and exacerbating inequalities within the country. “In addition, the recent Ebola and COVID-19 crises have probably had a disproportionate effect on women. Poverty increased as a result of Ebola in 2014-2015. While the recent economic acceleration experienced by the country may have partly helped to reverse this trend, the more recent impact of the COVID-19 pandemic on economic activity and the projected halt in economic growth may have led to a 4 percentage point increase in the poverty rate in 2020” (World Bank 2021)²³.

Moreover, Guinea is one of the most unequal countries in the world in terms of gender²⁴. Women face numerous gender-specific constraints in the family, socio-cultural, and economic spheres. Indeed, customary and religious practices (e.g. child marriage, Female Genital Mutilation (FGM), polygamy), and investments in the human endowments of girls and women²⁵ which are limited compared to those of boys and men, are drivers of gender inequality in Guinean. Women’s limited decision-

making power results in a lower quality of life, less access to healthcare, and lower incomes. These practices have implications for women’s productive inclusion, which is lower than that of men, and for the vulnerability of women’s jobs, and, by extension, of the national economy.

Indeed, although women’s participation in the labor market in Guinea is relatively high, given that a large number of women work on family farms/enterprises, many inequalities remain in terms of access to employment. For example, the labor force participation rate was 55.9% for women, compared with 75.8% for men in 2018. This inequality is reflected in the employment rate for women, which stood at 54.5%, compared with 74.3% for men. Thus, women’s overall participation in the labor market in Guinea is significantly lower (56.3%) than that of men (76.1%)²⁶.

Women are increasingly over-represented in vulnerable and precarious jobs (self-employment, family work, informal). Thus, according to the 2018 EVHCM, 62% of women were classified in the self-employed socio-professional category and 97.6% of women were in informal employment.

It has been shown that reducing gender gaps in education, health and economic participation in the country could have significant positive effects for its economy. **Thus, low labor productivity represents a challenge for poverty reduction, economic growth and social stability**²⁷.

1.2. Social safety nets and productive inclusion

Implementation of cash transfer programs has been spreading around the world for over 20 years, and their positive effects on the well-being and productive investments of households living in poverty or food insecurity have already been amply documented. Nevertheless, people living in extreme poverty face multiple constraints.

¹⁹ With an estimated 41.5% of GDP and 96% of jobs in 2019.

²⁰ Elgazaar, Heba, Dieng, Assane, Batana, Yele, Bourouno, Faya François, Adjovi, Epiphanie (2019). “Policy brief: Youth employment, productivity and inclusion”. World Bank technical assistance on youth, informality and employment productivity in Guinea. World Bank.

²¹ Education levels are low for both women and men in Guinea: 74.3% of women and 55.8% of men aged 15 and over have no education at all. Both rates are significantly higher in rural than in urban areas (87.9% of women and 71.6% of men aged 15 and over).

²² Share of vulnerable jobs in total employment, i.e. the share of self-employed workers and family workers.

²³ Information taken from the report «Unleashing the potential of women and girls in Guinea», World Bank, 2022 (p.10).

²⁴ See Note 25 (p.8)

²⁵ Including education and health.

²⁶ According to data from the Harmonized Survey of Household Living Conditions (l'EHCVM-2018/2019).

²⁷ Bossuroy, Thomas, Koussouba, Estelle, Premand, Patrick. “Constraints to productive employment for beneficiaries of social safety nets in the Sahel”. Sahel Adaptive Social Protection Program, World Bank.

*“Poor and vulnerable populations face multiple obstacles when they fall into «poverty traps», which require a **multidimensional response**.*

In strengthening economic inclusion for the benefit of the most disadvantaged, it is important to identify the “poverty traps” and to understand that unleashing the productive potential of people living in poverty involves removing multiple obstacles through a multidimensional response. In practice, it is specific population groups such as women, young people, people with disabilities and displaced people, who are likely to suffer most from the difficulties encountered by households and communities, in the local economy and at the level of the institutional framework²⁸.”

“Productive measures have had substantial impacts on economic indicators such as consumption, food security, investment, savings or income from women’s income-generating activities. Productive measures have helped households diversify their economic activities, and increased investment in non-agricultural activities has led to strong income growth. Diversifying their activities away from agriculture has also helped women strengthen their resilience to climate shocks, as non-agricultural income is generally less exposed to climate risks.

Economic impacts are often far-reaching, and productive measures are therefore highly cost-effective. For example, in Niger and Senegal, productive inclusion programs are already having an impact on consumption that exceeds costs 18 months after the end of the productive program. Impacts on beneficiaries’ consumption are at least 1.2 to 2.1 times greater than the cost of the program, demonstrating a strong return on investment³¹.”

Cash “Plus” programs, which supplement cash transfers with savings support, training, and other assistance, have been set up to amplify the productive impact of social safety nets and encourage a sustainable exit from extreme poverty²⁹.

To improve the resilience of households benefiting from social safety nets, the World Bank and the governments of several Sahel countries have set up productive inclusion programs aimed at facilitating the development of income-generating activities. These programs have reached over 50,000 beneficiaries in five countries (Burkina Faso, Mauritania, Niger, Senegal and Chad), and have been the subject of impact and process evaluations in recent years. These productive measures, implemented through adaptive social safety net systems, have proved highly cost-effective³⁰. Integrating these programs into social safety nets (thanks to their complementarities) therefore makes it possible to contain costs and achieve more significant results.

It is now widely accepted that building on existing social protection systems, and in particular **the cash transfer programs of social safety net projects**, to address the many constraints identified, would help improve labor productivity and thus reduce poverty. There is growing evidence that integrated interventions (pooling existing tools and resources) that provide the most vulnerable with a range of services in addition to cash transfers can generate sustainable improvements in income and well-being.

In fact, cash transfers that are designed to meet basic needs (food, but also health and education) and support consumption to enable investments in productive activities, combined with productive inclusion programs (a diversified set of interventions) tend to offer better results than single-facet programs. These diversified packages can simultaneously address the multiple constraints faced by vulnerable groups. They involve a package of measures (in different combinations depending on the country) that include awareness-raising, training, support, encouragement of savings and credit, and productive transfers.

²⁸ Andrews, Colin, de Montesquiou, Aude, Arévalo Sánchez, Ines, Vasudeva Dutta, Puja, Varghese Paul, Boban, Samaranayake, Sadna, Heise, Janet, Clay, Timothy, Chaudhary, Sarang. (2021) “Economic Inclusion Report 2021: The potential of scale”. (p.1). World Bank

²⁹ Bossuroy, Thomas, Goldstein, Makrus, Karlan, Dean, Kazianga, Harounan, Pariente, William, Premand, Patrick, Thomas, Catherine, Udry, Christopher, Vaillant, Julia, Wright, Kelsey. “Impact of productive inclusion measures in adaptive social safety nets in Niger”.

³⁰ According to data from the World Bank’s multi-country evaluation (ASP- Sahel - 2019-2022). The cost of the program is much lower (\$250-\$575 per beneficiary) than the average cost of “graduation” programs implemented by NGOs (often in excess of \$1,000 per beneficiary). <https://www.banquemonde.org/fr/programmes/sahel-adaptative-social-protection-program-trust-fund/thematic-areas/productive-inclusion>.

³¹ Ibid.

1.3. Background of the study

The World Bank-funded Emergency Response and Nafa Program Support Project (ERNPSP) was approved in May 2020. The development objectives of the US\$70 million project were to develop the building blocks of a national shock-responsive social protection system and increase access to shock-responsive social safety nets for poor and vulnerable households. The Agence Nationale d'Inclusion Économique et Sociale (ANIES), under the supervision of the Presidency, is the agency in charge of implementing the project.

The project comprises five components: (1) Emergency cash transfers; (2) Support for unconditional cash transfers and accompanying measures for the Nafa program; (3) Consolidation of social protection implementation systems and poverty data; (4) Project management, monitoring and evaluation; and (5) Contingency emergency response component.

The project finances the implementation of an adaptive social safety net system to meet immediate needs in the event of external shocks, and to support longer-term poverty reduction and resilience through productivity enhancement and human capital development for poor households.

An Additional Financing (AF) of US\$80 million to the ERNPSP was approved by the World Bank in April 2023. Thanks to the AF and the restructuring of the project, the ERNPSP will expand the coverage of emergency cash transfers in response to growing food insecurity in Guinea, with the parallel objective of further developing a shock-responsive social safety net system.

The AF will also increase the scope and coverage of activities under Component 2 (Support for unconditional cash transfers and accompanying measures under the Nafa program), which focus on regular cash transfers and accompanying measures for human capital development.

The ERNPSP, or Nafa Project³², will also finance new complementary activities under Component 2, namely a productive inclusion program. In this context, Component 2 has been reorganized as follows:

► **Sub-component 2.1:** Unconditional cash transfers and

accompanying measures. This sub-component will finance (a) regular cash transfers targeting 136,000 poor households, as well as (b) accompanying measures encouraging behaviors and investments essential to human capital development. A very light package³³ of productive measures, should be delivered to the 136,000 beneficiary households.

► **Sub-component 2.2:** This sub-component would finance the design and implementation of a new productive inclusion program targeting around 15,000 households. A comprehensive package drawing on regional pilot experiences would be targeted at households in sectors vulnerable to climate change, such as agriculture. It would help to increase their productivity and/or diversify their livelihoods.

Gender is a key consideration in the development of all Nafa Project activities, including the productive inclusion program. Indeed, given the strong inequalities existing in many areas between men and women in Guinea, these packages of measures will aim to alleviate the constraints to women's productive inclusion. Women are more affected by the lack of economic opportunities and access to financial instruments, and are therefore more vulnerable to shocks than men, particularly in rural areas. Taking the gender criterion into account in the targeting of activities will increase the overall impact of the program's results.

1.4. Objectives of the study

The present study was therefore designed to provide operational guidance to the design of activities of component 2.2 of the project. Its aim is to identify key constraints and, above all, opportunities for the productive inclusion of women in the four natural regions of Guinea covered by the project, as well as in Conakry. The results of this study are intended to provide contextual elements to inform the Nafa Project as a whole, and more specifically to suggest the optimum content and inform the design of a package of productive inclusion measures for its beneficiaries, with a focus on women. To achieve this, the contextual particularities and social and economic conditions of each intervention zone were taken into account.

³² Throughout the report, the "project" refers to the original and additional financing of the ERNPSP combined. The report uses the terms "project" and "Nafa Project" interchangeably.

³³ Including, at the very least, simplified training in psycho-social skills and micro-entrepreneurship.

More specifically, this qualitative study aims to:

- ▶ Identify key opportunities and constraints to women's social and economic inclusion, including access to social services, economic opportunities, livelihoods, land and other productive resources.
- ▶ Help to understand how the gender dimension plays a role in perceptions and experiences, as well as in opportunities and constraints.
- ▶ Formulate recommendations for the design and adaptation of a package of productive inclusion measures³⁴ aimed at women.

³⁴ Measures to improve the productivity and/or diversification of beneficiary households' livelihoods



2. METHODOLOGY AND CONDUCT OF THE STUDY

It is important to note that the team carried out the study within a very short timeframe. In fact, activities took place over a total of 9 weeks³⁵ to carry out all the key stages, i.e. recruitment of the team of interviewers, technical and logistical preparation, document review, design of data collection guides and tools, training of interviewers, data collection at the central level and in the field, data processing and analysis, and drafting of this report.

2.1. Sampling

Data collection was carried out in Guinea's four natural regions, as well as in its capital and largest city, Conakry. Indeed, these four regions represent distinct socio-cultural groupings and reveal diverse economic opportunities and realities. In addition, it was essential to take into account some of the specificities of the urban environment, given the interventions underway and planned as part of the Nafa Project. In each region and in Conakry, the prefectures and communes to be surveyed were selected in consultation between the World Bank team and ANIES. This choice was made on the basis of the Nafa Project's intervention zones, with the aim of surveying a diversified sample that would help to identify specificities according to zones, where applicable.

In order to clarify the terminology relating to the territorial and administrative division of Guinea, the latter is summarized in the graph below:

The selection criteria for the areas covered by the qualitative field survey were:

- ▶ The total number of potential beneficiaries to be registered by the Nafa Project;
- ▶ A household poverty index (data from the Proxy-means Test (PMT), a poverty index at household level);
- ▶ Economic and production potential identified by ANIES;
- ▶ Taking into account a ratio in terms of distances, the limited time available for the field phase, an appropriate and equitable distribution of interviewers by zone, and cost optimization.

The combination of these criteria resulted in the selection of the prefectures and municipalities of:

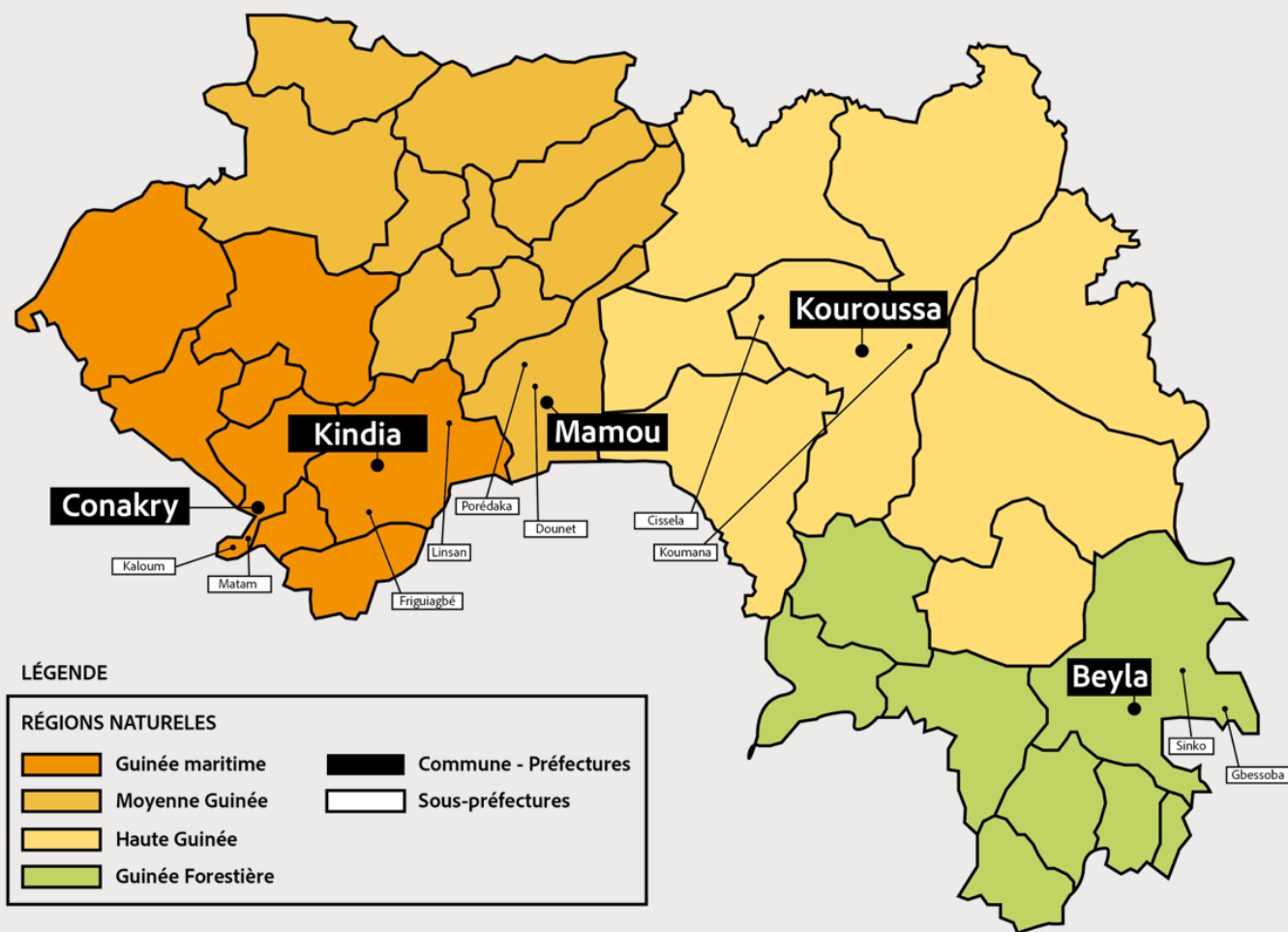
- ▶ Kindia and Conakry for the Maritime Guinea region.
- ▶ Kouroussa for the Upper Guinea region.
- ▶ Mamou for the Middle Guinea region.
- ▶ Beyla for the Forest Guinea region.

Graph 1 - Administrative subdivisions of Guinea



³⁵ Running from April 25 to May 2, 2023.

Graph 2 - Map of prefectures and sub-prefectures surveyed



Within each of these prefectures, the research team decided to survey 2 sub-prefectures and 1 district per sub-prefecture. In Conakry, 2 communes (Kaloum and Matam) and 1 district per commune were chosen for the field survey.

The sub-prefectures and districts were selected with the support of staff from the Financial Inclusion Direction³⁶ of ANIES, on the basis of the same criteria outlined above. The choice of these districts and neighborhoods took into account, to the extent possible, the specific characteristics

considered to be representative of the region, given the limitations of data availability and the data gaps (gaps in the statistical system) at regional and prefectural levels. In this process, the ANIES team's knowledge of the socio-economic, cultural, and geographical contexts involved was once again essential.

During the field study, a total of 20 Focus Groups (FGs) were conducted, along with 43 individual interviews; details of the final sample, both planned and actual, are presented below.

³⁶ These include the Director of Financial Inclusion (DIF), the Money Transfer expert and the Community Support Managers (RAC).

Table 1 Complete final sample ³⁷

| Regions | Prefectures | Sub-prefectures / Communes | Neighborhoods/ districts | No. of Focus Groups ³⁸ (FG) | | No. of individual interviews (IE) | | Manager |
|-------------------|---------------------|----------------------------|--------------------------|--|-----|-----------------------------------|----|------------------|
| | | | | P* | E** | P | E | |
| Central level | | | | NA | | 8 | 17 | Line Le Teuff |
| Guinea Maritime | Conakry | Kaloum | Coronthe center 1 | 2 | 2 | 2 | 2 | Thomas Lamah |
| | Conakry | Matam | Bonfi road | 2 | 2 | 2 | 2 | Kemo Zoumanigui |
| | Kindia | Kindia center | Kindia center | 0 | 0 | 0 | 1 | Thomas Lamah |
| | | Linsan | Linsan center 1 | 2 | 2 | 2 | 2 | |
| Friguiagbé | Friguiagbé center 1 | 2 | 2 | 2 | 2 | | | |
| Upper Guinea | Kouroussa | Cissela | Center 1 | 2 | 2 | 2 | 2 | Kemo Zoumanigui |
| | | Koumana | Koumana 1 | 2 | 2 | 2 | 2 | |
| Average Guinea | Mamou | Mamou center | Madina telico | 0 | 0 | 0 | 1 | Penda Oury Barry |
| | | | Almamiya | 0 | 0 | 0 | 2 | |
| | | Porédaka | Poredaka center | 2 | 2 | 2 | 3 | |
| | | Dounet | Dounet center | 2 | 2 | 2 | 3 | |
| Guinea Forestière | Beyla | Beyla center | Beyla center | 0 | 0 | 0 | 2 | Gamey Zogbelemou |
| | | | Kembourama | 0 | 0 | 2 | 1 | |
| | | | Kissibou | 0 | 0 | 2 | 1 | |
| | | Gbessoba | Tanantou | 2 | 2 | 0 | 0 | |
| | | Sinko | Sabouya | 2 | 2 | 0 | 0 | |
| Totals | | | | 20 | 20 | 28 | 43 | |

*P: Forecast -** E: Number of employees

The combination of criteria used to select the survey areas made it possible to take into account the contextual particularities of each region, with a view to adapting the various measures as closely as possible to the realities of potential beneficiaries. Data collection in the city of Conakry was aimed at adapting the package to the realities and opportunities for women's productive inclusion in an urban environment.

The distribution of interviewers was based on their knowledge of socio-economic and cultural contexts, their respective spoken languages, their experience of working in the areas concerned and their usual place of residence. Thus, given the limitations of time and coverage of the study, and the distances in Guinea, it is understood that, although the sample was designed to be as representative as possible, the study does not claim to be exhaustive.

The following categories of stakeholders were interviewed:

- ▶ **Central resource persons:** ANIES team, ministerial departments and development partners involved in productive inclusion issues at the national level.
- ▶ **Decentralized State services and territorial and administrative authorities**
- ▶ **Community leaders and resource persons**
- ▶ **Women pre-identified as eligible for the Nafa Project's Regular Cash Transfers (RCT),** with a focus on those who are active or recognized as leaders in their community. A total of 113 women were interviewed as part of the FGs, and a further nine as part of the individual interviews (IEs)³⁹ (three women interviewed as part of the IEs were also part of the FGs), making a total of 122 women. 76% were aged 35 or over. 83% of the women had four or more children,

³⁷ Sample as initially planned in the technical protocol and actually carried out during the survey phase.

³⁸ See Section 2.2.2.

75% had five or more children, and 48% had seven or more children. The vast majority of women were Muslim, married under polygamous arrangements, and 16% were widows.

- ▶ **Economic players and influential leaders:** economic groups of women, young people, potential and non-beneficiaries of the Nafa Project, livelihood programs, and informed players in promising economic sectors.

The references of the resource persons interviewed are provided in Appendix 1.

Exchanges with this panel of interlocutors (see *Appendix 1. Data collection schedule*) enabled us to obtain a wide range of information and viewpoints on living conditions in rural areas and in the districts of Conakry. In particular, we were able to learn about regional specificities, socio-cultural and economic habits, as well as economic opportunities and growth sectors in each area.

More interviews were carried out than originally planned (see *Table 1*), particularly at the central level and in the prefecture capitals, due to the richness and interest of the many exchanges.

2.2 Organization of data collection and management

The study was carried out between March and May 2023, and the field survey phase took place from April 25 to May 5, 2023.

2.2.1 Team composition and responsibilities

The research team consisted of six people:

- ▶ **The World Bank's international consultant, a specialist in social protection, in charge of the study,** responsible for recruitment of interviewers, development of the methodology and data collection tools, orientation, training, coordination and supervision of the national research team and the research assistant, administrative and logistical coordination, interviews at central level, analysis of data and results, drafting and validation of the report, as well as preparation of presentation materials.
- ▶ **An international consultant - Research Assistant,** who supported the development of collection tools, interviewer training materials, designed data

capitalization matrices, participated in interviews at central level, was responsible for data processing and supporting the analysis and writing of the report.

- ▶ **Four national researchers⁴⁰** were responsible for helping to map out the stakeholders to be met, establishing their field schedules, carrying out fieldwork in their respective zones, transcribing and capitalizing on the data collected in the matrix provided for this purpose, and producing technical field notes.
- ▶ The research team benefited from significant and ongoing support, without which the timely completion of this study would not have been possible, from the TTL in charge and the team at the World Bank office in Conakry.

The research team also worked in close collaboration with the ANIES Nafa Project team, namely its Coordinator, the Financial Inclusion Division team, under the responsibility of its Director, with the essential support of the Cash Transfer Expert and the Community Support Managers (CSMs), supported by the Community Assistants (CAs) of the areas concerned by the study.

2.2.2 Data collection and management

A document review based on existing ANIES reference documents, the socio-economic situation and administrative and cultural data on Guinea's four natural regions, as well as interviews with key players, were carried out at the start of the mission to frame the study. This document review was supplemented by interviews⁴¹.

This field study used qualitative methods to achieve its objectives. Thus, the brief documentary study (see *Appendix 2. Bibliography*) was supplemented by interviews with the various players mentioned above (see *Appendix 1. Data collection schedule*), chosen according to their relevance. These interviews were based on semi-structured interview guides and Focus Group (FG) guides. Each guide was adapted to the type of interviewee in order to maximize the efficiency and relevance of the data collection. All of these tools are presented as separate deliverables⁴².

We used several qualitative methods to achieve the objectives of the study:

- ▶ Focus groups (FG) in neighborhoods and districts, lasting an average of 2 hours. Focus groups (FG) are an ethnographic technique used to gain an in-

³⁹ 12 IRs were carried out on women pre-identified as eligible for TMR, three of whom were identified during the FG.

⁴⁰ The number of interviewers made available is justified by the short time available to carry out this study.

⁴¹ See bibliography in Appendix 1. Data collection schedule

⁴² Other deliverables, specifically the Data collection guides and tools; Training support for interviewers; and regional data matrices are available as separate files. The documents are only available in French.

depth understanding of social and/or economic issues. The method aimed to obtain data from a group of people selected for particular reasons or characteristics. Members of the group could represent a homogeneous category or, by contrast, several categories with an interest in the meeting. The number of participants per FG was between 8 and 12, which corresponds to the ideal number for opinions to have a chance of being heard. The interviewers ensured that these meetings took place in good conditions (space, facilities, refreshments).

- ▶ Semi-structured qualitative individual interviews with key informants at various levels (Conakry, chief towns of the prefectures and sub-prefectures concerned, and neighborhoods/districts). The semi-structured individual qualitative interviews consisted of open-ended questions and probes, on a set of themes discussed between the interviewer and the respondent. These interviews provided an in-depth understanding of contextual particularities or specific situations. This type of interview was conducted with individuals with significant experience or specific knowledge, suggested by ANIES community assistants, based on the categories of actors presented above. Three women met during the FGs were also interviewed individually. These were identified on the basis of their actual participation, and their willingness and availability to participate, when they appeared particularly informed and «informative».
- ▶ Unstructured, qualitative individual interviews with resource persons and stakeholders at central level. Unstructured interviews do not use fixed questions; instead, the interviewer asks open-ended questions based on a specific research topic, and endeavors to let the interview unfold as a natural conversation. This type of interview contained very general questions to initiate a free and spontaneous discussion. In-depth questions and probes were used to gather more detailed information on certain topics or technical aspects, and to explore specific, unanticipated themes. These interviews were particularly useful for gaining a better understanding of the Nafa Project and ANIES' expectations, as well as for exploring avenues of innovation and potential programmatic articulations.

Following training at⁴³ the central level, the interviewers tested the data collection tools with the ANIES staff in

Conakry, particularly the Community Support Managers (CSMs). The ANIES CSMs also made themselves available to support the organization of the data collection in advance, and did everything necessary to ensure that the field data collection phase took place according to the announced methodology, and as closely as possible to schedule.

The information collected was first organized in an Excel matrix⁴⁴ according to pre-defined headings.

Two types of files were used for data entry:

- ▶ An Excel matrix for each type of interview guide/actor interviewed and according to pre-defined headings for semi-structured individual interviews and focus groups. Word documents for unstructured individual interview and observation reports, and for additional information notes.

Once the data had been collected in the field, it was translated into French and transcribed at the end of each day, following the pre-established completion matrix.

In addition, technical memos were drafted by the researchers on the differences and salient features encountered according to the sub-prefectures, regions and zones, and the socio-cultural and economic particularities of the populations. A few photos were also shared to illustrate certain findings or aspects in particular. The data was then processed thematically, to summarize the main findings and issues of interest.

The data analysis was based on a study of the themes and sub-themes identified when filling in the questionnaires. Responses were grouped to look for homogeneity or discrepancies between respondents and within the various themes, as the analysis progressed, following an approach based on regional specificities.

Particular attention was paid to characteristics of interest as they emerged. Responses, by type of stakeholder and by natural region of Guinea, on common themes, enabled triangulation of results to validate information by referring to several sources. Attention was also paid to the analysis of response type frequencies, in order to favor consensual responses over anecdotal ones (although sometimes reported) when writing the report.

⁴³ Please refer to the interviewer training guide in Additional Deliverable 2.

⁴⁴ Please refer to the regional data matrices in Additional Deliverable N°3.

2.3 Ethical considerations

The following key ethical principles were observed during the data collection phase:

- ▶ The surveyors, supported by ANIES CSMs, began their activities by informing each local and regional authority, as well as representatives of the communities concerned. In each district, the surveyor presented the objectives and procedures of the survey to the authorities, and requested their authorization to carry out the survey.
 - ▶ Voluntary and informed participation by explaining the purpose and procedures of the study to all participants
- in the local language. All those approached were given the right to refuse to take part in the study. The investigator explained the consent form, which was signed by the respondents. A copy was given to them and another was kept by the interviewer.
- ▶ Anonymity was respected by creating anonymization codes.
 - ▶ Interviewers were trained to maintain confidentiality during interviews and not to share any information with anyone other than the World Bank research team.



3. RESULTS

3.1. Major constraints to women's productive inclusion

The constraints to women's productive inclusion in Guinea have already been extensively documented by several studies carried out in the past⁴⁵. The present (shorter) study follows on from these, and sets out, more specifically, the obstacles to productivity encountered by women in the prefectures of Beyla, Kindia, Kouroussa, Mamou and Conakry, and in the sub-prefectures and districts visited. The main results can be put into perspective with those of the above-mentioned studies, in that they are easily comparable.

It's important to re-emphasize the major constraints identified as explanatory factors in the productive exclusion of women.

The presentation of these major obstacles facing the female population concerned, combined with the analysis of socio-economic opportunities (see *Section 3.2*) will enable us to make recommendations for the future productive inclusion program. These recommendations are intended to inform the design of the future intervention aimed at improving the productivity and resilience of social safety net households through component 2 of the Nafa Project.

In response to the key issues identified, a set of combined interventions (see *Section 4.1*) aimed at improving the human capital, productivity and diversification of economic activities of future recipients of Nafa Project cash transfers will be suggested.

3.1.1. Access to basic infrastructure

3.1.1.1. Access to water, fuel and electricity

In all the areas surveyed, the task of supplying water falls mainly to women, and in some cases to their children, or to young people with motorcycle cabs (paid service). For most of the women interviewed, even in Conakry's urban communes, the task of supplying water is a time-consuming one. Indeed⁴⁶, it is time-consuming because

it involves waiting (Kindia, Conakry) at boreholes and wells, given the scarcity of these infrastructures, and long journeys (Kouroussa).

In some sub-prefectures, the cost of water was also cited as a constraining factor in daily and economic life, as in Mamou for example. In the Mamou, Kouroussa and Beyla prefectures, water was cited as a major obstacle to the development of income-generating activities (IGAs), particularly vegetable gardening and, to a lesser extent, agriculture, due to its scarcity in the dry season.

In addition to the problem of water supply, there is also the problem of fuel supply. With women also in charge of its collection, wood was widely cited, except in Conakry⁴⁷, as the main fuel source used, well beyond charcoal. Buying it (in Kindia) or collecting it from the bush (in Mamou, Beyla and Kouroussa) represents a constraint in terms of means or time for the women.

Also, most of the districts surveyed are not electrified, with the exception of Conakry's neighborhoods, or electrification is inconsistent⁴⁸. Although some women claim to have solar panels, the absence of electricity creates multiple constraints, in terms of conservation, access to technology, communication, and access to information.

3.1.1.2. Access to telecommunications

With the exception of Conakry, the vast majority of women do not watch television, due to a lack of funds and electricity. Radio use, although widespread in all the areas visited, is impossible in Porédaka and Linsan, for example, due to the lack of electricity for recharging radio phones, and the lack of money to buy batteries, as well as by default available radio frequencies. There are other cases of women who do not own radios (Kouroussa) and therefore have no access to media information.

Although 70% of the women surveyed (out of 113 interviewed) claimed to have cell phones, it was found that these were basic phones and that very few women in rural

⁴⁵ Brunelin, S., Kroll, G, Zambra Taibo, C. (2020) "Constraints and Opportunities for productive Inclusion in Guinea". World Bank; and "Unleashing the potential of women and girls in Guinea", World Bank, 2022.

⁴⁶ In Kindia and Conakry, the scarcity of infrastructure (boreholes) means waiting times of over two hours. In Beyla, the wait is estimated at half a day.

⁴⁷ In Conakry, women use charcoal.

⁴⁸ In Kindia, the two sub-prefectures surveyed were electrified. At the time of the study, the Linsan sub-prefecture had been experiencing a power cut for one month.

areas had smartphones⁴⁹ (because of the high purchase price), and, as a result, access to the Internet⁵⁰ (unlike Conakry where their possession is more widespread). The cost of an Internet Pass (internet packages) is one of the other factors justifying its low penetration rate in rural areas, specifically in the surveyed districts. These factors must be compared with the quality of Internet coverage in these same areas, as well. Thus, of the 113 women surveyed in the FGs of the five prefectures visited, only around 20% used a smartphone, generally belonging to their husbands or another member of their household. While in Conakry, Kindia and Mamou, all women claimed to own a personal phone (only one woman claimed to use her husband's smartphone in Conakry), in Kouroussa and Beyla, several women did not have one and only used those of family members.

Also, although the network was relatively good in most of the districts surveyed, major disruptions were noted in the Gbessoba sub-prefecture. Some villages in the Beyla area (Sinko and villages outside the survey) were not covered by a cell phone network at the time of the survey.

In some places, poor access to the network means that people have to move to relay antennas, or to higher ground, in order to receive messages. This obstacle needs to be taken into account when implementing the Nafa Project in the interior of the country (rural areas). In Conakry, cases of non-receipt of messages announcing cash transfers have been noted due to the poor network in certain places. Indeed, the poor network can have a negative impact on the effective implementation of cash transfers, but also on the exchange of market information. Other difficulties were encountered when receiving money transfers, such as forgetting or losing the PIN code, losing the SIM card, account blocking, or illiteracy.

3.1.2. The weight of socio-cultural norms

Women's poor access to education and healthcare, particularly in rural areas, is largely due to the structure of the patriarchal system in Guinea. The implications of the low rate of access to basic social services are numerous, and have a major impact on the socio-economic situation of Guinean women.

3.1.2.1. Access to basic social services

76% of the women surveyed were aged 35 or over. Some 45% of the women surveyed by the FG had attended school, but had not gone beyond primary level (15% had lower secondary level, two had baccalaureate level), and only 32% were literate. Women's education rates are low⁵¹, particularly in rural areas⁵². Between 2012 and 2018, primary school enrolment rates rose from 55.5% to 62.0% among girls, and in 2018, only 22.0% of girls (and 32.2% of boys) attended secondary school⁵³. The data collected seems in line with recent national data, as Guinea has one of the lowest female literacy rates (27.7%⁵⁴) in sub-Saharan Africa. Not only do girls have less access to education, they are also more likely to drop out for a variety of reasons (e.g. domestic work, early marriage, and pregnancy).

While most of the women noted that their children are in school, some of them claim that they play a productive role in the household after school. In the Beyla prefecture, many cases of unschooled children supporting their parents in their farming activities were noted, highlighting the problem of child labor, which is widespread in Guinea.

Women's low level of education has a negative impact on their productive inclusion, which partly explains why they are over-represented in vulnerable employment and unpaid family labor. In Beyla, for example, women sometimes provide free labor for their husbands, and are in charge of supporting them in their IGAs in Kouroussa (e.g. taking out and milking cattle).

In all the areas surveyed, access to healthcare is poor. Although most of the districts and neighborhoods surveyed have a health center⁵⁵, the women surveyed claim not to use them. Reasons cited include high cost, lack of resources and equipment at the facilities, and the quality of reception. The majority of women surveyed resort to traditional medicine, and to buying medicines in the street, as is the case in Kindia. This should be seen in the context of the high rate of children per woman and the low rate of deliveries in specialized facilities, as well as infant mortality. Difficulties related to childbirth and post-partum care affect women's productive capacity. Childhood illness also represents an additional expense for households. The food insecurity widely mentioned by women⁵⁶ (especially during the lean season, and due to poor yields), particularly in rural areas, can be seen as one

⁴⁹ In Sinko (Forest Guinea), for example, it is mainly young people who use smartphones.

⁵⁰ 35% of the population used the internet in 2021.

⁵¹ Gaps in health and education translate into substantial disparities in access to economic opportunities. Not only are women less likely to participate in the labor market than men, but when they do, they are disproportionately engaged in low-quality, low-productivity, informal work, which ultimately translates into lower lifetime earnings, and increased risks of falling into or remaining in poverty.

⁵² In Conakry, over 55% of FG women had primary school education.

⁵³ Information taken from the report «Unleashing the potential of women and girls in Guinea», World Bank, 2022 (p.2).

⁵⁴ According to data from the Harmonized Survey of Household Living Conditions (l'EHCVM-2018/2019), p167.

⁵⁵ Only one sub-prefecture (Cissela in Kouroussa) had no health center, the nearest being 4 km away.

⁵⁶ Almost all the women said they were unable to provide their households with three meals a day. In Dounet, some women claim not to eat for several days during the lean season.

of the factors explaining the health situation in Guinea.

It appears that meeting basic household needs is difficult in most of the sub-prefectures surveyed, particularly in rural areas, due in part to poor access to basic social services and infrastructure. These constraints weigh particularly heavily on women. Indeed, access to basic social services is largely affected by existing socio-cultural norms.

3.1.2.2. Women's roles and responsibilities

The constraints on women's access to basic social services and business opportunities appear to be intrinsically linked to their commonly accepted position and roles within the household. Indeed, women are largely subject to the authority of their husbands, although they have a certain amount of leeway when it comes to household management (food, children's needs).

It appears that 77% of women interviewed, in both rural and urban areas, claim to have to systematically seek their husband's authorization to undertake an IGA or join a group (Kindia, Mamou center⁵⁷). Interviews show that women's empowerment (especially financial empowerment) can be associated with or perceived as the weakening of men, which explains the reluctance of some husbands to give their authorization. This reluctance is heightened when a woman joins a mixed⁵⁸ group (Beyla, Kouroussa), because of the jealousy it can engender and for fear of losing a certain hold⁵⁹ over them. Displacement for IGA purposes was sometimes cited as a blocking factor to spousal authorization in Middle Guinea. A wife's dependence on her husband's authorization decreases as her income and contribution to household expenses increase.

An exception is rural Mamou, where women are often the heads of household, insofar as they are responsible for all household expenses and decide how to spend the money, given the men's economic inactivity. In the other areas surveyed, women's income complements the husband's main contribution (Conakry, Mamou center, Kouroussa, Beyla). In Kindia, however, women make a significant contribution to the financial support of their children.

In some areas of Kouroussa and Beyla, expense management is more the responsibility of the man, thus

the woman must justify expenses and obtain her spouse's authorization for her choices. In Beyla, part of a woman's income or assets must be handed over to her husband. The pressure to meet household needs was widely expressed by women in all the areas surveyed. The lack of financial support from husbands thus appears to be a major constraint to the satisfaction of basic household needs and the development of economic activities, when it is insufficient (cited in Mamou, Kindia and Conakry).

Polygamous marital relationships account for 29.8% of Guinean households, while 58.9% are characterized by monogamous marriages⁶⁰. Polygamy was widespread in all surveyed areas⁶¹, impacting on the ability of spouses to contribute to household income. This difficulty is also exacerbated by women's high fertility rates, as confirmed by the women surveyed. Indeed, 83% of them have at least four children, 75% have five or more children, and 48% have seven or more children. This number is higher in rural areas (particularly Beyla) than in Conakry, where women have an average of four children. Large numbers of people in households were found in all rural prefectures. The women interviewed belonged to households with an average of 13 people, with disparities between regions (9 people on average in Conakry, 10 in Kouroussa, 21 in Beyla, 18 in Kindia, and 7 in Mamou).

Conflicts between co-wives are frequent, as testified by a woman interviewed in Beyla: "The conflicts that exist are often neighborhood conflicts and conflicts between co-wives." The first wife often has an established hierarchical superiority. She is often chosen as the recipient of cash transfers for the Nafa Project⁶², which can aggravate certain conflicts or generate new ones⁶³. It should be pointed out that, under the Nafa project, polygamous households are considered as a single household⁶⁴, and the head of household has been invited to select an adult female representative as the future recipient of cash transfers.

The death of a husband also exposes his wife to economic vulnerability⁶⁵.

3.1.2.3. Time poverty

The vast majority of women interviewed mentioned having an extremely busy daily schedule. Indeed, all

⁵⁷ There is a difference between rural and urban areas in the Mamou prefecture: in rural areas (Porédaka, Dounet), women are less subject to the authority of their husbands, due to their productive role and central financial contributions to the household (husbands' inactivity in the dry season).

⁵⁸ A group is a voluntary organization of people from the same village or neighborhood (e.g., producers, or a savings organization such as a tontine), of an economic and social nature, democratically managed by its members and aimed at the well-being of its members and the village community.

⁵⁹ This point was strongly emphasized in Beyla, where women are seen as «labor» for their spouses.

⁶⁰ According to data from the Harmonized Survey of Household Living Conditions (l'EHCVM-2018/2019).

⁶¹ In Mamou, for example, one of the women interviewed claimed that polygamy was «a source of wealth and blessing» for the man.

⁶² It should be remembered that the targeted households chose one of their members, a woman of legal age, to be the recipient of the cash transfers.

⁶³ In Kouroussa, it was noted that there were no exchanges between the different co-wives (and their children).

⁶⁴ This decision was taken in order to align with the standard household definition used in Guinea by its National Institute of Statistics.

⁶⁵ All the more so as inactivity is imposed during the widowhood period (this is also the case during maternity).

the women testified to being in charge of managing the household and its members (food, housework, shopping, childcare and education, support for the husband, care of the elderly). This domestic work also includes supplying water, food from the market, and fuel (see *Section 3.1.1.1*).

Also, domestic work is accompanied by investment in an IGA. All the women interviewed were involved in one or more IGAs (seasonal or combined) to support household expenses. The women's workload is therefore considerable, leaving them little free time⁶⁶. Women's unavailability is heightened in the rainy season and at harvest time. The rainy season tends to be changeable, however, and since the Republic of Guinea is one of the countries at risk from climate change, its environmental vulnerabilities have repercussions on living conditions and human mobility.

It would be useful for future research to obtain further information about women's attendance at weekly markets, given the amount of time they spend there.

3.1.3. Markets, accessibility and mobility

With the exception of the sub-prefectures surveyed in Kindia, where markets are daily and easily accessible, food purchases (and/or sales) at weekly markets is a very time-consuming activity. Most of the districts and neighborhoods surveyed have a market. Only the Cissela district (in Kouroussa) does not.

In the Mamou and Beyla prefectures, it takes several hours (three hours on average) to get to nearby markets. In Conakry, women in Coronthie have to travel almost 4km to get to the Niger market, and women in Bonfi take 3 hours to get to the Matoto and Médina markets. In Kouroussa, the markets are, on average, some 20 kilometers from the districts surveyed.

Most women travel by taxi-brousse⁶⁷ between markets. However, this mode of transport is expensive, sometimes requires reservations (Kouroussa), and is very risky from a safety standpoint. Indeed, a large number of fatal accidents were reported in rural areas during the survey. The main reason for this is the deterioration of roads.

With the exception of Conakry and Kindia, the various sub-prefectures surveyed are difficult to access due to the state of the roads, except those located along or near a national highway.

The main mode of transport between sectors and districts is the moto-taxi⁶⁸. This makes it possible to get

to the most isolated localities, but represents a high cost (more expensive than bush cabs) as well as a high risk of accidents.

Trucks and other large vehicles circulate between the districts⁶⁹, and minibuses, called "Magbana", enable Conakry women to get around more cheaply. The majority of women say they travel on foot when the distance (several km) allows⁷⁰.

During the rainy season, accessibility to the sub-prefectures is reduced by deteriorating roads and flooding. Uncovered markets may also be cancelled during this period.

While the majority of women claim to move between sectors and districts for weekly markets or social reasons, some husbands are opposed to inter-district movement, as is the case in Mamou.

The isolation of the various sub-prefectures is a major constraint to the economic development of these areas.

3.1.4. Poor access to credit

Despite the presence of at least one microfinance institution (MFI) in the prefectures surveyed, the majority of women claim not to use them. The reasons given are mainly the high interest rates charged by these institutions, but also, to a lesser extent, the refusal of husbands (e.g. perception of the interest rate as contrary to religious precepts in Mamou center). What's more, these MFIs require guarantees (e.g. a land title) that women are unable to provide, given their difficult access to land (Mamou), as testified by a prefectural authority we met in Mamou center: "There are a lot of microfinance institutions like Crédit rural and Yete Mali in Mamou. To access a loan, you need a guarantee. That's why access is very limited, especially for women".

A sub-prefectural authority we met in Dounet (Mamou) confirms this point: "To access a loan, a guarantee is required, such as a land title or an object of value. Women have enormous problems with credit. Some have had to abandon their homes because they had no money to repay the loans. Nowadays, very few women take out loans with these microfinance institutions."

Illiteracy was also cited as a factor limiting access to MFI loans (Mamou). The interest rate, although cited as being contrary (Riba⁷¹) to religious precepts, seems to be secondary among the explanatory factors limiting access to credit.

⁶⁶ Women spend an average of 15.4 hours a week on unpaid domestic work, compared with 5.2 hours for men.

⁶⁷ In Conakry, car-taxis don't circulate in the neighborhoods surveyed (traffic jams, poor roads).

⁶⁸ And sometimes tricycles. Motorcycle cabs don't allow you to load luggage.

⁶⁹ It should be noted that districts can be very far apart, as in the Beyla sub-prefecture.

⁷⁰ Between 5 and 10 km, according to the women of Mamou.

⁷¹ Arabic masculine name for interest rate and «the act of increasing and making something increase from itself».

Women use loans from relatives (repaid in cash or in kind), or from informal lenders (Beyla). However, the inability and humiliation of not repaying debts (Conakry), as well as the high interest rates charged by informal lenders, reinforce the difficulty of accessing credit.

Despite the development of networks throughout the territory, however, some women do not have the necessary means to participate in these groups, as their income only enables them to provide for the upkeep of their household.

3.1.5. Obstacles to IGA development

The main constraint to the creation or development of IGAs, common to all the women interviewed, is the lack of means. This is intrinsically linked to difficulties in accessing production factors (inputs, equipment, veterinary care), which are either not readily available or expensive (Mamou, Kouroussa). Access to factors of production was mentioned as being particularly complex for women.

In Conakry, the lack of space dedicated to IGAs (available production areas) stands out as a major obstacle.

The second most frequently cited constraint is the need for capacity building, technical training and micro-entrepreneurship, as well as other types of support (e.g. deconcentrated agricultural and livestock services present in urban areas but lacking resources).

In Kouroussa, Mamou and Beyla, road infrastructure and access to water were identified as major constraints to the development of agricultural and commercial activities.

Environmental obstacles such as drought, rainfall variability, and soil deterioration were cited in Mamou and Kouroussa as having a negative impact on IGA development.

Finally, gender-related constraints such as low levels of education and literacy, and men's unwillingness to allow their wives to undertake businesses or to come together in groups, largely hinder women's productive capacity. These limitations apply to all types of IGAs.

Agriculture and vegetable gardening suffer from a lack of water, equipment, and access to land and inputs, and production factors were also cited as having a negative impact on women's productive inclusion. The absence of conservation (cold chain) and storage facilities was also noted.

The lack of modernized animal husbandry practices and the difficulty of accessing veterinary care have often been cited as obstacles to development. The low level of product processing is also a hindrance.

The handicraft and service sectors suffer from the lack of training centers in rural areas and difficult access to equipment, both of which hamper their efficient development. The low status of handicrafts in rural areas (reserved for certain family lines/castes) and the lack of diversification in the type of activities (mainly dyeing and saponification) also explain the weakness of this sector.

Petty trade is hampered by the saturation of certain products at certain times of the year (e.g. agricultural and market garden produce), and by storage, preservation and transport difficulties. These limiting factors prevent this sector from developing to its full potential.

Significant needs for capacity building, financial education and micro-entrepreneurship were repeatedly cited as crucial. There is also a marked gendered division of labor. Women are generally not involved in construction, mechanics, welding, transport, or fishing. Some women noted that they aspire to do so. Cattle breeding is also predominantly male.

3.2. Key opportunities for women's socio-economic inclusion

Social inclusion is a process aimed at improving the conditions under which individuals and groups or members of a population can participate in the life of society, particularly in three interconnected areas, namely, services (e.g. electricity supply, education, etc.), spaces (e.g. cultural, social, etc.) and markets (e.g. labor). In order to improve or set up the conditions to encourage their participation, it is necessary to strengthen their capacities, give them greater opportunities, and enable them to live in dignity. Individuals and groups are excluded or included according to their identity⁷². Some of the identities most often cited as the cause of exclusion are, for example, gender, caste, ethnicity, age and disability.

Recent indications from Guinea show that reducing gender gaps in education, health and economic participation in the country could have significant positive effects for the national economy.

“It is estimated that increasing women's labor productivity by closing the education gap would result in a 2.3% increase in GDP per capita; a reduction in fertility leading to higher capital accumulation could result in an 8% increase in GDP per capita over the baseline projection by 2035⁷³.“

⁷² Identity is the main factor in social exclusion.

⁷³ World Bank, 2013.

3.2.1. Access to electricity and telecommunications

3.2.1.1. Access to electricity

In 2020, 44.7% of the Guinean population lived in an electrified area. This overall percentage conceals major disparities between urban areas, where 88.1% of the population has access to electricity, and rural areas, where only 19.3% have access⁷⁴.

Indeed, the disparities in terms of electrification between urban and rural areas, as well as between the main prefectural towns and rural districts visited during the study, are glaring. The districts of Conakry and the main prefectural towns surveyed are electrified, unlike the sub-prefectures, districts, and sectors of each prefecture visited. The only exception encountered were the main towns of the sub-prefectures on the national road between Linsan and Conakry, in Maritime Guinea. The main urban centers of Middle Guinea and Maritime Guinea are also electrified. In Upper Guinea and Forest Guinea, however, only some of them have electricity, and then only irregularly⁷⁵.

It may be useful to point out that some districts and households in particular have solar electrification systems, such as those in Porédaka and Dounet in Middle Guinea, and Sinko and Gbessoba in Forest Guinea. Flashlights are also widely used.

3.2.1.2. Access to telecommunications

Telecommunications have enjoyed considerable growth since the early 2000s, as evidenced by the nationwide penetration rate of mobile telephony.

Cell phone network coverage⁷⁶ appears to be relatively good in the prefectures and districts surveyed. Some districts in particular, within rural sub-prefectures, still have no network, or poor or disrupted coverage⁷⁷. This aspect could be specified in detail thanks to the summary analysis of mobile operator coverage available to ANIES. The data from this analysis will prove useful.

It's worth pointing out that people who have no network, or one of poor quality, are accustomed to moving to get closer to a network antenna. Some of them have to travel miles or climb hills to do so. Moreover, the problem of

scattered network disruptions in certain areas is alleviated by the communication processes aimed at potential beneficiaries and planned and implemented by ANIES⁷⁸.

The two main cell phone operators are Orange and Areeba (or MTN) for all the areas surveyed, and to a lesser extent Cellcom. The vast majority of women surveyed have access to a phone, albeit a basic one rather than a smartphone⁷⁹. With a view to distributing cash transfers via electronic payments⁸⁰, ANIES is in the process of distributing basic cell phones and SIM cards to all future female beneficiaries of the Nafa Project. This will ensure complete availability of phones, with a view to empowerment of project beneficiaries.

In the districts studied, the medium most used by women is community radio (messages in local languages). This is particularly popular in the evenings.

These various findings will be taken into account when defining the key organizational parameters of the future productive inclusion program (light and full formats) and when designing it.

Recommendation 1 - Access to electricity and telecommunications

- ▶ Conduct training sessions for staff involved in the implementation of the productive inclusion program, at regional and/or prefecture headquarters.
- ▶ Plan to rent or purchase appropriate equipment (generators) in the absence of electricity in many areas for the implementation of certain activities/measures, and ensure its functionality⁸¹.
- ▶ Establish the key messages to be disseminated to beneficiaries and communities, their timing, frequency, and mode of transmission, by designing a communication plan adapted to the local realities.
- ▶ Formalize in a document the communication processes already put in place by ANIES in its current areas of intervention, and systematize them on a national scale.
- ▶ Pursue the use of a local communication mechanism (Community Assistants for example) already in place to compensate for the lack of access to the media in

⁷⁴ World Bank data, 2020.

⁷⁵ E.g., Frequent power cuts in central Kouroussa, non-electrified urban center of Dabola and electricity from 6 p.m. in Beyla.

⁷⁶ According to information from the statistics observatory of the Autorité de régulation des postes et télécommunication, in 2018, the coverage rate in Conakry was 66%; 76% in Kindia, 25% in Mamou; 11% in Beyla (Nzérékoré region) compared with 69% uncovered and 20% covered in places; 26% uncovered, 61% covered and 13% covered in places in Kouroussa (Kankan region).

⁷⁷ For example, the telephone network in Gbessoba is very disrupted, and some localities in the prefectures of Kouroussa and Kindia still have no network.

⁷⁸ These include, where necessary, door-to-door visits by Community Assistants or the broadcasting of key messages in local languages by community radio stations.

⁷⁹ As mentioned, while most of the women interviewed had personal cell phones, several cases of women using family members' cell phones were reported in Kouroussa, Beyla and Conakry.

⁸⁰ The Mobile money service is available with Operators MTN and Orange. The number of users with active accounts in June 2018 reached 1,118,000 with 95% of users for Orange and only 5% for MTN.

⁸¹ Easily transportable, simple to use by field staff (cf. weight, size, etc.) and in line with the organizational modalities of the activities.

certain districts.

- ▶ Recruit, as soon as possible, a communications Manager to manage and coordinate internal communications for the Nafa Project. Ensure that this person is present from the start of the productive inclusion program.
- ▶ Agree on whether or not to outsource the Nafa Project's external communications.
- ▶ Assess the need and feasibility of equipping Nafa Project support staff⁸² with tablets to facilitate the use of digital technology and innovative formats when sharing key messages with beneficiaries.

3.2.2. Socio-cultural elements

3.2.2.1. Education

Despite women's low level of education, almost all those surveyed were able to make simple calculations, such as counting money. This is a useful basis for the future introduction of financial inclusion modules and potential training in financial management and micro-entrepreneurship. This is a necessary starting point for the future development and diversification of their economic activities and the financial management thereof.

According to them, most of their children (including girls) attend school, except in the Sinko and Gbessoba districts. This is a good practice. Encouraging children and girls in particular to go to school, combined with the transmission of success stories from their mothers, can help limit the intergenerational transmission of vulnerability. Also, it has been documented that family foundation patterns largely define women's transition from school to the job market or, more broadly, economic activities, determining their opportunities to earn a living and be independent⁸³.

The purpose of this study is not, of course, to define what the Nafa project can do to address all the constraints to women's productive inclusion that have been identified. On the other hand, ideas and/or suggestions can be put forward, such as directing potential beneficiaries to the women's empowerment and entrepreneurship centers (CAEF)⁸⁴ of the Fonds d'Appui aux Activités Économiques des Femmes et des Filles (FAEFF, see Section 4.3.2) and/

or NAFA centers. NAFA centers, also known as "second-chance schools", are not linked to the Nafa project or ANIES. They have been under the authority of the Ministry of Pre-University Education since 2013. By 2021, there were 92 nationwide. They offer literacy courses as well as vocational training. These centers could, for example, represent an opportunity to bridge the very low literacy rate⁸⁵ and part of the significant technical and vocational training deficit observed in the study areas.

3.2.2.2. Autonomy and freedom

The women surveyed are mostly responsible for managing expenditures for their household, i.e. food, childcare, clothing, etc.

It appears that women's autonomy of choice increases in proportion to their incomes, as well as to the reduction in their spouses' incomes. For example, in the rural areas⁸⁶ of Mamou, women are the heads⁸⁷ of household. Although in this sub-prefecture women are generally free to choose how to spend household money, this is not the most representative social norm.

Most women enjoy a fair degree of freedom of expression, both within the family and in public. Sharing contradictory opinions is also tolerated. However, in the prefectures of Beyla and Kouroussa, as well as in the Coronthie district of Conakry, this freedom of speech is strongly conditioned on their spouse's authorization. It appears that women's right⁸⁸ to participate in economic activity is likely to increase according to the degree of economic vulnerability of the household.

Gender diversity is generally accepted, widespread and even encouraged in certain contexts. For example, there are many mixed groups due to the gendered division of tasks⁸⁹. However, this type of mixing has its limits, due to the fact that taboo subjects such as sexual and reproductive health are discussed, particularly in Kouroussa and Mamou, and to jealousy on the part of some husbands, a point made in Beyla.

⁸² These staff currently have smartphones, but the lack of this type of device among beneficiaries raises questions. The availability of tablets for these staff in charge of cash transfer programs/human capital support measures as well as light and comprehensive productive inclusion packages would, for example, make it more efficient to broadcast certain video messages to several beneficiaries at the same time.

⁸³ Information taken from the report "Unleashing the potential of women and girls in Guinea", World Bank, 2022

⁸⁴ By 2023, CAEFs will be present in all 33 prefectures of Guinea and 5,000 female learners will be technically trained each year, in e.g., sewing, dyeing, processing agricultural products (drying leaves, fruit, etc.), hairdressing, pastry-making, etc.

⁸⁵ Only 31% of women over the age of 15 are literate nationwide, World Bank 2021.

⁸⁶ Women's role and autonomy of decision regarding household expenditure are less pronounced in urban areas in the Mamou zone, where the weight of socio-cultural norms seems more pronounced.

⁸⁷ Women provide the vast majority of income, their husbands being mainly active during the rainy season.

⁸⁸ Points raised during interviews in rural Mamou and Conakry.

⁸⁹ In these groups, men are mainly responsible for the more physically demanding work requiring greater strength, as well as administrative and management tasks, due to their generally higher level of education.



In order to maximize women's participation in the Productive Inclusion program under the Nafa Project, it is essential to get their spouses on board. To achieve this, a program presentation and community mobilization measure is needed to explain the program's content and procedures. It is also designed to inspire and motivate women, to encourage them to believe in their productive abilities, and to encourage support from their husbands (e.g., through success stories and film debates). In addition to encouraging the participation and mobilization of women, this activity and moment of advocacy with men is also a good opportunity to help overcome certain social norms that hinder the development of the female population.

Recommendation 2 - Socio-cultural elements

- ▶ Focus solely on oral and visual communication (see illiteracy rate).
- ▶ Develop the themes of combating child labor, early childhood development and messages in favor of gender equality (raising awareness of GBV) and women's rights⁹⁰, to be disseminated as part of the Nafa Project's human capital development measures.
- ▶ Design messages highlighting the positive economic spin-offs for households when women practice IGAs, to be disseminated as part of productive inclusion measures.
- ▶ Ensure good initial communication and specify messages to the target audiences (i.e. religious and community leaders and men), to ensure that they are appropriated.
- ▶ Involve spouses (heads or men of household) in choosing the beneficiary when registering for the productive inclusion program.
- ▶ Pay particular attention to recruiting female support staff in areas where gender diversity is less accepted.

3.2.3. Women's availability, mobility and accessibility

3.2.3.1. Availability

In all the districts surveyed, women are most available after the market⁹¹, in the evening and on Fridays, after prayers in predominantly Muslim areas, and on Sundays in Christian areas. Women are more available in the dry season and after the harvest period, except in the city of Conakry.

The rainy season varies slightly from zone to zone, but on average starts in May and ends in October. It can start earlier, in March or April in Beyla for example, and end later, in November. As already mentioned earlier, the rainy period tends to differ because of climate change.

As specified (see *Section 3.1.2.3*), although women report being very busy on a daily basis with domestic chores, childcare and their IGAs, women claim to be able to free up an average of 3 hours a day over several consecutive days⁹² to take part in training activities, for example. It seems that the average daily availability of women in Conakry is less, with a stated preference of around 2 hours.

Given the women's strong interest in technical training, they mention that they can organize themselves to take part in a training course, whatever the duration. This availability will be enhanced if they are informed in advance and therefore prepared.

3.2.3.2. Mobility and zone accessibility

Although social and gender norms often act as constraints on women's mobility, it appears that in the study areas, they are used to moving between sectors or districts, particularly to get to the various weekly markets.

However, as indicated (see *Section 3.1.3*), the long distances, difficult accessibility (particularly in the rainy season), and high cost of these trips mean that the logistical arrangements for activities need to be fine-tuned accordingly, and provisions made for out-of-pocket expenses in the design phase of the productive inclusion program.

The more this mobility-related difficulty is alleviated, the better the beneficiaries will be able to participate and get involved. Ideally, therefore, travel should be limited to neighboring areas⁹³ or to the district level if distances are not too great.

⁹⁰ Women's rights are human rights. These include the right to live free from violence and discrimination, the right to the highest attainable standard of physical and mental health, the right to education, the right to own property, the right to vote and the right to equal pay.

⁹¹ Their availability differs according to the time slot of the market in and around their respective areas, morning for some and late afternoon for others. It also depends on when they finish preparing meals, cleaning, and other household chores.

⁹² From 3 to 5 days, depending on districts and zones. To be refined during program design.

⁹³ Take the example of the 30 minutes' walk maximum to be respected in the Nafa Project's distribution of cash transfer withdrawal points.

In general, it appears that the factors facilitating beneficiaries' participation in training courses are proximity to the venue, reimbursement of transport costs, provision of proper, balanced meals, and being informed sufficiently in advance to make arrangements.

It has also been proven that offering quality meals facilitates good attendance (of several hours) at training courses, and maximizes attention and concentration.

Recommendation 3 - Availability, mobility and accessibility

- ▶ Take into account the daily and seasonal availability of women in each zone (region and rural/urban environment) concerned when planning activities (adapting the modalities of activities to the beneficiaries' schedule and not the other way round).
- ▶ Involve accompanying field staff in planning activities in their respective zones, so that they are as well adapted as possible to their availability. Avoid, as far as possible, the days and/or time slots of markets most frequented by participants.
- ▶ Plan training periods well in advance and pass on information to beneficiaries so that they can organize themselves accordingly.
- ▶ Keep training to a maximum of half-days.
- ▶ Optimize logistical arrangements for activities (various sessions, training courses, etc.) to limit travel by beneficiaries.
- ▶ Arrange for each participant to be reimbursed for transport to and from the training venue.

3.2.4. Community habitus

3.2.4.1. Group habitus

The vast majority of women are available to take part in regular meetings. They are already used to getting together for talks (e.g., on specific social issues), ceremonies, savings groups (tontines called *sèrè*) or cooperatives. The frequency of this type of gathering may vary from zone to zone, but is mostly weekly. Some tontines are daily (as in Kindia), while in some localities they are only monthly (as, for example, in the Coronthie district of Conakry).

The fact that they already have this habit of getting together helps to strengthen social ties. Taking part in these frequent meetings not only provides psycho-social support between women, but is also seen as a means of

improving social cohesion.

In addition to fostering broader social cohesion, the good understanding and union between them are essential in terms of mutual aid and psycho-social and economic support. The results of regional impact evaluations confirm these aspects. Indeed, they have shown that extreme poverty is often accompanied by numerous psychological and social challenges arising from factors such as social exclusion. In Niger, for example, the psychosocial package played a particularly important role in strengthening beneficiaries' relationships with their community, strengthening social cohesion, and increasing the number of people they could turn to for help.

The structuring of more formalized groups could therefore be envisaged as part of the design of the package of measures.

3.2.4.2. Community support

The mobilization of this type of meeting (of groups, tontines, cooperatives or associations) is ensured by female leaders⁹⁴. Their role is to represent, advise and mediate with women in the community.

In most cases, these women leaders are cited as the first resource people to turn to in the event of personal and/or economic difficulty or need, as testified by women in Beyla: *"We, the women of the community, have the habit of asking the representatives of the different communities for advice in the event of a social problem"*; or in Conakry: *"Generally, women seek advice from their parents and relatives, from the sèrè kounti, the women leaders of the sèrè. Most sèrè kounti are considered sisters and mothers by sèrè members"*.

Women leaders seem to have a strong voice and represent a key community player.

It should be pointed out that when these women leaders do not have the appropriate advice or response, they direct the women to the people or services empowered to support them. The deconcentrated technical services for agriculture and livestock were also cited as key players in the event of problems specifically linked to IGAs.

In the event of domestic or social difficulties, many of the women we met during our fieldwork also turn to their relatives, elders, or other community resource persons (e.g. religious representatives, elders, district presidents or sector chiefs). This habit of community support and advice is as valid in the rural districts visited as it is in the⁹⁵ districts of Conakry.

⁹⁴ Known in Soussou as "Sèrè Kounti" in Conakry and Kindia, or as the women's president in Beyla.

⁹⁵ However, in the Coronthie district, the women interviewed seem to rely mainly on themselves and female self-help.

3.2.4.3. Strengths and aspirations

Thus, the habits of grouping and community support are in themselves strengths that women can draw on.

During fieldwork, the women cited their motivation to undertake, develop, and diversify economic activities as their personal strengths. Their courage and hard work, in view of the many domestic and economic burdens (i.e., heavy daily workload) that fall on them, as well as their determination to take care of their households, are also noteworthy.

The numerous constraints mentioned (see *Section 3.1*), combined with the aforementioned strengths, show just how resilient the women are. On average, they are most active between the ages of 35 and 50, and say they can remain so until they are 65/70 on average. According to them, as long as they are physically able and their health permits, they will remain economically active.

In addition to developing IGAs and having the tools to do so (training and production factors), the key aspirations mentioned by respondents are to benefit from support in personal development and life skills (e.g., self-confidence, public speaking, leadership, etc.).

Shared examples of successful people from the community show that they had certain identical behavioral characteristics, namely perseverance, courage, motivation, and determination, as well as the support of their family and/or community. These examples, in conjunction with the main strengths of the women interviewed and with the available evidence, indicate that they could benefit from training aimed at improving their life skills⁹⁶.

Building on women's pre-existing bases of autonomy (household management and expenditure, self-expression) to offer additional psychosocial skills (e.g., self-confidence, leadership, speaking out) would be crucial to a better response to the obstacles and needs identified.

It is important to remember that, as stated in the impact evaluation results of productive inclusion measures in adaptive social safety nets in the Sahel, that *“psychosocial components (community awareness and life skills workshops) have a strong added value in increasing economic impacts in rural contexts in Niger and Mauritania. The return on investment is particularly strong for packages with psychosocial components in Niger and Senegal. This shows that it is not only productive grants that explain impacts, and underlines the importance of addressing both psychosocial constraints as well as the financial constraints faced by the poorest households⁹⁷.”*

Recommendation 4 - Community habitus

- ▶ Continue to strengthen social cohesion by creating more formalized/structured savings and credit groups (VSCAs).
- ▶ List the contacts of the staff of the deconcentrated technical services available in each future area targeted by the productive inclusion program.
- ▶ Rely on existing community mechanisms for mobilization, local support and advice to beneficiaries.

3.2.5. Access to savings and credit

3.2.5.1. Microfinance institutions

Microfinance institutions represent an opportunity for access to savings and credit⁹⁸ and are relatively well established throughout the country. For example, *Crédit Rural de la Guinée*, the largest microfinance institution in Guinea, is represented in all the areas surveyed and covers 80% of the national territory. However, as mentioned, the women surveyed do not turn to this type of institution very often (see *Section 3.1.4*), despite the fact that, in their opinion, they represent the most interesting opportunity to benefit from financing to meet their economic development needs.

However, credit may be taken out with informal lenders or relatives, and repaid in kind or in cash.

In the context of granting loans, the principle of the interest rate (*Riba*), although contrary to the religious precepts of Islam, seems to be fairly commonly accepted in the study areas. Respondents mention it as a concern, particularly in predominantly Peuhl areas, but indicate that the increased lack of access to financing justifies its use. In Mamou, one woman confides: “Interest rates are not accepted, but when you're poor it's not easy to respect all the Islamic rules”.

3.2.5.2. Savings group practices

Tontines were also frequently cited as a source of access to savings. Village Savings and Credit Associations (VSCAs), on the other hand, were rarely mentioned as a source of access to financing. However, in Mamou and Kouroussa, some VSCA groups are known. It should be pointed out that tontines, unlike VSCAs, are not a credit solution, but a savings solution. In fact, tontines are groups of people who contribute to a common fund, the amount

⁹⁶ According to the United Nations, life skills refer to “a broad set of psychosocial and interpersonal skills that enable people to make informed decisions, communicate effectively and acquire coping and self-management mechanisms that contribute to a productive and healthy life. These skills may come into play in actions directed at oneself or others, or in efforts undertaken to make the surrounding living environment more conducive to health.”

⁹⁷ According to data from the World Bank's multi-country assessment (ASP- Sahel - 2019-2022).

⁹⁸ LANALA Finance was mentioned in Kindia and Conakry as another MFI present. YETE Mali was also mentioned, covering Mamou and Kindia.

of which is paid to each of them in turn. VSCAs, on the other hand, offer more than just collective savings: they also provide the opportunity to take out small loans and provide mutual social support through a solidarity fund. VSCAs are also much more structured than tontines, and more formalized too, since they have an office, follow operating procedures, and have rules and regulations. They are also exchange groups (sharing, support, advice) that go beyond the financial aspect, and thus reinforce social cohesion. The practice of tontines is widespread throughout the country. Women interviewed in Kindia and Mamou explain that their spouses even encourage them to participate, rather than simply allowing them to do so.

Women's average weekly savings capacity ranged from 20,000 GNF (equivalent to US\$2.30) in Mamou to 90,000 GNF (equivalent to US\$10.40) in Kindia. For all the areas surveyed and the people interviewed, women's average weekly savings capacity would be 40,000 GNF (equivalent to US\$4.60).

The vast majority of respondents attested that participation in savings and credit groups greatly favors the development of IGAs and helps to cope with certain sudden shocks (e.g., death of the household's able-bodied members, livestock disease, etc.). Examples of successful development stories and economic activities were shared with the field team. *"A woman was very successful in her IGA thanks to the support of her husband, who acted as a guarantor for her loan and as a training coach during the implementation of her IGA. Today, this woman trades throughout the sub-region. The key to her success was obtaining a loan, her husband's trust, support and guidance."* It was shared that the legal formalization of groups facilitated access to credit, notably from MFIs, or to subsidies and/or various forms of financing.

These findings underline the importance of support and guidance for spouses, and confirm the value of credit. In order to capitalize on the above-mentioned opportunities and address some of the constraints identified, two specific measures need to be developed:

- **A community awareness/mobilization measure⁹⁹** (see Section 4.1.2.1)
- A measure to **set up and operate VSCAs** (see Section 4.1.2.2), which takes into account the usual practice of tontines, responds to the need for access to credit and the lack of formalization of the groups.

Recommendation 5: Access to savings and credit

- ▶ Support the formalization of federations of savings and credit groups of beneficiaries of the Nafa Project's productive inclusion program, with the support of the prefectures and the Directors of Microprojects¹⁰⁰.

3.2.6. Economic opportunities

Guinea is a country rich in natural resources, with significant agricultural potential. Activities in this sector account for the majority of jobs. Petty trade is also widely practiced by women, particularly in urban areas. The system of weekly markets in rural areas (and daily markets in urban areas) offers regular opportunities for the sale of products, the exchange of information, meetings, and the circulation of money. This study has enabled us to identify promising value chains in the areas surveyed. This approach can be completed and specified by the accompanying staff in their respective intervention zones.

3.2.6.1. Markets

The widespread presence of markets throughout the country represents a triple opportunity¹⁰¹. These include the possibility of selling products, obtaining supplies and circulating money and information in the areas concerned, and generating positive spin-offs for the communities concerned.



Markets are held weekly in rural areas¹⁰² and daily in urban areas. It appears that every sub-prefecture, with the exception of Cissela, and every district surveyed, has a weekly market. Women are also accustomed to frequenting nearby markets.

⁹⁹ As part of the pilot programs for productive inclusion, this type of measure helps to mobilize and involve women, and to overcome certain social norms that hinder their self-confidence and development. Thanks to the good practices presented, they also make it easier to start up, strengthen, innovate and diversify an economic activity.

¹⁰⁰ To support the formalization of ideas and make it easier to obtain legal documents.

¹⁰¹ According to the census and mapping of basic socio-economic infrastructure in 2017 published by INS in November 2018, 1,041 markets were counted nationwide. The administrative region of Kankan has 25% of the country's markets, N'Zérékoré and Kindia regions with 14% and 13% of markets respectively. Around 80% of markets are located in rural areas, compared with 20% in urban areas. Two-thirds of the markets surveyed are weekly markets (66%). In rural areas, 80% of markets are weekly and 20% are daily. These proportions are respectively 11% and 74% in urban areas.

Moreover, in Beyla and Mamou, markets are specialized by product type. This opportunity for a diversified, zone-specific offer is a relevant basis on which to recommend future interventions.



In Porédaka (Mamou), a covered market offers an excellent opportunity for petty trading all year round, not just in the dry season.

3.2.6.2. Income-generating activities

The main income-generating activities in the rural areas surveyed are concentrated in agriculture and vegetable gardening. Indeed, agro-climatic conditions allow the cultivation of a wide range of products, and there is an untapped reservoir of employment opportunities linked to the development of value chains (see *Section 3.2.7.2*).

In Conakry, petty trade and the service sector predominate. The capital Conakry is the only urban center where agriculture and vegetable gardening are not widespread, unlike towns such as Kindia or Beyla.

Almost all the women interviewed claimed to be involved in at least two activities. From the interviews, it appears that farming is generally coupled with another type of IGA, except in Conakry where petty trade, for example, is frequently complemented by an activity in the service sector. This diversification takes place in terms of types of activity, such as agriculture and livestock breeding. Diversification also takes place on a seasonal basis, with women switching between farming and vegetable gardening and/or petty trade, activities that can be carried out during the dry season, unlike farming. This diversification habit is less prevalent in the Beyla districts surveyed.

Livestock farming is a widespread activity, although not practiced in all the districts visited, such as Friguigbé, Dounet or Conakry. On the other hand, the processing of agricultural and livestock products is well developed, as in the vast majority of areas surveyed.

Handicrafts are relatively underdeveloped overall, with the exception of saponification and dyeing. Becoming a

craftsman is generally made possible by being employed as an apprentice and thus benefiting from mentoring, as well as by passing on know-how within the family.

Farming, vegetable gardening, produce processing and saponification are generally carried out in groups. Many respondents claim to belong, for example, to cooperatives or groups. This practice is less widespread in Conakry.

It is essential to specify that agricultural, market garden and livestock production is primarily intended for sale, and to a lesser extent for self-consumption. Given the high proportion of people surveyed unable to eat three meals a day, and the lower proportion of production for self-consumption, the productive support measures proposed in addition to regular cash transfers appear absolutely necessary to meet basic food consumption needs.

The choice of IGA depends first and foremost on the financial resources available and/or the initial investment capacity, then on the presumed outlets and profitability, as well as on family and cultural know-how and predispositions. Table 2 below is a summary¹⁰³ of the main income-generating activities, by population category, listed in each survey zone, together with the information gathered in terms of supply and demand.

Fishing is a predominantly male activity in Conakry and Kouroussa, due to the presence of the river Niger¹⁰⁴.

In all the prefectures surveyed, the majority of women are involved in agriculture, vegetable gardening, product processing, and petty trading. Most young women cite hairdressing and sewing as their most frequently practiced activities.

The majority of men work in jobs requiring physical strength, such as construction, and in service activities, such as transport and/or money transfer. Young men are predominantly active in the transport sector, in particular motorcycle cabs.

Large livestock farming is generally practiced exclusively by men, with women involved in small livestock farming and, more frequently, poultry farming.

It is clear from the various interviews and FGs that there is a strong desire for technical capacity building, equipment, financial education, and business strategy formulation.

In order to meet these needs and strengthen management skills, the measure involving micro-entrepreneurship training, already mentioned above, seems perfectly suited.

¹⁰³ It does not claim to be exhaustive at regional level, but only to provide information specific to the districts surveyed in each sub-prefecture visited.

¹⁰⁴ The most important river in the country.

Recommendation 6 - Economic opportunities

- ▶ Encourage women to sell at weekly markets.
- ▶ Based on the results of this study, the accompanying staff (ANIES CAs) will be able to specify, in a short prospective note (diagnosis), the precise economic opportunities and value chains in their respective areas of intervention, in order to best guide the beneficiaries towards promising sectors.
- ▶ Train and equip CAs to carry out this more specific diagnosis of economic opportunities and value chains in their area.
- ▶ Develop the complementary psycho-social and micro-entrepreneurial skills (management and market access) of future beneficiaries through workshops and training to help them increase their economic

Table 2 - Main IGAs by prefecture and population group

| IGA/Population category | Main IGAs in the area | IGAs reserved for certain socio-cultural groups | IGAs involving more women | IGAs involving more men | IGAs involving more young people | Matching supply and demand |
|-------------------------|--|---|---|--|---|--|
| Prefecture | | | | | | |
| Beyla | <ul style="list-style-type: none"> - Agriculture and vegetable gardening - Petty trade - Agricultural product processing (APP) - Gold panning | <ul style="list-style-type: none"> - Oil extraction by pkékè | <ul style="list-style-type: none"> - Vegetable gardening - Agriculture (certain tasks) - Petty trade - APP - Services (sewing) | <ul style="list-style-type: none"> - Activities requiring strength: <ul style="list-style-type: none"> - Mechanics, carpentry, blacksmithing, - Agriculture (harvesting, ploughing) - Services (money transfer) | <ul style="list-style-type: none"> - Transport (taxi-moto) | <ul style="list-style-type: none"> - Unfulfilled request : <ul style="list-style-type: none"> Products difficult to produce in quantity (rice, beans, peanuts) - Processed products (shea) - Supply exceeds demand : <ul style="list-style-type: none"> - Agricultural and market garden products (peppers, okra, rice, peanuts) - Sewing (except holiday periods) |
| Conakry | <ul style="list-style-type: none"> - Petty trade - Fishing - Services and crafts - Crafts - Product processing | <ul style="list-style-type: none"> - Fishing and fish smoking by Sousous and foreigners (Sierra Leone, Ghana) | <ul style="list-style-type: none"> - Petty trade - Services (hairdressing, sewing, catering) - Fish smoking, - Crafts (dyeing & saponification) | <ul style="list-style-type: none"> - Activities requiring strength: <ul style="list-style-type: none"> Mechanics, masonry ... - Fishing - Transport (cab / truck) | <ul style="list-style-type: none"> - Services (hairdressing, sewing, café-bar, money transfer) | <ul style="list-style-type: none"> - Unfulfilled request : <ul style="list-style-type: none"> - Services (sewing) - Supply exceeds demand : <ul style="list-style-type: none"> - Petty trade (food, clothing, etc.) |
| Kindia | <ul style="list-style-type: none"> - Agriculture and vegetable gardening - Petty trade - Services and crafts - Breeding - APP | <ul style="list-style-type: none"> - N/A | <ul style="list-style-type: none"> - Petty trade - APP - Crafts (dyeing and saponification) - Services (hairdressing) | <ul style="list-style-type: none"> - Activities requiring strength: <ul style="list-style-type: none"> Mechanics, masonry, plumbing, tiling, welding - Breeding | <ul style="list-style-type: none"> - Transport (cabs and motorcycles) - Services (sewing, hairdressing) | <ul style="list-style-type: none"> - Supply exceeds demand : <ul style="list-style-type: none"> - Difficulty selling market garden produce |
| Kouroussa | <ul style="list-style-type: none"> - Agriculture and vegetable gardening - Petty trade - Livestock and fishing - Services - APP - Gold panning | <ul style="list-style-type: none"> - Fishing reserved for Somonos - Hunting reserved for Donzos - Forge reserved for certain social groups | <ul style="list-style-type: none"> - Agriculture (peanuts) - Vegetable gardening - APP - Picking - Services | <ul style="list-style-type: none"> - Activities requiring strength - Farming on large plots - Transport - Livestock (+ beekeeping) | <ul style="list-style-type: none"> - Transport (cabs and motorcycles) - Coal production - Services (mechanics, hairdressing) | <ul style="list-style-type: none"> - Unfulfilled request : <ul style="list-style-type: none"> - Market garden produce in the dry season - Farm inputs and equipment - Services - Supply exceeds demand : <ul style="list-style-type: none"> - Livestock (cattle) - Agricultural products at harvest time |
| Mamou | <ul style="list-style-type: none"> - Agriculture and vegetable gardening - Petty trade - APP - Breeding - Services and crafts | <ul style="list-style-type: none"> - Crafts (blacksmithing, shoemaking, pottery) reserved for certain lineages | <ul style="list-style-type: none"> - Petty trade - APP - Crafts and services - Small-scale farming (poultry) | <ul style="list-style-type: none"> - Rain-fed agriculture on large plots (fonio) - Activities requiring strength - Transport (cab and motorcycle) - Beef farming | <ul style="list-style-type: none"> - Transport (cabs, motorcycles, trucks) - Services (hairdressing, café/bar, money transfer) | <ul style="list-style-type: none"> - Unfulfilled request : <ul style="list-style-type: none"> - Market garden and dry-season agricultural products (storage) - Imported products (fish, fruit) - Supply exceeds demand : <ul style="list-style-type: none"> - Agricultural products at harvest time - Livestock (cattle) |

3.2.7. Growth sectors and value chains

3.2.7.1. Leading sectors

There are a number of factors that justify the development of promising value chains: the potential of the natural environment (e.g., soil fertility, availability of grazing land, presence of water sources, etc.), the opportunity to boost the sector, the possibility of introducing a specific value chain or technique, and the existence of nearby infrastructure for marketing and/or processing products.

The survey amply confirms agriculture as the predominant growth sector throughout the country, with the exception of the city of Conakry. However, there is a need to support its modernization and mechanization, not only by providing equipment, but also by improving access to inputs and technical training for those involved.

The type of agricultural value chain differs according to the natural region and can also vary within each prefecture.

The market garden, fruit tree and livestock sectors are also promising, under the same conditions of learning and technical facilitation in terms of conservation and storage, processing, and marketing strategies.

For example, in the sub-prefecture of Gbessoba (Beyla), the rice, peanut, onion and bean sectors are clearly identified as the most promising, as they are difficult to produce in large quantities but are very much in demand by the local population. In the sub-prefecture of Sinko (Beyla), the sorghum and millet sectors are the most promising. The shea tree (arboriculture) sector was also strongly mentioned as promising, due to its high processing and export potential, as well as its high demand.

In the Kouroussa area, yams, fonio, manioc and cashew nuts seem to represent important growth sectors, although the one on which everyone agrees is the sale of agricultural inputs and equipment.

The livestock sector, although buoyant given the wide availability of pasture and fertile soils, would benefit from modernization to be truly promising.

The most promising opportunity in Mamou would be the processing and storage of agricultural produce (e.g., potatoes, cassava, fonio) to avoid deterioration, compensate for water shortages at certain times, and limit speculation on prices at different times/seasons of the year. Certain key products, such as fruit and fish, which have hitherto been imported, could represent potential growth sectors, provided that the project support the development of their cultivation or adequate transport and preservation options.

Whatever the type of agricultural product chosen, it is

important not only to diversify processing, but also to ensure that there is little saturation in the production area concerned.

In the Conakry neighborhoods surveyed, although fishing clearly emerges as one of the predominant growth sectors, being a predominantly male activity, it is important here to consider its opportunities for processing (e.g., smoking and drying), by-products and marketing. The high population density of the capital Conakry also offers a wide range of commercial and service opportunities for women.

Also, the weakness of supply identified in the craft and, in rural areas, service sectors (e.g., sewing, catering, construction, mechanics, etc.) results from the lack of training and poor access to production equipment in rural areas. What's more, as training centers are non-existent in most districts, training requires travel to urban centers, which incurs costs that are not readily accepted by many men. Certain technical skills are therefore not developed in rural areas, but rather in urban centers. Although purchasing power is lower in rural areas, demand exists for underdeveloped products and services.

3.2.7.2. Value chains

Unsurprisingly, the majority of value chains with interesting potential are agricultural. To date, they appear to be relatively undeveloped and short, in the sense that they comprise a small number of activities (few links).

In Beyla, for example, the processing of agricultural products such as rice is a value chain in which the gender dimension cuts across all stages. Indeed, its main links are, or can be, the sale of equipment or sustainable (and innovative) production technology, production, parboiling, rice cake making, preservation, packaging, transport, access to the product(s) market, and sales.

Based on this «standard model», it would be efficient to strengthen, develop and diversify the short value chains identified in other areas, such as:

- ▶ Peanuts (peanut paste) in Kouroussa,
- ▶ Honey and oil production in Mamou,
- ▶ Cornmeal in Kindia,
- ▶ Fish products in Conakry.

A largely overlooked or under-exploited activity in value chain development is the recycling of agricultural and/or non-organic waste (e.g., glass, PET plastic¹⁰⁵, metal, paper/cardboard items, etc.).

The program would also seek to establish links with

¹⁰⁵ Polyethylene terephthalate.

existing initiatives and future investments in agricultural value chains with strong domestic demand or export potential.

In addition, encouraging and facilitating wider access to financing would appear to be crucial if the project is to ensure that the sectors identified as promising and the opportunities for developing value chains are feasible and sustainable.



Recommendation 7 - Growth sectors and value chains

- ▶ Carry out a more detailed diagnosis of the precise opportunities in each zone, potentially mobilizing ANIES CAs and under the supervision of the CSMs in the zones concerned.
- ▶ Create the conditions for capacity-building and awareness-raising on the various techniques (e.g., conservation methods, agricultural techniques, processing techniques).
- ▶ Facilitate the creation of links with deconcentrated technical services for livestock, agriculture and other relevant sectors.
- ▶ Encourage integration into value chains through, for example, grouped IGAs, cooperatives or associations. Promote the development of value chains and innovation.

3.2.8. Access to finance

As mentioned in Section 3.1.5, the lack of financing is the main constraint to the initiation, development and diversification of economic activities, and its modalities were questioned during the field survey. It emerged very clearly that the granting of a subsidy or productive grant, as provided for in the package of productive support measures, is absolutely essential. Its aim is to support future beneficiaries' access to financing, enabling them to start or strengthen their current or planned IGAs.

A preference for a cash payment of this grant seems to emerge from the interviews, although a subsidy in kind (e.g., agricultural inputs) would also be of considerable value. The people interviewed prefer to be able to choose the type of priority investment to be made, which is favorable in terms of empowerment and sustainability of their activities.

In this type of productive inclusion program, the payment of a single amount to all beneficiaries has generally been practiced. Although this method can be debated, particularly in terms of the cost of living in different types of environment (e.g. rural/urban), in the context of this productive inclusion program, it is suggested that it be maintained in order to limit the risk of social conflict. Also, this grant is usually paid in a single instalment, although this modality is open to discussion and may be subject to change.

The average amounts indicated by the women we met in the field varied considerably, and depended on whether they were planning to work collectively or individually. The majority of respondents preferred an individual grant.

The best time to make this productive cash transfer was frequently cited as being just before or at the very start of the agricultural season. This is in order to give priority to investing in the factors of production.

According to the people interviewed, harvest time is also particularly suitable, given the income generated at that time. Indeed, since this income meets the household's basic needs, the productive grant can perfectly fulfill its initial objective of investing in the creation, reinforcement and/or diversification of IGAs. Income from the agricultural harvest, combined with regular cash transfers, would meet basic needs, freeing up the grant for productive investment. These results confirm once again the interest, indeed the necessity, of combining this type of productive inclusion program with social safety nets, and in this context, cash transfers.

Recommendation 8 - Access to finance

- ▶ Clarify and harmonize information on the criteria for awarding productive subsidies or grants. Indicate that the grant is for a productive investment and is intended for the whole household.
- ▶ Make receipt of the productive grant conditional on participation, at the very least, in training course(s) in micro-entrepreneurship, financial education, etc.
- ▶ Ensure that the right information about the program and grant beneficiary is passed on by field support staff and understood by future beneficiaries.
- ▶ Agree on the method of payment of the grant (in a single instalment or more?).
- ▶ Use the same payment method for all beneficiaries of the Productive Inclusion program.
- ▶ Pay particular attention to the timing of the grant, identified as shortly before the start of the agricultural (growing) season, or preferably at harvest time, to encourage productive investment, and rely on ANIES field staff (CAs) to confirm the optimal grant payment period.
- ▶ Notify beneficiaries well in advance of the payment period, then monitor and report on their use..
- ▶ Do not formally condition the use of the grant, but provide effective support.
- ▶ Provide 3 months of post-funding coaching.
- ▶ Let each beneficiary choose whether to develop a collective IGA when the context lends itself to it or an individual one.



4. PROPOSED PRODUCTIVE INCLUSION PACKAGES AND STRATEGIC ORIENTATIONS

This report presented the main findings of **the qualitative study on productive inclusion opportunities for women in Guinea**, in the prefectures of Beyla, Conakry, Kindia, Kouroussa and Mamou. Although not exhaustive in terms of Guinea's national context, this study provides information on the key constraints and opportunities impacting women's productivity, thus helping to inform the design of the future productive inclusion program.

These results will enrich the preliminary exchanges with the ANIES team on the development of light and comprehensive productive packages. This study, combined with the results of impact and qualitative assessments of regional pilots of productive inclusion programs (ASP Sahel¹⁰⁶), as well as lessons learned from scaling-up experiences in countries of the region (e.g.

Senegal and Chad), it is possible to propose the content of productive inclusion packages within the framework of the Nafa Project in Guinea.

4.1. Content suggestions

This future package of multidimensional, coordinated interventions should address the multiple obstacles and take into account the opportunities identified. Unleashing the productive potential of people living in a situation of vulnerability involves the removal of not one, but numerous obstacles. To achieve this, this type of productive inclusion package offers considerable scope for flexibility and adaptation to socio-cultural and economic realities.

Major constraints identified :

- ▶ Lack of access to basic infrastructure
- ▶ Lack of resources, access to credit, access to financing
- ▶ The weight of socio-cultural norms
- ▶ Time poverty
- ▶ Difficult access to factors of production
- ▶ Lack of technical and managerial skills and limited technical/professional training opportunities

And above all, the key opportunities identified:

- ▶ Access to information and telecommunications
- ▶ Simple calculation skills and expense management habits
- ▶ Women's autonomy and freedom of expression
- ▶ Mobility habits and organizational skills (i.e. making yourself available)
- ▶ Meeting habits and community support
- ▶ Community systems are prevalent
- ▶ Core behavioral competencies: motivation, perseverance, courage and resilience
- ▶ Widespread savings practice
- ▶ Strong market presence and money circulation
- ▶ Potential of the agricultural sector and value chains
- ▶ Diverse economic activities

¹⁰⁶ <https://www.banquemonde.org/fr/programs/sahel-adaptive-social-protection-program-trust-fund/thematic-areas/productive-inclusion>

The Nafa Project will provide two types of productive support, namely a **very light package of productive support measures** to be delivered to the 136,000 households receiving regular cash transfers, and a **full package of productive inclusion measures** for 15,000 targeted households among the cash transfer beneficiaries¹⁰⁷.

4.1.1. Human capital and other accompanying measures

The **light package** should rather be seen as **an additional measure to the human capital support package**. It could be an introductory module in **essential psychosocial (life) skills and micro-entrepreneurship**. This additional measure would make it possible to share best practices in order to stimulate the desire to change habits and behaviors that are better adapted to productivity development.

To develop this measure in detail, it is first necessary to know the planned themes of human capital measures. At the time of this study, their definition, the exact mode of sharing and the design of their content had not yet been decided. However, it is noted that the type of medium and its distribution methods do not appear to be set in stone, that the option of innovating on these has been thought of and appears to be envisaged, and that a budget line has been earmarked for this work. This option seems appropriate and should be strongly encouraged. There are already some modules, used in the context of human capital support measures, that were initially designed at the time of the Cellule Filets Sociaux (CFS) (the predecessor of ANIES), and were adapted and used by ANIES staff during the Covid-19 pandemic.

In order to define the accompanying human capital measures and the «additional productive measure» as proposed, several steps are suggested:

- ▶ **Build on the results** presented in this report and the wealth of results from the recent studies “*Constraints and Opportunities for productive Inclusion in Guinea*”¹⁰⁸ and “*Libérer le potentiel des femmes et des filles en Guinée*”¹⁰⁹ (2020 and 2022), as they already provide a **comprehensive initial overview that can be used to predefine themes adapted to the current needs of beneficiaries**.
- ▶ On the basis of the **themes** adapted to the current needs of beneficiaries **pre-identified** in the previous

step, it would be useful to carry out a **short telephone survey via ANIES CAs with a sample of beneficiaries in order to validate and prioritize the themes that are pre-identified as the most important**. This step could be done very simply, at low cost (telephone credit only) and within a short timeframe, given the number of CAs available and the reduced number of future beneficiaries to call. The CAs' knowledge of the area and its beneficiaries will be a significant advantage. In addition, the ongoing distribution of cell phones and SIM cards to beneficiaries in rural areas by ANIES will facilitate the process. A light questionnaire will have to be designed, the type of prioritization chosen, and a data processing method decided.

- ▶ Organize a **one-day collaborative workshop**, which could be virtual - to limit costs and broaden contributions - (e.g., members of the ANIES and WB teams and contributors with diverse expertise and experience) **to validate the survey's prioritized themes and define how they will be shared, innovating with regard to the type of media and implementation method(s)**.

Next, it is essential to take stock of the **financial education** tools already available to the payment operators contracted by ANIES, in order to capitalize on what already exists and make proposals for improvement and adaptation to the realities of future beneficiaries. To do this, the project may need to :

- ▶ Organize **meetings with the payment operator to determine how to adjust and improve the content and tools they already have**. Then, agree on their future use by all ANIES payment operators (all zones concerned).
- ▶ **Build the capacity of CAs to use these financial education tools**, and decide how ANIES/Payment Operators will work together to administer them to beneficiaries.

4.1.2. Complete package of productive inclusion measures

Although it is not possible to adapt the package to every situation, flexibility is required. A suggested content of measures adapted to the socio-cultural and economic situation of the areas surveyed, as a basis for future exchanges, is proposed to follow. It is suggested that the complete Productive Inclusion package be made up of 5 measures, as detailed below.

¹⁰⁷ The project may target some non-cash transfer beneficiary households for the full productive package.

¹⁰⁸ Brunelin, S., Kröll, G, Zambra Taibo, C. (2020), World Bank.

¹⁰⁹ World Bank, 2022

Figure 3 - Proposed comprehensive package for productive inclusion



The complexity of the socio-cultural and economic realities of the target populations means that there is a need to innovate training formats. This design work should be carried out using collective intelligence¹⁰⁰ with several types of interlocutors (e.g. consultants, trainers, field staff, RACs, operational partners, etc.). The design of training tools will only be possible if the preliminary work of matching community information with records

of beneficiaries and supporting sectors is carried out in good time.

Support staff must be trained in advance in the various measures for which they will be responsible. The type and method of training will be decided once the organizational structure has been established and the roles of each stakeholder have been defined.

¹⁰⁰ It is an asset for collaborative work, and consists in getting diverse and varied profiles to work together to find solutions more effectively than by working in isolation.

4.1.2.1. Measure 1 - Program communication and community mobilization

The aim of program communication is to **present the program to communities and beneficiaries, and to discuss its objectives, organization and the personal investment required.**

Community mobilization, on the other hand, aims to develop advocacy with men and the assembly to encourage the mobilization and participation of women, and to overcome certain social norms that hinder their self-confidence and development. The aim is also to communicate best practices for starting up, strengthening, innovating and diversifying an economic activity.

At the end of the session, **the main growth sectors in the area** will be presented¹¹¹, so that they can later be linked (during measure 2) to the women's economic aspirations (as expressed during the registration)¹¹². This will facilitate an early choice of activity by the beneficiary, giving her time to develop it.

This session could therefore consist of a screening, in local languages, of¹¹³:

- A video presentation of the program, followed by clarification questions
- A drama about a household's economic success, followed by a debate
- A success story (short video), followed by a debate
- A brief PPT presentation of the area's growth sectors, followed by an exchange of ideas to complete the picture.

4.1.2.2. Measure 2 - Creation and operation of Village Savings and Credit Associations (VSCAs)

Its aim is to **offer simple savings and credit opportunities, as well as social insurance.** The aim is to increase and diversify sources of income and address economic, social and community issues, and build resilience.

VSCAs will be the basic unit for all other measurements.

These consist of groups of **12 to 25 people**, formed on the basis of affinity and geographical proximity, whose members save together and make small loans to each other from these savings, during weekly meetings. VSCA activities operate in «cycles», at the end of which accumulated savings and profits from loans are distributed among members in proportion to the amount each has

saved. Participation in VSCAs is entirely voluntary.

It is strongly recommended that the cycle last a minimum of 9 months.

Accompanying staff (from the field, e.g., CAs) will support the smooth running of VSCA meetings. Local staff (from the districts/neighborhoods concerned) should be made available to reinforce this support on a more regular basis throughout the cycle.

Once the VSCA is running efficiently, time will be taken at the end of meetings to discuss collectively the choice of IGA for each member, should they decide to start a new one or diversify. At this stage of the project, the relationship between the desired activity (registration phase) and the supporting sectors (measure 1) will inform the choice of the final IGA. Indeed, the latter has tended to emerge late in other productive inclusion programs. However, the earlier the choice is made, the more support that can be provided in preparing it. What's more, better integration of these activities into the local economy can have a significant impact on communities.

It would be advisable to consider grouping the VSCAs into a union/federation to increase their strength in the face of more substantial credit opportunities (MFIs, group purchases, seed distribution, etc.). This procedure could be envisaged after the first cycle (9 months) of operation of the VSCAs, but the legal information and formalities required to initiate this type of approach could be collected by the ANIES team from the outset of the Productive Inclusion program.

4.1.2.3. Measure 3 - Life skills training and workshops

Its aim is **to overcome certain social norms**, to reinforce the participant's sense of social worth¹¹⁴ and personal well-being, a prerequisite for self-confidence and personal initiative. The acquisition of certain intrinsic skills is necessary to **be fully capable of developing an IGA.**

Talking frees people up and opens up more space for creativity and entrepreneurship, hence the usefulness of this measure being delivered before Measure 4: Micro-entrepreneurship training and technical initiations (presented below).

This measure can be broken down into:

- An educational session in the form of training in psycho-social (life) skills to meet identified needs,
- A workshop format / Space for exchanges on psycho-

¹¹¹ Following the example of the work carried out by the CFS in 2018, the inventory of promising value chains and value chains could be carried out upstream by the accompanying staff who are familiar with the area, i.e. the CAs.

¹¹² The choice of beneficiary could be made following a discussion between the accompanying staff and the household, in the presence of its representative, to encourage the household's support and the woman's mobilization.

¹¹³ Local languages will be selected by area of intervention. The main languages listed are Malinke, Soussou and Pular.

¹¹⁴ The way people interact with each other. It can be seen as a measure of the quality of social interaction in a society.

social issues.

This measure is partly justified by the fact that the inequalities suffered by women are manifold¹¹⁵ and have numerous implications for their personal and economic development. Indeed, the results of the World Bank's multi-country impact evaluation¹¹⁶, indicate that the packages of productive accompanying measures have had **“positive and significant impacts on social well-being indices, mental health, social value, and future expectations of eligible women, and that these impacts are maintained over time. Participants also reported increased confidence in their communities. At community level, the program improved attitudes to gender and perceptions of women's economic participation. Women reported greater decision-making power over their resources. However, some nuances in these effects between contexts emerged. For example, the increase in psychological and social well-being was more marked in rural areas, particularly in Niger”**¹¹⁷.

4.1.2.4. Measure 4 - Training in micro-entrepreneurship and technical initiations

The aim of this measure is to equip **beneficiaries with basic skills for starting up, strengthening, and managing IGAs**. The principle is also to **provide technical reinforcement to meet the identified needs** of beneficiaries. The training is short and adapted to a non-literate public.

This training consists of **a core curriculum common to all groups**. This will include, in addition to simple micro-entrepreneurial skills, a market access module, as well as the production of a simplified, pictorial business plan.

Additional specific modules (in the form of tool sheets), **adapted to the (technical) potential and economic realities of different zones and groups**, will be provided.

In addition to offering practical advice by sector of activity, or even mentoring in urban areas, the technical initiation would put beneficiaries in touch with appropriate external services or resource persons (decentralized services, bearers of knowledge and techniques likely to improve the productivity of IGAs). It could also be an opportunity to present innovative techniques (for better natural resource management or time optimization).

In order to redirect future beneficiaries to the expertise they need, and to identify these occasional contributors, support staff will need to compile a directory of contacts

for resource persons outside the project in their area at the very beginning of the project. A form for creating technical links will be drawn up for this purpose.

4.1.2.5. Measure 5 - Productive grants

The aim of the productive grant is **to support beneficiaries' access to financing to start up, strengthen and/or diversify an IGA**. The amount of the productive grant is envisaged in the project documents to be around US\$200 equivalent, but this will have to be confirmed.

This grant is usually paid out in one lump sum, per beneficiary, and in cash. The payment of a single amount to all beneficiaries is suggested (see Section 3.2.8). The transfer method will be the same as that usually used by the Nafa Project's cash transfer payment system, i.e. mobile money (dematerialized transfer via telephones already given to beneficiaries).

4.1.2.6. Coaching

Feedback shows that the introduction of **coaching as a form of support**, rather than directive supervision, helps to **boost beneficiaries' self-esteem**. This choice of an approach based on **helping «the Other to find his or her own solutions»**, without dictating what he or she should do, encourages **beneficiaries to become more autonomous** in managing their activities and daily lives.

Coaching is a cross-functional support process, not an activity in its own right. It helps to mobilize and inform beneficiaries, and to ensure continuity between measures.

Coaching is therefore the proposed method for supporting beneficiaries and groups. It takes the form of group and individual coaching.

Group coaching (GC) aims to help beneficiaries master the procedures, principles and operating methodology of the VSCA. It also aims to support beneficiaries collectively in the development of their IGAs and social development themes (health, family education, resource management). This takes place after the VSCA meeting, so that the accompanying staff can identify the most relevant themes to be addressed.

The number of groups to be accompanied by each recommended “coach“ depends on geographical realities (geographical dispersion of groups and distances to be covered), the planned means of travel, and the detailed

¹¹⁵ Gender-based violence (GBV) in Guinea has been widely documented, and several studies have reported on its extent. It should be pointed out that data specific to the areas concerned by this study are not available, as this research theme has not been the subject of specific questions within this framework.

¹¹⁶ Adaptive social protection program in the Sahel, Burkina Faso, Mauritania, Niger, Senegal.

¹¹⁷ Extracted from: Bossuroy, Thomas, Koussouba, Estelle, Premand, Patrick. “Constraints to productive employment for beneficiaries of social safety nets in the Sahel”. Sahel Adaptive Social Protection Program, World Bank.

planning of the activities carried out (type, frequency, etc.).

In the case of Guinea, it seems efficient not to exceed five groups per «coach» (accompanying staff) and the ideal would be four. This ratio will be defined by ANIES, and suggestions will be made along these lines, as scenarios and geographical targeting are defined.

- As proposed, some of these GC sessions could provide an opportunity for regular exchanges on the psycho-social needs of members (measure 3 - “The need for an integrated approach”) (see *Section 4.1.2.3*).

The aim of **individual coaching (IC)** is to **support beneficiaries individually in the management and development of their IGAs** to ensure their profitability. It also **helps to resolve specific problems linked to IGAs or domestic issues**.

All these possibilities will be discussed between the ANIES and World Bank teams. The final content will then be validated before the required organizational structure

is defined and its design initiated. Organizational arrangements, selected future stakeholders and partners, and a clear division of roles and responsibilities for dedicated Nafa Project staff can then be determined. However, to inform these decisions, initial suggestions are made and points for attention are shared in the following section.

4.2 Strategic recommendations

The recommendations proposed in this study are divided into two tables.

Table 33 contains the full set of recommendations, including additional strategic recommendations (*based on lessons learned from experiences in the region*). These are organized by type and according to the themes/stages of the project cycle. Table 4 presents the specific recommendations for each measure in the production inclusion package.

Types of recommendations

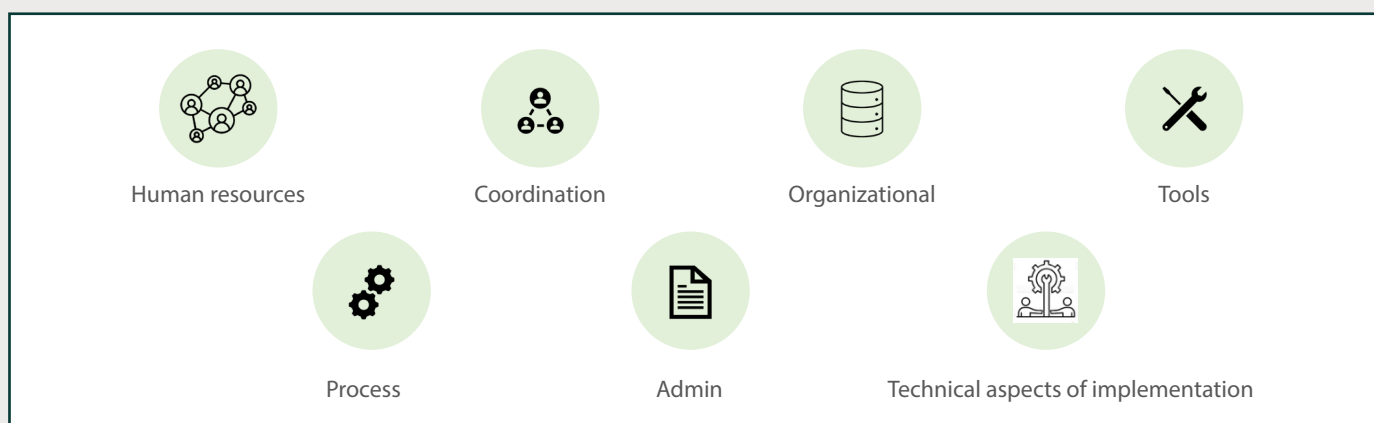


Table 3 - Summary of recommendations by project phase

| Project phase | Recommendations | Type |
|---|---|------|
| Eligibility and registration | Deliver the full package of productive inclusion measures to women already benefiting from the Nafa Project's cash transfers (15,000), to ensure that their basic needs are met and thus facilitate their ability to invest. | |
| | <ul style="list-style-type: none"> Define and validate eligibility criteria according to the initial choices: Cash transfer beneficiaries, women, PMT score, and no age limit. Determine exact coverage zones, quotas per zone, and selection criteria. | |
| | Sharing methodology and targeting steps | |
| | Involve spouses (heads or men of household) in choosing the beneficiary when registering for the productive inclusion program. | |
| Installation and Setup | Determine and officially validate the organization chart delineating the roles and responsibilities of those involved in implementation. | |
| | Involve CSMs right from the program design stage. | |
| | Clearly specify the supervisory links between the various stakeholders involved. | |
| | Recruit a Productive Inclusion Expert before the design phase begins. Recruit a Monitoring and Evaluation Assistant for each CSM in the field in the targeted areas (total number determined by the results of geographic targeting). | |
| | Develop a Productive Inclusion manual. | |
| | Agree on whether or not to outsource the Nafa Project's external communications. | |
| | Recruit, as soon as possible, a communications Manager to manage and coordinate internal communications for the Nafa Project. Ensure that this person is present from the start of the productive inclusion program. Same for a Monitoring and Evaluation Manager. | |
| | Pay particular attention to recruiting female support staff in areas where gender diversity is less accepted. | |
| | Rely on existing community mechanisms for mobilization, local support, and advice to beneficiaries. | |
| | List the contacts of the staff of the deconcentrated technical services available in each future area concerned by the productive inclusion program. | |
| Preliminary survey/diagnosis: <ul style="list-style-type: none"> Based on the results of this study, the accompanying staff (ANIES CAs) will be able to specify, in a short prospective note (diagnosis), the precise economic opportunities and value chains in their respective areas of intervention, in order to best guide beneficiaries towards promising sectors. | | |
















| Project phase | Recommendations | Type |
|--|--|--|
| Installation and Setup | <p>Equipment :</p> <ul style="list-style-type: none"> ○ Plan to rent or purchase appropriate equipment (generators) in the absence of electricity in many areas for the implementation of certain activities/measures and ensure its functionality. ○ Assess the need and feasibility of equipping Nafa Project support staff with tablets to facilitate the use of digital technology and innovative formats when sharing key messages with beneficiaries. |  |
| | <p>Planning :</p> <ul style="list-style-type: none"> ○ Draw up a supervision and activity monitoring plan detailing the methods and frequency according to the level of involvement of each stakeholder. ○ Take into account the daily and seasonal time availability of women in each zone (region and rural/urban environment) concerned when planning activities (adapting the modalities of activities to the beneficiaries' schedule and not the other way round). ○ Involve accompanying field staff in planning activities in their respective zones, so that they are as well adapted as possible to their availability. Avoid, to the extent possible, the days and/or time slots of the markets most frequented by participants. ○ Optimize logistical arrangements for activities (various sessions, training courses, etc.) to limit travel for beneficiaries. |   |
| | <p>Training and capacity building for support staff:</p> <ul style="list-style-type: none"> ○ Conduct training sessions for staff involved in the implementation of the productive inclusion program, at regional and/or prefecture headquarters. ○ Train and equip CAs to carry out a more specific diagnosis of economic opportunities and value chains in their area. |  |
| Communication and follow-up | <p>Establish the key messages to be disseminated to beneficiaries and community, their timing, frequency, and mode of transmission, by designing a communication plan adapted to local realities.</p> |  |
| | <p>Formalize in a document the communication processes already put in place by ANIES in its current areas of intervention, and systematize them on a national scale.</p> |  |
| | <p>Pursue the use of a local communication mechanism (Community Assistants for example) already in place to compensate for the lack of access to the media in certain districts.</p> |  |
| | <p>Focus solely on oral and visual communication (see illiteracy rates).</p> |  |
| | <p>Specify messages to the target audiences, i.e. religious and community leaders and men, to ensure that they are appropriate.</p> |  |
| Human capital support | <p>Develop the themes of human capital development, combating child labor, early childhood development, and messages in favor of gender equality (raising awareness of GBV) and women's rights, to be disseminated as part of the Nafa Project's human capital development measures.</p> |  |
| Information and management information systems | <p>Recruit additional staff to manage the MIS:</p> <ul style="list-style-type: none"> ○ A Network System Manager ○ Database Manager |  |
| | <p>Set up the MIS body to integrate the content of the MIS specific to all Nafa Project components.</p> |  |
| | <p>Be supported by a WB expert for MIS deployment and train staff recruited to manage it.</p> |  |
| | <p>Ensure the interoperability of the future MSI (dedicated to the productive inclusion program) with the MSI of the payment operator(s)</p> |  |
| | <p>Ensure that it enables the planning, implementation and monitoring of the activities of the Productive Inclusion Program and, more generally, of the Nafa.</p> |  |

Table 4 - Summary of recommendations by measure

| Measures | Recommendations |
|---|--|
| Measure 1- Project communication and community mobilization | Design messages highlighting the positive economic spin-offs for households when women practice IGAs, to be disseminated as part of productive inclusion measures. |
| | Ensure good initial communication and specify messages to the target audiences (i.e. religious and community leaders and men), to ensure that they are appropriated. |
| Measure 2 - Creation and operation of Village Savings and Credit Associations (VSCAs) | Continue to strengthen social cohesion by creating more formalized/structured savings and credit groups (VSCAs). |
| | Support the formalization of federations of savings and credit groups for beneficiaries of the Nafa Project's productive inclusion program, with the support of the DMRs at prefectural level. |
| Measure 3 - Life skills training and workshops | <p>Planning :</p> <p>Plan training periods well in advance and pass on information to beneficiaries so that they can organize themselves accordingly.</p> <p>Keep training to a maximum of half-days.</p> <p>Arrange for each participant to be reimbursed for transport to and from the training venue.</p> |
| Measure 4 - Training in micro-entrepreneurship and technical initiations | Encourage women to sell at weekly markets. |
| | Develop the complementary psycho-social and micro-entrepreneurial skills (management and market access) of future beneficiaries through workshops and training to help them increase their economic potential. |
| | Create the conditions for capacity-building and awareness-raising on the various techniques (e.g. conservation methods, agricultural techniques, processing techniques). |
| | Facilitate the creation of links with deconcentrated technical services for livestock, agriculture and other relevant sectors. |
| | Encourage integration into value chains through, for example, grouped IGAs, cooperatives or associations. Promote the development of value chains, and innovate. |
| Measure 5 - Productive grants | Clarify and harmonize information on the criteria for awarding productive grants. Indicate that the grant is for a productive investment and is intended for the whole household. |
| | Make the productive grant conditional on participation, at the very least, in training course(s) in micro-entrepreneurship, financial education, etc. |
| | Ensure that the right information about the project's beneficiary and the grant is passed on by accompanying field staff and understood by future beneficiaries. |
| | Agree on the method of payment of the grant (in a single instalment or more?). |
| | Use the same payment method for all beneficiaries of the Productive Inclusion program. |
| | Pay particular attention to the timing of the grant, identified as shortly before the start of the agricultural (growing) season, or preferably at harvest time, to encourage productive investment, and rely on ANIES field staff (CAs) to confirm the optimal grant payment period. |
| | Notify beneficiaries well in advance of the payment period, then monitor and report on their use. |
| | <p>Do not formally condition the use of the grant, but provide effective support.</p> <p>Provide 3 months of post-funding coaching.</p> <p>Let each beneficiary choose whether to develop a collective IGA when the context lends itself to it (cf. value chains) or an individual one.</p> |

4.3 Suggestions and prospects

4.3.1 Organizational set-up

This type of multi-dimensional program involves working with a variety of players, and requires recruitment of a dedicated manager. As a **Productive Inclusion Expert**, this person will work within the Financial Inclusion Department of the Nafa Project. The roles and responsibilities of the position, although already set out in the ToR for his recruitment, will need to be specified in the future operations manual for the Productive Inclusion program. The design of this manual will provide an opportunity to define all the coordination and supervision links between the players involved, and to detail their respective roles and responsibilities.

As shown in Table 4 (Summary of recommendations by measure), the recruitment of staff involved in the productive inclusion program must be effective at the time of its design/preparation. At this stage of the study, it is premature to define an exhaustive organizational structure, and discussions with ANIES management are essential for this. However, a few suggestions can be made.

Several options for implementing this type of program have been tried and tested. They differ in the degree to which they are integrated into the social safety net program (e.g. by accompanying/field staff) and/or outsourced to training firms/consultant-trainers/NGOs. **ANIES already has field presence in the form of its**

Community Support Managers (CSM - Regional level) and Community Assistants (CA - Prefectoral level), and it would be advisable to build on this. The number of CSMs and CAs to be mobilized will be adjusted according to the results of the geographic targeting of the productive inclusion program. The number of prefectures targeted will therefore determine the number of CSMs required.

These ANIES representatives could oversee and coordinate the implementation of the future production program. For this coordination to be effective, it is necessary to ensure the availability of one CSM per administrative region¹¹⁸. On this condition, and if each CSM is supported **by a Monitoring and Evaluation Assistant**, as already recommended, and the CAs can be made available, the implementation of measures 1, 2, 5 and coaching could be internalized by ANIES. Given the planned pilot of **15,000 beneficiaries**, the number of CAs (310 currently) is more than sufficient to carry out the activities of the above-mentioned measures in the field. Based on VSCA groups (see Section 4.1.2.2) of 20 beneficiaries on average, and if each CA were to support around five beneficiaries, only 150 of them would need to be mobilized.

Simulations of the number of CAs potentially required (according to the results of the geographical targeting of beneficiaries) as a function of the number of VSCA groups to be supported and the number of future beneficiaries (members) per VSCA group are presented below.

Table 5 - Number of VSCA groups and members by CA

| | | 4 WITH/CA | 5 WITH/CA | 6 WITH/CA |
|-------------------------|---------------------------|-----------|-----------|-----------|
| Number of CAs re-quired | If 25 beneficiaries/ VSCA | 150 | 120 | 100 |
| | If 20 beneficiaries/ VSCA | 188 | 150 | 125 |

CAs would need to have sufficient time, a communication tool and, in the near future, a suitable means of transport (motorcycles), as well as a level of monthly remuneration commensurate with the demands of the job.

CAs will need to undergo a number of training courses to successfully carry out this mission. This capacity-building is in line with the commitment to sustainability and the creation of permanent jobs as part of a social safety nets system. This investment is both worthwhile and profitable in terms of maintaining these skills over the longer term, or in the event of scaling up. Indeed, in addition to being

consistent with the logic of social protection delivery systems development in which this project is evolving, it is important to think of sustainability¹¹⁹ in terms of maintaining staff in organizations/institutions and thus stimulating their commitment.

This organizational scheme from central to prefectural levels, already instituted by ANIES, will have to be completed by :

- Local staff¹²⁰ are needed to mobilize and inform beneficiaries (for all measures), for whom specific

¹¹⁸ There are currently five ANIES employees: three at PRU-APN level and two at BND level.

¹¹⁹ We need to go beyond simply issuing training certificates, and go further in professionalizing and recognizing real skills through certification, for example in coaching.

compensation should be provided:

- Community Relays (CRs), already mobilized on an ad hoc basis by ANIES or present in the field.
 - Resource persons from existing, functional community structures in each district (e.g. women's leaders, see Section 3.2.4.2).
- The outsourcing of certain activities that require specific skills and expertise: for the design of various training and support tools, the pre-training of CAs for measures 1, 2 and coaching, and the training of beneficiaries for measures 3 and 4.

The choice of recruiting external service providers will be discussed > with ANIES as soon as the content of the package of measures has been validated, which will determine the exact support requirements. These should include, for example, firms (institutes)/consultant-trainers, specialists in videographic and graphic design, or any other suitable specialist.

4.3.2 Partnership prospects and programmatic links

Strong partnerships are essential for the success of this type of program. Indeed, building bridges with other existing and complementary programs/resources/skills is essential for a more holistic approach to social safety nets and better care for vulnerable people. In addition to strengthening operational knowledge and optimal action methods, better programmatic articulations can be created to take into account the diversity of needs and thus improve results.

As part of this study, a number of stimulating interviews were conducted with players with proven expertise and common or complementary objectives to the Productive Inclusion program. From these discussions, perspectives for partnership/collaboration emerged, for example:

- ▶ Appropriate **deconcentrated technical services** (e.g. agricultural, livestock, social action, etc.). Example of the Ministry of Agriculture and Livestock (MAGEL), which is represented in the country's 33 prefectures, with 462 agricultural advisors and 400 veterinary auxiliaries, and a growing presence at district level > Key opportunity under **measure 4** (4.1.2.4).

A potential need to strengthen these services and ANIES's lack of experience in working with decentralized services, given the recent start of UNDP-NPA implementation in the

field.

- ▶ **The SWEDD program:** existence of multifunctional platforms (provision of equipment for processing agricultural products) & revitalization of ANAFIC community committees¹²¹ to establish a harmonized framework for managing complaints at prefectural and rural commune level > Key opportunities within the framework of measure 4 and the management of complaints and claims for the program as a whole.

With a presence in only 3 regions (Kankan, Labé and Faranah), the productive inclusion program could only benefit from this potential partnership for some of its beneficiaries/activities.

- ▶ **FAEFF**¹²² : centers for women's empowerment and entrepreneurship (CAEF) (technical training, processing, diversification of agricultural products, encouraging value chains), present in all 33 prefectures, and collaboration with regional inspectors (identifying and supporting women's groups) > Key opportunities under measure 4.

Newness of the structure and the search for additional budget allocations.

- ▶ **CADES**¹²³ : promoting equal rights for women and children, female and youth entrepreneurship. National NGO with a branch in each natural region, experience and habit of collaboration with safety nets programs (awareness-raising/human capital support measures, social nets project) and ongoing collaboration with FAEFF. > Key opportunities within the framework of **measure 3 and human capital support measures.**

No permanent staff and ad hoc resources depending on programs and funding.

- ▶ AKIBA Finance: digital microfinance agency whose mission is to support the financial inclusion of women and young people via digital technology, 5,000 partners and sales outlets, secure VSCA and savings, transition from a tontine system to a bank account (without smartphone, with QR code card), biometric provision (no need for CNI = access to MFIs). Provides the added value of interoperability between members of a VSCA and even to a phone number which does not have an account with AKIBA, and the possibility of accessing credit at very low cost. > Key opportunities under measures 2 and 5.

Small fees apply to withdrawals and relative newness of the agency.

¹²⁰ The use of this type of staff will ensure that the project is more sustainable once it has been completed.

¹²¹ Agence nationale de financement des collectivités locales

¹²² Fonds d'Appui aux Activités Économiques des Femmes et des Filles, Ministry for the Promotion of Women, Children and Vulnerable Persons.

¹²³ Support Center for Economic and Social Development.

Entering into a partnership with this type of innovative agency would remove a number of obstacles to women's economic development, and capitalize on ANIES' provision of cell phones, a powerful tool for financial inclusion, in addition to the productive grant itself.

The creation of such promising partnerships and innovative collaborations is entirely appropriate for this productive inclusion program and should be the subject of continued exchanges between the World Bank and ANIES.



Appendix 1. Data collection schedule

| N° | Natural region | Prefecture | Sub-prefecture / municipality | Neighborhood / district | Investigator's name | Location | Type of maintenance | Date | Contact name | Function | Structure | Duration |
|----|-----------------|------------|-------------------------------|-------------------------|---------------------|-----------------------|------------------------|------------------------|---|--|---|--------------|
| 1 | Guinea maritime | Conakry | Key players | | Line Le Teuff | ANIES | El key players | 20/4/2023 | Paul Faber | ERNPSP Coordinator | ANIES | 1h30 |
| 2 | Guinea maritime | Conakry | | | Elisa Larcher | ANIES | El key players | 20/4/2023 | Oumou Barry | Financial Inclusion Director | ANIES | 1h30 |
| 3 | Guinea maritime | Conakry | | | Gamey Zogbelemou | ANIES | El key players | 20/4/2023 | Ayouba Condé | TM and RAC expert - Guinée-forestière | ANIES | 1h15 1h40 |
| 4 | Guinea maritime | Conakry | | | Kemo Zoumanigui | ANIES | El key players | 20/04/2023 | Aissatou Thiam | RAC - Upper Guinea | ANIES | 1h15 |
| 5 | Guinea maritime | Conakry | | | Penda Diallo | ANIES | El key players | 20/04/2023 | Mamadou Mouctar Barry | RAC - Middle Guinea | ANIES | 1h20 |
| 6 | Guinea maritime | Conakry | | | Thomas Lamah | ANIES | El key players | 20/04/2023 | Issiaga Conté | RAC - Maritime Guinea | ANIES | 1h00 |
| 7 | Guinea maritime | Conakry | | | Line Le Teuff | ANIES | El key players | 20/4/2023 | Hadiatou Barry | Founder and General Manager | AKIBA FINANCE microfinance institution | 1h35 |
| 8 | Guinea maritime | Conakry | | | Line Le Teuff | ANIES | El key players | 20/4/2023 | Aïssata Kourouma | Project Manager | ANIES | 0h40 |
| 9 | Guinea maritime | Conakry | | | Line Le Teuff | ANIES | El key players | 20/4/2023 24/4/2023 | Virginie Touré Chérif A. Haidara | General Manager Operations Manager | Support fund for women's and girls' economic activities (FAEFF) | 2h00 |
| 10 | Guinea maritime | Conakry | | | Line Le Teuff | ANIES | El key players | 24/4/2023 | Oumou Barry | Financial Inclusion Director | ANIES | 1h30 |
| 11 | Guinea maritime | Conakry | | | Elisa Larcher | Virtual | El key players | 24/4/2023 | Ayouba Condé | TM and RAC expert - Guinée-forestière | ANIES | 1h40 |
| 12 | Guinea maritime | Conakry | | | Elisa Larcher | Virtual | El key players | 26/4/2023 | Safaiou Bah Ibrahima Bah | SWEDD project coordinator M&E manager | World Bank | 1h00 |
| 13 | Guinea maritime | Conakry | | | Line Le Teuff | Virtual | El key players | 3/5/2023 | Oumou Barry | Director of Financial Inclusion | ANIES | 1h30 |
| 14 | Guinea maritime | Conakry | | | Line Le Teuff | Virtual | El key players | 4/5/2023 | Aliou Bah | Executive Secretary | CADES | 1h15 |
| 15 | Guinea maritime | Conakry | | | Line Le Teuff | Virtual | El key players | 5/5/2023 | Oumou Barry | Director of Financial Inclusion | ANIES | 2h00 |
| 16 | Guinea maritime | Conakry | | | Elisa Larcher | Virtual | El key players | 5/5/2023 | Safaiou Bah Ibrahima Bah | SWEDD Guinea Project Coordinator M&E Manager | World Bank | 1h00 |
| 17 | Guinea maritime | Conakry | | | Line Le Teuff | Virtual | El key players | | Hawa Sylla, Fatoumata Bangoura Safiatou Kamara Sirandou Diallo | Secretary General Chef de Cabinet PEIFAG Coordinator National Director of Food & Production | Ministry of Agriculture and Livestock | 1h05 |
| 18 | Guinea maritime | Conakry | Kaloum | Coronthie center 1 | Thomas Lamah | Home district manager | FG women | 25/4/2023 | N/A | N/A | N/A | 1h45 |
| 19 | Guinea maritime | Conakry | Kaloum | Coronthie center 1 | Thomas Lamah | Home district manager | El woman | 25/4/2023 | Bintia Camara | Female leader | N/A | 00h45 |
| 20 | Guinea maritime | Conakry | Kaloum | Coronthie center 1 | Thomas Lamah | Home district manager | FG eco actors & leader | 26/4/2023 | N/A | Economic players and community leaders | N/A | 1h38 |
| 21 | Guinea maritime | Conakry | Kaloum | Coronthie center 1 | Thomas Lamah | Home district manager | El woman | 26/4/2023 | Aissata Camara | Women's president | N/A | 1h00 |

| | | | | | | | | | | | | |
|----|-----------------|---------|---------------|---------------------|------------------|-----------------------------------|--------------------------|------------|-----------------------|---|--|-------|
| 22 | Guinea maritime | Conakry | Matam | Bonfi road | Kemo Zou-manigui | District council headquarters | El woman | 26/04/2023 | Makalé Fofana | Woman leader | N/A | 1h38 |
| 23 | Guinea maritime | Conakry | Matam | Bonfi road | Kemo Zou-manigui | Neighborhood council headquarters | FG eco players & leaders | 25/4/2023 | N/A | Economic players and community leaders | N/A | 1h48 |
| 24 | Guinea maritime | Conakry | Matam | Bonfi road | Kemo Zou-manigui | Maison des jeunes | FG women | 26/4/2023 | N/A | N/A | N/A | 1h45 |
| 25 | Guinea maritime | Conakry | Matam | Bonfi road | Kemo Zou-manigui | Maison des jeunes | El eco player & leader | 26/4/2023 | Jean Fara Tounkara | Administrator of a computer training center | Eden Prestation | 1h51 |
| 26 | Guinea maritime | Kindia | Kindia center | Kindia center | Thomas Lamah | Prefecture | El eco player & leader | 27/4/2023 | M'mah Bangoura | Director | Women's Economic Empowerment Center (CAEF) | 1h45 |
| 27 | Guinea maritime | Kindia | Linsan | Linsan Centre 1 | Thomas Lamah | Sub-prefecture | FG women | 28/4/2023 | N/A | N/A | N/A | 1h45 |
| 28 | Guinea maritime | Kindia | Linsan | Linsan Centre1 | Thomas Lamah | Sub-prefecture | El woman | 28/4/2023 | M'Bambé Soumah | Woman leader | N/A | 1h00 |
| 29 | Guinea maritime | Kindia | Linsan | Linsan Centre1 | Thomas Lamah | Sub-prefecture | FG eco players & leaders | 29/4/2023 | N/A | Economic players and community leaders | N/A | 1h45 |
| 30 | Guinea maritime | Kindia | Linsan | Linsan Centre1 | Thomas Lamah | Sub-prefecture | El eco player & leader | 29/4/2023 | Mamadou Saidou Diallo | LINSAN Rural Credit Manager | Crédit rural de Linsan | 1h00 |
| 31 | Guinea maritime | Kindia | Friguiagbé | Friguiagbé center 1 | Thomas Lamah | Sub-prefecture | FG women | 1/5/2023 | N/A | N/A | N/A | 1h30 |
| 32 | Guinea maritime | Kindia | Friguiagbé | Friguiagbé center 1 | Thomas Lamah | Sub-prefecture | El woman | 1/5/2023 | Aicha Fofana | Woman leader | N/A | 1h00 |
| 33 | Guinea maritime | Kindia | Friguiagbé | Friguiagbé center 1 | Thomas Lamah | Sub-prefecture | FG eco players & leaders | 2/5/2023 | N/A | Economic players and community leaders | N/A | 1h15 |
| 34 | Guinea maritime | Kindia | Friguiagbé | Friguiagbé center 1 | Thomas Lamah | Sub-prefecture | El eco player & leader | 2/5/2023 | Arafan Abou Sylla | Director, Chamber of Commerce | Chamber of Commerce | 1h05 |
| 35 | Average Guinea | Mamou | Mamou center | Madina telico | Penda Diallo | Group headquarters | El woman | 25/4/2023 | Sira Bayo | Woman leader and group president | Group | 1h 05 |
| 36 | Average Guinea | Mamou | Mamou center | Almamiya | Penda Diallo | Prefecture | El eco player & leader | 26/4/2023 | Mamadi Magassouba | Economic players and community leaders | Prefecture | 1h00 |
| 37 | Average Guinea | Mamou | Mamou center | Almamiya | Penda Diallo | Prefecture | El woman | 26/4/2023 | Mariama penda Diallo | Prefectural Director of Social Action | Prefecture | 1h00 |
| 38 | Average Guinea | Mamou | Porédaka | Poredaka center | Penda Diallo | Maison des jeunes | FG women | 26/4/2023 | N/A | N/A | Women's Bureau | 1h30 |
| 39 | Average Guinea | Mamou | Porédaka | Porédaka center | Penda Diallo | Maison des jeunes | FG eco players & leaders | 27/4/2023 | N/A | Economic players and community leaders | Group | 1h30 |
| 40 | Average Guinea | Mamou | Porédaka | Porédaka center | Penda Diallo | Maison des jeunes | El eco player & leader | 27/4/2023 | Abbas | Area Manager | Sub-prefecture | 00h58 |
| 41 | Average Guinea | Mamou | Porédaka | Porédaka center | Penda Diallo | Home | El woman | 27/4/2023 | Ramatoulaye Diallo | Woman leader | Group | 1h00 |
| 42 | Average Guinea | Mamou | Porédaka | Porédaka center | Penda Diallo | Home | El woman | 28/4/2023 | Aissa Bah | Woman leader | Group | 00h50 |
| 43 | Average Guinea | Mamou | Dounet | Dounet center | Penda Diallo | Municipality | FG women | 29/4/2023 | N/A | N/A | Group | 2h00 |
| 44 | Average Guinea | Mamou | Dounet | Dounet center | Penda Diallo | Municipality | El woman | 29/4/2023 | Diariou Barry | Woman leader | N/A | 1h00 |

| | | | | | | | | | | | | |
|----|-------------------|-----------|--------------|---------------|------------------|--------------------------------|--------------------------|------------|--------------------------|---|---|------|
| 45 | Average Guinea | Mamou | Dounet | Dounet center | Penda Diallo | Municipality | FG eco players & leaders | 30/04/2023 | N/A | Economic players and community leaders | N/A | 1h48 |
| 46 | Average Guinea | Mamou | Dounet | Dounet center | Penda Diallo | Municipality | El eco player & leader | 30/04/2023 | Mamdou Sall | Youth President | N/A | 1h00 |
| 47 | Average Guinea | Mamou | Dounet | Dounet center | Penda Diallo | Municipality | El eco player & leader | 30/04/2023 | Mamadou Diaby | District President | Sub-prefecture | 1h00 |
| 48 | Upper Guinea | Kouroussa | Cisséla | Center 1 | Kemo Zoumanigui | Outdoors | FG women | 28/04/2023 | N/A | N/A | N/A | 2h12 |
| 49 | Upper Guinea | Kouroussa | Cisséla | Center 1 | Kemo Zoumanigui | Outdoors | El eco player & leader | 28/04/2023 | Fatoumata Diaby | Woman leader | N/A | 1h55 |
| 50 | Upper Guinea | Kouroussa | Cisséla | Center 1 | Kemo Zoumanigui | Outdoors | FG eco players & leaders | 29/04/2023 | N/A | Economic players and community leaders | N/A | 2h01 |
| 51 | Upper Guinea | Kouroussa | Cisséla | Center 1 | Kemo Zoumanigui | Outdoors | El eco player & leader | 29/04/2023 | Moussa Keita | Chairman of the District Committee | District Committee | 2h15 |
| 52 | Upper Guinea | Kouroussa | Koumana | Koumana 1 | Kemo Zoumanigui | Maison des jeunes | El woman | 30/04/2023 | Aissata Moussa Sacko | Female leader | N/A | 1h50 |
| 53 | Upper Guinea | Kouroussa | Koumana | Koumana 1 | Kemo Zoumanigui | Maison des jeunes | FG eco players & leaders | 30/04/2023 | N/A | Economic players and community leaders | N/A | 2h17 |
| 54 | Upper Guinea | Kouroussa | Koumana | Koumana 1 | Kemo Zoumanigui | Maison des jeunes | El eco player & leader | 01/05/2023 | Lancinet Keita | District President | District office | 1h55 |
| 55 | Upper Guinea | Kouroussa | Koumana | Koumana 1 | Kemo Zoumanigui | Maison des jeunes | FG women | 01/05/2023 | N/A | N/A | N/A | 2h08 |
| 56 | Guinea Forestière | Beyla | Beyla center | Beyla center | Gamey Zogbelemou | Crédit Rural Beyla head office | El eco player & leader | 25/4/2023 | Sow Mamadou Saroudja | Manager Crédit Rural Beyla | Crédit Rural de Beyla | 2h00 |
| 57 | Guinea Forestière | Beyla | Gbessoba | Tanantou | Gamey Zogbelemou | Home district manager | FG women | 26/4/2023 | N/A | N/A | N/A | 3h30 |
| 58 | Guinea Forestière | Beyla | Gbessoba | Tanantou | Gamey Zogbelemou | Home district manager | FG eco players & leaders | 26/4/2023 | N/A | Economic players and community leaders | N/A | 1h15 |
| 59 | Guinea Forestière | Beyla | Beyla center | Beyla center | Gamey Zogbelemou | Social Action Office | El eco player & leader | 28/4/2023 | Marc Bongono Sekou Sagno | In charge of Social Action Assistant to the Director of Microprojects | Social Action and Micro Achievements Department | 2h17 |
| 60 | Guinea Forestière | Beyla | Beyla center | Kissibou | Gamey Zogbelemou | Home | El woman | 28/4/2023 | Masigbè Doukouré | Group President | N/A | 1h45 |
| 61 | Guinea Forestière | Beyla | Sinko | Sabouya | Gamey Zogbelemou | Home district manager | FG women | 29/4/2023 | N/A | NA | N/A | 2H45 |
| 62 | Guinea Forestière | Beyla | Sinko | Sabouya | Gamey Zogbelemou | Home district manager | FG eco players & leaders | 29/4/2023 | N/A | Economic players and community leaders | N/A | 1h30 |
| 63 | Guinea Forestière | Beyla | Beyla center | Kembouramaya | Gamey Zogbelemou | Personal residence | El eco player & leader | 1/5/2023 | Messiri camara | Group President | Groupement Destin en main | 1h43 |

APPENDIX 2. Bibliography

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