DEVELOPMENT OF MICRO-ENTERPRISES
FOR GUINEAN WOMEN

THROUGH THE PROVISION OF
MICRO-CREDITS AND MOBILIZATION OF THE DIASPORA

IOM International Organization for Migration
OIM Organisation Internationale pour les Migrations
OIM Organización Internacional para las Migraciones
The views expressed in this publication are those of the authors and do not necessarily reflect the position of the International Organization for Migration.

IOM is committed to the principle that humane and orderly migration benefits migrants and society. As an intergovernmental body, IOM acts with its partners in the international community to: assist in meeting the operational challenges of migration; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and well-being of migrants.

Editor: International Organization for Migration
17 route des Morillons
1211 Geneva 19
Switzerland
Telephone: +41 22 717 91 11
Fax: +41 22 798 61 50
E-mail: hq@iom.int
Internet: http://www.iom.int

©2004 International Organization for Migration

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise without the prior written permission of the publisher.
# INDEX

Introduction .......................................................................................................................... 5

MIDA Women Guinea Project ......................................................................................... 8
   Summary of the strategy ................................................................................................. 8
   Rural Credit of Guinea .................................................................................................. 8
   Target Cities .................................................................................................................. 9
      Kindia: administration region of Kindia ................................................................. 9
      Kissidougou: administrative region of Faranah .................................................... 10
      Mamou: administrative region of Mamou ............................................................. 10
   The beneficiary women ............................................................................................... 11
   The Training courses .................................................................................................... 11
   The micro-credits ......................................................................................................... 14

The launching ceremony of the project .......................................................................... 16
   List of participants ....................................................................................................... 17
   Programme .................................................................................................................... 18

Statements and presentations at the Ceremony on 1 September 2003...................... 21
   Statement by H.E. Ambassador of the United States of America......................... 22
   Statement by IOM Chief of Mission in Conakry ..................................................... 24
   “The importance for women to accede to micro-credits” by
      Mr. Lamarana Sadio DIALLO.............................................................................. 27
   “The role of women in Guinean society” by
      Mrs. Hadja Fatoumata NABE.............................................................................. 30
   “The role that Guinean women can play in the socio-economic development
      of their country” by Mrs. SAGARE Fatou KEIRA............................................. 34
   “The importance of women acceding to training in management and creation of
      micro-enterprises” by Mr. Frederic LOUA......................................................... 38
“The Ministry of Foreign Affairs and the diaspora”
by Mr. Keïta MOHAMED………………………………………………………41

Recommendations ……………………………………………………………………….  42

The Impact of the MIDA Women Guinea Project .................................  45

Testimony by beneficiary women ..............................................................47

Interview with Mrs. Safiatou Ba, trainer from the diaspora …………………….49

Future perspectives of the MIDA concept in the sub-region .....................53

Some human development indicators in Guinea ........................................56
INTRODUCTION

From the onset of the 1990s, Guinea had to confront massive arrivals of refugees fleeing the conflicts in Sierra Leone, Liberia, and Guinea Bissau, Casamance and more recently in Côte d’Ivoire. The presence of a record number of refugees had an important and negative impact on the social wellbeing of the population in terms of health, education, food, and environment. Long years of war engendered serious damage to the physical, economic and social infrastructures whether at the rural or urban level. The women who usually see their vulnerability increase in these circumstances were the first victims of these regional crises. They were nonetheless discounted from efforts at economic recovery even though they ensure more than 70% of subsistence production in Guinea.1

In Africa, women are traditionally those who are entrusted with caring for the family and this from a very early age. This explains why girls are prevented from pursuing formal education at a very young age. In Guinea, a country with a record illiteracy rate of 73% among women2, they are thus deprived of basic knowledge that would allow them to raise their status in society and participate in socio-economic progress.

All of the studies carried out in the country prove that the greatest number of poor people is composed of the female population. Today, among the 80% of poor people in rural areas, 53.3% are women3. As in numerous countries around the world, this feminization of poverty is tied to the lack of education, lack of employment opportunities, salary inequalities, but also to armed conflicts that leave them often alone and responsible for the household and without resources. Structural reforms covering the distribution of costs for health, education and water distribution also play a role in increasing the vulnerability of women. Thanks however to their capacity to develop income-generating activities, women manage - with a minimum of resources - to ensure the wellbeing of their family and particularly that of their children.

Over many years IOM has endeavored, within its mandate, to contribute to the development process in Africa and has recognized the potential and crucial role of women in development. Thus, in Guinea, it wanted to assist the neediest women by using its expertise in mobilizing African diasporas for the development of their country of origin. Within the framework of its Migration for Development in Africa (MIDA) programme, it developed a MIDA Women Guinea project, financed by the American Government, the objective of which was to assist needy women thanks to the sharing of competences and experiences of the Guinean diaspora.

This report describes the activities undertaken in this project. While reviewing the strategy and results achieved to date, we have also aimed at using this publication as a forum for those fighting for the socio-economic empowerment of Guinean women that is a daily one, but also as a

---

1 Kaba Ibrahima, Youla Diénabou, Economic activities of Women in Guinea, presentation of 27 August 2000, Conakry.
2 UNESCO statistics 1999
3 Strategy document on Reduction of Poverty (DSRP), Republic of Guinea, Conakry 2002
message of hope for all of the admirable women all over the world who, thanks to their will power, are working towards building a better world.

This publication is the fourth in a series published by IOM around the theme of Women and Conflict following the organization of several conferences in different African countries affected by crises.

Distribution of diploma in Mamou
From left to right: Mr. Barry (Director of Rural Credit Agency of Mamou), a beneficiary, Mrs. Safiatou Ba (trainer) and Mr. Baldé (Inspector of Social Affairs in Mamou)

4 Conflict resolution, confidence-building and peace enhancement among Somali Women, IOM 2001
Le rôle des femmes dans la reconstruction et le développement en République Démocratique du Congo, OIM 2003
Le rôle des femmes dans la reconstruction et le développement au Rwanda, OIM 2003
The MIDA Women Guinea Project

Summary of the strategy

This project aims at contributing to the reinforcement of economic and social empowerment of needy women throughout various regions of Guinea. With this objective in mind, IOM organized the technical and material support for the development of micro-enterprises for them. Members of the Guinean diaspora living in the ECOWAS region were mobilized to give training in the creation and management of micro-enterprises to a group of beneficiary women. These women also received a low interest loan through the intermediary of a local micro-credit institution that was sub-contracted. A total of 60 women benefitted from this project. At the end of their training and thanks to the micro-credits they received, they were able to start or develop profitable micro-enterprises.

These women will also benefit from appropriate assistance in order to assume and be responsible for the revolving credit fund at the end of the first twelve months of the project. This was planned in order to multiply the number of beneficiaries at the same time as the reimbursements were made. To reach this goal, the project management team and the partner micro-credit institution will facilitate their organization into Cooperatives of Women Entrepreneurs.

Rural Credit of Guinea

With the aim of ensuring greater efficiency to the micro-credit element of the project and of respecting the principle of development that recommends the reinforcement of micro-credit institutions rather than creating new ones, the management of the micro-credits was entrusted by IOM to the Rural Credit of Guinea.

Rural Credit of Guinea was created on 28 November 2001 following the institutionalization of the Project “Rural Credit of Guinea” whose implementation began in 1989 under the Ministry of Agriculture. It constitutes one of the first successful experiences in privatizing a project. Rural Credit of Guinea aims at putting in place a system of financing in favor of needy rural and urban populations who do not have access to the classic banking system. With more than 16 billion Guinean francs in credits disbursed in 2003 to more than 120,000 beneficiaries of whom more than 40% are women in 100 local coffers throughout the country, and more than 6 billion collected in savings for the same period, Rural Credit of Guinea contributes to improving living conditions of the poorest populations.

The mission of the Rural Credit within the MIDA Women Guinea project is not only to deliver and collect credits, but also to assist and counsel beneficiaries throughout their contract.
Target cities of the project

Kindia: administrative region of Kindia:

Despite the natural potential of the region and the advantages of being near Conakry, the region of Kindia has not been spared from poverty. It is in fact one of the six poorest préfectures of the country. Water production has significantly improved but the decrepitude of the installations and rapid increase of population in urban centers has, however, meant that there are still greater needs in access to drinking water. As to rural populations, it would be necessary to increase the water distribution through the drilling of new wells. Energy distribution is insufficient. Needs in energy are stimulated by new construction in virgin areas and the increase in population whereas production has dropped in recent years. The decrepitude of installations is important. In the region, the majority of agricultural areas remain landlocked which leads to difficulty in distributing agricultural produce.

The main factors of poverty in the region are due to:

- Abusive exploitation and destruction of natural resources
- Illiteracy
- Sexually Transmitted Infections/HIV-AIDS
- Rural exodus
- Difficult access to production areas

---

• Weakness of economic infrastructure
• Unstructured market, difficult access for factors of production
• Low level of exported agricultural produce
• Weak capacity of conservation and packaging of agricultural produce
• Decrease in production and lack of aid in export farming
• Under-equipped fishing sector
• Run-down Tourist sites

Kissidougou: administrative region of Faranah:

Despite substantive progress, problems of access to drinking water (there is one well per 763 inhabitants) still remain. The region is confronted with numerous development constraints.

The main factors for poverty in the region are:

• Landlocked status
• Weak planning of zones suitable for cultivation
• Weak access to factors of production and to credits
• Bad management of forested resources
• High level of illiteracy (more than 80% of the population is illiterate)

Mamou: administrative region of Mamou:

Middle Guinea is, after High Guinea, the poorest region of the country. It is located in the highest population density and least urbanized section of the country. Its main and secondary road network is still weak. Some of its villages are still difficult to reach. Access to drinking water and electricity is limited and, despite important investments over recent years, 6.7% of households in the region have running water (with faucets) and 24% derive water from wells. Only 5.3% of households use electricity for light, 0.3% of households have access to a telephone. Main indicators still reflect precarious hygiene. Despite an increase in personnel registered since 1989, manpower is still insufficient to meet overall needs.

The main factors for poverty in the region are due to:

• Poverty and insufficient lands for cultivation
• Poor country planning
• Landlocked production zones
• Weak outlets for handicrafts
• Decrepitude of basic infrastructure
• Insufficient access to education
• Insufficient medical services and personnel
• Intensification of rural exodus, especially of men that engenders strong pressure on women by increasing their overall level of activity
• Degradation of the environment
• Difficulty in conserving and packaging agricultural produce
• Difficult access to real estate especially for women
Beneficiary Women

The 60 beneficiary women were chosen according to precise and transparent criteria. Priority was given to poor women who carried out minor activities to meet the needs of their children. None of them had had the chance to benefit from micro-credit or training before hand.

The age of the women varied from 27 to 49. Four of them are widows, eight live in polygamous households two of which are with two co-wives. The average number of children is four as well as two dependent relatives.

The main activities of the beneficiaries, created or improved thanks to the micro-credits, dealt mainly with small businesses, dyeing, sewing, embroidery, minor food catering, soap production, and weaving.

The training

IOM was convinced that numerous highly qualified expatriates existed within the Guinean diaspora. Some of them had acquired knowledge and know-how in training in the creation and management of enterprises and could thus share this knowledge with compatriots having remained in their country of origin and whose situation was becoming increasingly precarious. Moreover, they had stayed in contact with their country of origin and were thus capable of adapting their knowledge to the socio-economic situation of Guinea.

The training was carried out on the one hand by Mrs. Fatoumata Gueye and Mrs. Safiatou Ba, two women of the Guinean diaspora living in Dakar, Senegal, and who had accepted to put brilliant careers on hold for a few weeks in order to participate in the project; and on the other hand, by Mr. Koïvogui who had also been in the diaspora for many years but who had returned to Guinea where he had set up an office specializing in development projects.

The three trainers worked in collaboration with the trainers of the Rural Credit of Guinea. Thus, this training was not only organized to benefit 60 beneficiary women but it also contributed to reinforce the capacity of the Rural Credit staff which would have a positive impact on the entire clientele of this institution in Kindia, Mamou and Kissidougou.
The contents and implementation of the training were conceived in such a way that at the end of it, the participants would master basic questions on the creation and management of micro-enterprises. Their personal experiences were integrated into the apprenticeship so that the knowledge acquired, based on scenarios of their personal life and that of their communities, could be directly applied to the local context and to their micro-enterprises.

The total length of the training was 8 days as most of the women had heavy family responsibilities to shoulder. The teaching was imparted as follows:

- Presentation of objectives of the training and analysis of the expectations of the beneficiaries: 10% = ½ day
- Project cycle and analysis of illustrations: 40% = 3 ½ days
- Case study: 30% = 2 ½ days
- Obtaining and good management of a micro-credit: 20% = 1 ½ day

Mr. Cissoko (Deputy Regional Director of Rural Credit in Coyah) and Mrs. Aïssatou Gueye, the two trainers from Kindia in their class

The courses were conducted in the local language (Soussou in Kindia, Poular in Mamou and Malinké in Kissidougou). The beneficiaries actively participated (notebooks were provided and they copied notes from the blackboards into them while helping each other or being assisted by their children during the breaks). They exchanged techniques and shortcuts unknown to the trainers or other beneficiaries (for example management technique for dyers in Kindia). A real exchange took place. During the lunch provided by IOM, they got to know each other better. They could speak of their private lives, their concerns, their family.

At the end of the session, a diploma was given to each beneficiary woman.
The granting of micro-credits

All expenses related to the granting of a micro-credit were covered by IOM. These included fees for membership, files, participation in the solidarity fund and the security funds. IOM also negotiated the lowering of the interest rate that is only 2% degressive per month. The payment dates of the loans are aligned with the business cycles of the women.

The amount of the disbursed credit was decided on a case-by-case basis according to the characteristics of each woman’s projects. Reimbursements will be spread over a period of twelve months.

The amounts granted ranged from 300,000 Guinean Francs (approximately 155 USD) to 650,000 Guinean Francs (approximately 332 USD), the average credit being 475,000 Guinean Francs or 242 USD.
The launching ceremony of the project

A ceremony was organized on 1 September 2003 in Kindia to present the project to the national and local Guinean authorities as well as to women’s NGOs. Local women’s groups and NGO networks were identified to participate in it. This meeting also aimed at giving thought to the role to be played by:

- Women in the economic development of their country
- Micro-enterprise projects aimed at the empowerment of Guinean women and the reduction of poverty in which they live. In this connection, the women entrepreneurs having received training and/or a micro-credit gave testimony of their success and the changes in their lives. This enabled the larger public to know about these women who became successful thanks to micro-credits.
- Members of the diaspora in the development of Guinea

*Launching ceremony of the project*
LIST OF PARTICIPANTS

Mrs. Safiatou BA  Trainer from the diaspora
Mrs. Josephine BAMBA  National Project Officer
Mr. Mounirou CAMARA  Governor of Kindia
Mr. Ibrahima CAMARA  General Secretary of Ministry of Social Affairs, Women and Children’s Affairs, Representative of the Minister
Mrs. Kadiatou CAMARA  Training beneficiary, restaurant owner
Mrs. Mabinty CAMARA  Micro-credit beneficiary, tradeswoman
Mr. Lamarana Sadio DIALLO  Deputy Director General, Rural Credit of Guinea
Ms. Sylvia EKRA  Project Officer, IOM Headquarters, Geneva
Mrs. Aïssatou GUEYE  Trainer from the diaspora
Mr. Pierre KING  IOM Chief of Mission in Conakry
Mrs. Hadja Fatou KEIRA  President of the National Union for the Integration of Guinean Women in Development (UNIFED)
Mr. K. Frederic LOUA  Director of Human Resources, Rural Credit of Guinea
Mr. Keïta MOHAMED  Representative of Ministry of Foreign Affairs, Registration Section, Division of Guineans Abroad
Mrs. Fatoumata NABE  Director of financial and administrative affairs at Ministry of Mining, Geology and Environment. President of Association of Groups for the socio-economic Advancement of Women (APROSEF)
Mr. Sékou Abdoul Gadiri TOUNKARA  Chief Commissioner of Kindia
H.E. Mr. R. Barrie WALKLEY  Ambassador of United States of America in Guinea
Mrs. Kadiatou Camara and Mabinty Camara, restaurant owner and tradeswoman, former training and micro-credit beneficiaries, giving testimony of their experiences.
PROGRAMME

Opening Statements
- Governor of Kindia: Mr. Mounirou CAMARA
- Chief Commissioner of Kindia: Mr. Sékou Abdoul Gadiri TOUNKARA
- Ambassador of the United States of America in Guinea: H.E. Mr. R.Barrie WALKLEY
- Deputy Director of Peace Corps in Guinea
- IOM Chief of Mission in Conakry: Mr. Pierre KING
- Representative of the Minister of Social Affairs, Gender and Children, Secretary General of the Ministry: Mr. Ibrahima CAMARA

Presentation of project
- Introduction: Ms. Sylvia Ekra
- Presentation by beneficiaries from Kindia: Statement by spokesperson: Mrs. Manata SYLLA
- Presentation by trainers: Statements: Mrs. BA and Mrs. GUEYE

Theme I: The status of women in Guinean society
The place of women in Guinean society: Mrs. Fatoumata NABE
The role that Guinean women can play in the socio-economic development of their country: Mrs. SANGARE Hadja Fatou KEIRA

Theme II: Socio-economic empowerment of Guinean women
The importance of giving women access to micro-credits: Mr. DIALLO Lamarana Sadio
“How micro-credits changed my life”: Mrs. Mabinty CAMARA
The importance for women of training in management and creation of micro-enterprises: Mr. Frederic LOUA
“How training in entrepreneurship changed my life”: Mrs. Kadiatou CAMARA

Theme III: The will of the Guinean Government to collaborate with the diaspora for the development of the country
The Ministry of Foreign Affairs and the diaspora: Mr. Keïta MOHAMED

Advice to beneficiaries
Secretary General of Ministry of Promotion of Women: Mr. CAMARA

Drafting and Adoption of Recommendations
- Working session /Drafting
- Delivery and transmission to the representative of the Minister for Women’s Affairs
STATEMENTS AND PRESENTATIONS AT THE CEREMONY OF
1 SEPTEMBER 2003
Good morning,

I have the honor and pleasure of speaking to you today on the occasion of the launching ceremony of a project to develop micro-enterprises for women in Guinea. I was delighted to have been invited today because the participation of women in development is very important for the American Embassy’s mission here in Guinea. It is said that if you train a man, you train a man; but if you train a woman you train a family. We know that women in Guinea are very important for the future of Guinea and projects of this type are a way of reaching these objectives.

In the current world, it has become clear that education is the key to development and the participation of women is just as crucial to the development of a country. Guinea has recognized this fact for many years and women in Guinea are more and more involved in politics, in business and in development. For example, there are three women Ministers in Guinea (which, by the way, is the same number of women in President Bush’s Cabinet).

I could add that within the American Embassy in Conakry, many important posts are held by women: the First Counselor of Embassy is a woman, the Director of USAID is a woman, and the Director of the Peace Corps is also a woman.

Before coming to Africa, President Bush announced 250,000 new scholarships for girls throughout Africa. Here in Guinea, we will begin a programme for which $100,000 will be provided in scholarships for girls in elementary schools. And this is just the beginning.

President Bush has just declared August 26 as Equal Rights Day for Women 2003, a day before Guinean Women’s Day. August 26 is also a very important day in the United States because in 1920, the 19th Amendment to the Constitution guaranteed voting rights to all American women. Equal Rights Day for Women commemorates this constitutional amendment and provides an occasion for all, in the four corners of the world, to pay homage to those who participated in a
long and difficult fight to give the right to vote to women, to those who since 1920 continue to fight for equal rights for women.

On the occasion of this ceremony, I should like to assure you that I hope to work with the women of Guinea in their ongoing efforts for equality that we share. I thank you again for the invitation to participate in this event today and wish you good luck in this project.
Statement by IOM Chief of Mission in Conakry
Mr. Pierre KING

Madam Minister for Social Affairs, Women and Children’s Affairs,
Mr. Ambassador,
Ladies and Gentlemen, dear guests,

It is pleasure for us this morning to be in Kindia for the opening of the workshop on reinforcing
the economic and social power of needy women in different regions of Guinea. Beyond the
pleasure this gives us, it is also gratifying to be here, because as you know, IOM as well as the
international community attach great importance to the role of women in the economic
development process, to peace and stability and to the effective participation of women in all
issues related to humanity’s wellbeing.

I should like, first and foremost, to thank Her Excellency the Minister for Social Affairs, Women
and Children’s Affairs, as well as the different Guinean authorities and their official
representatives in Kindia for their availability, their assistance and all the facilities they
graciously offered toward the preparation of this opening ceremony.

I should particularly like to pay homage on this occasion, to the noble engagement of the United
States for its much appreciated financial support and my gratitude to the Ambassador of the
United States and to the Minister of Social Affairs, Women’s and Children’s Affairs for your
ongoing determination to work to advance the cause of women in general and that of the Guinean
woman in particular.

We are all aware of the negative effects that political instability in the sub-region has wrought on
this country and the various consequences brought upon the lives of Guinean men, women and
children. Generally speaking, the situation of women during moments of crisis as in Liberia or
Côte d’Ivoire deserves much more attention. Women are the first to support and assist victims of
conflicts of our neighbors to the extent that they must bear the economic brunt of internal
displacement, of the return of Guinean nationals fleeing the crises in Côte d’Ivoire and Liberia, as
well as of those persons having taken refuge in Guinea. It is again the women who have to
assume the most constraining responsibilities of supporting the family and their children in their
wellbeing (food, health, education, etc.)

However, if over the course of recent decades they have remained outside the traditional networks
and on the fringes of usual procedures of decision-making relating to the development of the
country, women have become today without a doubt ever more reliable and indispensable
partners in the search for durable solutions to problems tied to economic and social development,
to security, and are without a doubt the spokespersons for peace and stability.

In other words, their status has greatly evolved and they are no longer defined exclusively as
persons in need of assistance and protection but far more as active agents, citizens capable of
managerial capacity and considerable talents and working towards a favorable climate for social
development, peace, stability, cohesion and national unity, essential factors for economic
development.

As for IOM, it has endeavored for many years to stress the role of women as agents of
development for its development programmes such as this micro-credit project as well as the
participation of the Guinean diaspora. It has also mobilized in numerous countries, notably in
Somaliland, Kosovo, Afghanistan, Guatemala, Mozambique, Angola, Democratic Republic of the Congo and Rwanda, the potential of women with a view to preparing them for their role as actors for development and peace.

With its long experience in post-conflict activities and awareness of the potential of Guinean women, of their will and determination to participate fully and actively in the development of their country, IOM developed this project which should result in contributing to the reinforcement of the social and economic power of needy women in various regions of Guinea (Kindia, Mamou and Kissidougou). This project falls well within the political vision of the International Organization for Migration that relates to sharing the experience of the Guinean diaspora and should allow for greater cooperation between IOM and Guinea, a Member State of IOM since 2001.

This will be possible thanks to the creation of networks, to the setting up of strategic alliances and to the promotion of real cooperation between the Guinean women inside and the country and outside. It is therein that the dimension of economic development lays out all its importance in the migration context.

Ladies and Gentlemen, IOM remains convinced that the technical and material support for the development of micro-enterprises for Guinean women will result not only in the promotion of employment, income generation and economic development but also in the prevention of rural exodus. It is for this reason that during 2 weeks the micro-credit beneficiaries will attend training sessions that will allow for the attainment of these objectives in:

Transfer of competences by women of the Guinean diaspora;
Training of beneficiaries;
Integration of women in socio-economic life;
Creation of networks and improvement of competences;
Development of enterprises from the micro-credits;
Role of women in economic development.

Through these precious tools, the training will no doubt provide for the finetuning of competences of women in order to better prepare them to assume their responsibilities within Guinean society. It will also result in the launching of a micro-credit project destined to help women in this empowering process and to assist them in identifying and implementing income-generating micro enterprises in the field of agriculture, handicrafts and small and medium micro-enterprises. The real impact of these initiatives will doubtlessly be seen at all levels.

There is an inevitable link between poverty and conflicts, between wealth and stability but even more so between economic development and the promotion of peace. By offering women the conditions to promote their economic development, they can play an economic role in the wellbeing of their families, their communities, their country and even of their region. Beyond economic support, the role of women can assume a vital character in the promotion of economic and social development.

In reference to the afore-said, IOM will set up a follow-up mechanism with the Rural Credit to accompany the women throughout this process in order to guarantee the greatest repercussions possible of the project on the life of the women themselves, their families, their communities, and the entire country.

Moreover, while remaining faithful to its traditional relations of very positive cooperation with Guinea whether at the level of assisting refugees in their third country reinstallation or in transport assistance of Guinean nationals following the crisis in Côte d’Ivoire and more recently in Liberia, IOM will maintain close ties with the authorities especially the Minister for Social Affairs and Women’s and Children’s Affairs.

To conclude, I should like to encourage the trainers and other speakers to put their best foot forward and invest their knowledge in these training courses for the beneficiary women. I should also like to invite the participants to make themselves available, devote all their will power and desire to learn. To the others, I express my best wishes that this project is successful not only for Guinea but also for Africa and the entire world.
“The Importance of Giving Women Access to Micro-credits”
Mr. DIALLO Lamarana Sadio
Deputy Director General of the Rural Credit of Guinea

The Guinean population is made up of nearly 52% women and Guinea’s development cannot take place without this majority. The activities of women are often limited by the lack of financial means whence the need for micro-credits as alternative financing.

To better address this theme, we will briefly present rural credit and its activities for women and then develop the role of women in the fight against poverty and the role of micro-credits before drawing any conclusions.

1. Rural Credit of Guinea was created on 28 November 2001 after 13 years of being a project. On 30 June 2003, the Rural Credit of Guinea had 118,000 associates of whom 44% are women, in other words 52,000 women throughout the country. Through a global disbursement of credits of 13 billion Guinean Francs in 2002, women benefited from approximately 5.7 billion in credits. We currently cover 27 out of 33 préfectures with 97 coffers spread out over 10 regional offices. Recently, we opened a special coffer in Conakry to finance the fishing sector (motor boats, smoking of fish, fish trade, etc.). The rural credit finances all activities that are immediately profitable and legal (agriculture, handicrafts, animal husbandry, fishing, small business, etc.).

2. The role of women in the fight against poverty and the place of micro-credits in this framework.
Women play a fundamental role in the development of their countries in general and the developing ones in particular even if their activities are not always financially measurable.
Indeed, beyond their household duties, women are very active in agriculture, handicrafts (dyeing, soap making, sewing, etc.) small business, etc. They thus ensure not only the feeding of their family but also schooling costs and health of the children. This is why governments of developing countries and their partners in development have initiated several programmes and projects to support the economic activities of women.

Within this framework of assistance, the Republic of Guinea has benefited from its partners for development. Among this support can be found the Project of Support for economic activities of Women financed by the African Development Bank (ADF) that includes the following activities:

- Studies on business networks, transformation technologies, NGO capacities and financial intermediaries;
- Setting up a credit fund;
- Study on the sustainability of credit systems

This element is associated with others relating to the improvement of the educational level, professional knowledge and capacities of women’s associations.

Access to credit for women is very important within the framework of developing their multiple activities. The non-existence or insufficiency of finance strongly penalizes the activities.

It is for this reason that the Government of General Lansana Conté, following a speech on 22 December 1985, has set up micro-credit projects (Rural Credit, PRIDE, Yété Mali and others) to solve the financial problems of rural and urban populations. These institutions have permitted access to micro-credits at very advantageous conditions to the most important part of the population who was excluded from the classical banking system because they had no formal guarantees that are usually demanded by banks. These institutions have allowed our people to escape the yolk of money-lenders who charge prohibitive interest rates up to 25% per month. Access to credit allows women to grow produce over larger areas whether during the rainy season or the dry season, to modernize and intensify dyeing activities, soap making and small commerce (spices and other basic products). Currently, many women totally cover the expenses of the family.

On top of the economic aspect, there is a social aspect not least important that results from micro-credits: organization of beneficiaries into groups has allowed the reinforcement of solidarity and teamwork among members as well as the training of the beneficiaries in management, literacy and credit and savings procedures. There has been a real strengthening of capacities.

In conclusion, credit operations:

- Encourage the expansion of traditional feminine sectors of production that are often relegated to secondary, seasonal, temporary, non-profitable and often saturated activities;
- Encourage the integration into promising development networks and contribute to better profitability of women’s work in networks they are already part of;
- Reinforce the control of networks in which women are already active;
- Contribute to the elimination of major constraints in the economic networks (either before or after production);
- Encourage an increase of capitalization/savings rather than auto-consumerism.

Women are the ‘barometer of society’ and deserve to be supported in their activities by access to micro-credits within the framework of the fight against poverty and for the harmonious socio-economic development of the nation.
Ladies and Gentlemen,

Before addressing the theme of this presentation and on behalf of our Association, we should like to thank the International Organization for Migration (IOM) for the trust placed in our Association and express our deepest gratitude to the Organization for its ongoing support from the onset of the project that has been a source of encouragement.

We give full weight to the importance of the subject and do not have the pretension of being exhaustive not only because the subject is vast but also and above all because it requires a deep understanding of women.

I should like to broach the subject with the hope that my presentation will be enriched by all members of this workshop.

THE PLACE OF WOMEN IN GUINEAN SOCIETY

a) The Home

The home is the nucleus of each society; its serenity and harmonious development guarantee the equilibrium of humanity.

In primitive society there was a distribution of economic and social roles between men and women within the family. If matriarchy was not the norm, at least it proved the capacity of women in managing the affairs of the home. Women assumed overall authority in society. Women ensured the education of their children, domestic care, community care, upkeep of the home and all vital functions. And this is not all, in clannish society, women also managed the business, regulated relations among members of a group and even exercised religious rites. It even happened that through the importance of their role, women assumed the function of perpetuating descendants and inheritance.

The place of women is not secondary in the stability of the home. She enjoys the same footing as the husband in the harmony of the home and in reconciliation between the spouses.

In Guinea, the household “is not a household without a woman”; women constitute its essential link.

b) Fight for independence:

Guinea reached political and economic independence on 2 October 1958 following an historic vote on 28 September that was not accomplished without the Guinean woman who did not remain on the fringes of the fight but was present at each stage.

Examples:
• M’Balia Camara: symbol of bravery and feminist militancy
• Hadja Mafory Bangoura: unschooled woman who was the first to successfully head the Ministry of Social Affairs and Advancement of Women
• Ms. Jeanne Martin Cisse: first woman to head the Security Council of the United Nations among other things

c) Professional activities

Do not tell me that I have no idea or ambition: the greatest honor that a woman can have in her life is to be the best in her profession and all will appreciate you. This is simply to say that in Guinea, women are on the front lines of all professional activities and occupy positions of great responsibility (women Ministers, members of Parliament, trade unionists, members of national institutions, ambassadors, Chefs of Cabinets, national directors), etc.

d) Guinean economy

Like many other African countries, the adoption of structural adjustment programmes in Guinea during the ‘80s propelled women into the economic crisis by turning them into vulnerable groups following the closing of enterprises and terminations.

The economic crisis led to an increase in the cost of living, a decrease in buying power by the population in general and by women in particular “by putting the men on unemployment”. The steps taken through the structural adjustment programmes inverted roles in the home by turning the women into heads of households. The feeling of new responsibilities increased the development of the informal sector made up by 54% women.

e) Legal and institutional environment

Guinean law grants a good place to women. Provisions related to them can be found throughout legal texts and regulations as follows:

• The fundamental law guaranteeing the rights and equality of all citizens
• Civil Code and Family Code that protects women in particular
• Land Law and DomaniaL Law that correct certain unfavorable provisions for women
• Labor Law that protects the working woman
• Social Security Law that defines the retirement rights of working women

In the same vein, Guinea is a member of the International Labor Organization since 1959, has ratified 56 conventions of this organization of which at least 15 have a link to women’s issues.

It should nonetheless be noted that despite these achievements, legal systems remain badly applied for the following reasons:

• Persistence of traditional practices
• Wrong interpretation of religion
• Misunderstanding by women of their rights
• Insufficient dissemination of national texts and international treaties ratified by the Republic of Guinea

f) Training
The lesson learned by the foregoing is that women usually need to receive additional training to reinforce their self-esteem in order to raise their awareness of their rights before making a decision within all organizations.

Adequate and ongoing training for women would allow for:
- Improvement of their standard of living
- Acquisition of new techniques
- Better understanding of the world
- Acquisition of new knowledge
- Increase of knowledge and income
- Improved execution of their activities
- Empowerment

g) Agricultural domain

A woman’s day within a farming community during the rainy season is at least 18 hours and can peak at 20 hours.

Whatever the assistance women can receive to alleviate their work means they have less time for rest and leisure than men. This simply illustrates the all-important place women occupy next to their husbands in the fields.

CONCLUSION

Besides being more numerous (more than 52% of the population), Guinean women also distinguish themselves by their contribution to the economic, social and cultural progress of Guinea. This contribution can meet the challenges raised by society mainly in the field of fighting poverty, defense of human rights, equity, health and social justice. It would therefore be utopian to think of sustainable development in Guinean society without women. This background illustrates the full scope of their place in Guinean society.
“The role that Guinean women can play in the socio-economic development of their country”
by Ms. SANGARE Fatou KEIRA -President of the National Union for the Integration of Women in Development (UNIFED)

The National Union for the Integration of Women in Development was created on 31 December 1998 in Conakry. Its objectives are to:

- Promote and execute development projects
- Defend women’s rights
- Fight poverty by motivating women to create income-generating activities
- Reinforce institutional capacities of its members
- Promote the citizenship of Guinean women

The National Union for the Integration of Women in Development (UNIFED) was founded in the spirit of union (its motto is that ‘strength comes from union’). It militates for a better exercise of Guinean citizenship by women. Focal points are represented in the prefectures of Kindia, Mamou, Dabola, Faranah, Kissidougou and N’Zérékoré. These are autonomous structures that are responsible for the creation and execution of certain activities. The activities carried out by UNIFED are among others: training, awareness-raising, rural animation, advocacy, lobbying, carrying out survey and other studies whether in rural or urban environments.

In the Republic of Guinea, women represent 56% of the population and the question of advancement of women has always been evoked as an issue of sustainable development. However, it is over recent years that steps have been taken towards the effective integration of women in the development process. Indeed, the liberalization of private initiatives has favored the emergence of numerous groups, cooperatives and women’s associations. In the same vein, several women NGOs were created. These different women’s units of production and transformation favored the presence of women in all sectors of economic, social, political and cultural sectors.

In Guinea, whether in urban or rural zones, women are supposed to reply to social demands without being freed of domestic or production duties (agriculture, business, handicrafts, etc.). Women also play an important role in agriculture, in the informal and micro enterprise sector. They ensure the daily lives of their families. Their activities also relate to the production, transformation and commercialization of agricultural produce. Beyond agriculture, women invest in handicrafts, mainly dyeing, pottery, basket weaving, soap production, extraction of vegetable oil, sewing, embroidery, small restaurants and other services.

Besides their role as wives and mothers in the rural environment, they are very active in the primary sector where they ensure nearly 80% of subsistence farming. This contribution to economic and social development is, however, not taken into account. The obstacles that prevent the evolution of women in key sectors of the economy are:

- Work overload
- Illiteracy
- Lack of outlets for production
- Difficulties in accessing credit, etc.

One of the consequences of the structural adjustment programme has certainly been to increase women’s burden whose only recourse remains the informal sector to meet the vital needs of the family. Endowed with encouraging dynamism, women have approached the informal sector that
has developed considerably especially in the field of services, business and handicrafts. On the other hand, they have mobilized around lucrative activities even if the enterprises created by women are still few and recent. Women entrepreneurs are interested mainly in the sector of semi-transformation of agricultural produce, business, services and liberal professions. It is to these women that we owe the expression ‘Businesswomen’ and ‘Women Entrepreneurs’.

However, illiteracy, lack of technical training and appropriate technology still remain serious handicaps to a favorable environment for women’s work. It is for this reason that the adoption and popularization of new technologies and the encouragement of craftswomen are welcome steps. In this connection, special note should be made of technology in households. Women are not well represented in the public sector; they are even less so in the private sector. Their illiteracy and low rate of schooling disadvantage them on the labor market. The steps that would help women integrate sectors of the economy encounter cultural and institutional obstacles.

Culturally confined to a reproductive role, women have few possibilities of changing things. More and more economically responsible, women have no other choice than to invest themselves significantly in activities of informal economy. The development of economic activities of women is handicapped by the lack of financial, technical, technological resources, deterioration of production lines, lack of productive and commercial infrastructures.

The social organization and means of exploitation of agricultural produce is concentrated around men heads of households while women constitute more than half of agricultural workers. They ensure more than 80% of food crop production to feed their families. Without access to new technology, training, agricultural factors of production equipment that could alleviate their work, they confront ever increasing difficult living conditions.

If it is true that urban areas on the whole offer a few more possibilities to women in terms of access to basic services, on the whole their living and working conditions are more difficult that those of men.

Equality before the law for women does not necessarily correspond to real equality. It is not surprising then that they are victims of different forms of violence. It is the same gender relations of inequality that can be found in all spheres of society. Women are not well represented in decision-making fora or in civil society fora. If particular efforts are not made, they risk losing out on the participatory process.

Throughout history, women have always occupied a key place in society. Women play a prime role in bearing responsibility for domestic economy, education, and health needs of the children. They participate in all productive activities (tangible and intangible). On the social and biological level, women are the elements of reproduction, of setting up and developing social relations. Despite this role, women can barely accede to own what they produce or work towards producing.

The aims of economic growth and social justice should invite greater attention to their integration in political decision-making and development programmes. They usually account for 75% in rural areas and are heavily involved in the economic and industrial life of the country. Despite their role as active economic agents, women are still marginalized when it is a question of deriving benefits from existing support structures. The conditions in which they work are mediocre because of cultural traditional methods, rudimentary technology, limited and discriminatory access to information, literacy, and credit.
Moreover, the insufficient means of commercialization brings about a reduction in profit margins of women and puts them at the mercy of intermediaries who buy their products at very low prices. Bad stocking also creates a great loss in harvests, high level of spoiled crops and perishable goods such as fish, fruits, and vegetables.

Women play a prime role in the management of natural resources; they can restore, upkeep, and create an environment that is both attractive and productive. The integration of women in development remains the major concern of governments that wish to promote and maximize internal resources for development.

Lastly, we sincerely thank the International Organization for Migration (IOM) for its trust placed in our Association to share our experience with the beneficiaries of the first phase of the project. We express our deepest gratitude to the Organization whose support for the project is of great succor to the women of Guinea.

*Ms. SANGARE Fatou KEIRA (centre) and two representatives of the National Union for the Integration of Women in Development (UNIFED)*
“The importance of giving access to women for training in management and creation of micro-enterprises”
by Mr. Frederic LOUA
Director of Human Resources and Training. Rural Credit of Guinea.

In the recent past, women were considered almost exclusively for their maternal and domestic functions; programmes of action for them were mainly educational and referred to health care for children, nutrition, health, literacy, etc.

Today, deep changes have taken place in rural society: transfer of power in the resources of communities, accelerated circulation of money, assertion of individual strategies, departure of heads of households, incapacity of townspeople and officials to confront family solidarity. Throughout this evolution, women who had always cherished social values and their own identity realized the importance of their economic contribution first within the family and afterwards more globally.

The taste for economic independence, the feeling of inequality and injustice as concerns access to means of production, training, and organization of collective life now underlie the actions of women.

The women with this willpower have taken interest in socio-economic activities and have launched their own micro-enterprises without difficulty.

The lack of investments in the private sector, especially at the level of small and medium micro-enterprises, is of obvious concern to Guinean authorities and its partners in development. Efforts are being taken to improve the financing of this sector and its stabilization.

Through past experience, it has been proven that new financial resources do not respond to the problems of small and medium micro-enterprises, as long as the quality of human resources will not have improved.

The constraints facing small and medium micro-enterprises are multiple and are tied to the following factors:

- The market is tight and the buying power of the population is weak
- Infrastructure
- Human resources
- Technology
- Planning
- Financial resources
- Regulations

For women entrepreneurs to master all these factors requires that they be endowed with the competences, or acquire the knowledge and necessary know-how to carry out their new responsibilities.

Training is, therefore, not the solution but a solution, it allows women entrepreneurs to:

- Acquire know-how that is directly usable and to simultaneously develop their capacity of analysis and action, initiative and negotiation
- Improve their technical and economic results and to increase their independence vis-à-vis the outside world
Training in management is a priority today because the concepts of the private sector and free market are new for Guineans. The lack of understanding the functioning of enterprises is a fairly widespread phenomenon. For many people, the basic entity of economic activity is not the enterprise but rather the ‘project’ that is financed through the submission of a file.

To manage a productive activity (garden produce or unit of transformation) is to be capable of measuring and appreciating the results of this activity in financial and economic terms: what does it cost to produce? What are the gains of the activity (in kind or in money)? Is the activity profitable or not?

This presumes that women entrepreneurs dispose of reliable facts on expenses and that benefits are tied to the activity and that they do the figure work, as strictly as possible, that they think about their activity, its interest and its profitability. All these analyses must allow for the identification of factors that limit the profitability of an activity and facilitate decision making to increase profitability. A profit budget will allow for a decision on whether to undertake an activity or not, if it is to be continued or is stopped.

To manage one’s own small or medium micro-enterprise means being capable of handling competition and diversification.

To manage also means being capable of ensuring that activities are protected, and are planned in accordance with generation of resources and potential at one’s disposal.

To manage is lastly to situate productive activities in relation to non directly profitable activities. Various experiments in Africa have shown that keeping accounts by the entrepreneurs themselves is an important means toward decision making for the choice of production, investment and organization of manpower.

Once acquired, all this knowledge will allow women to be competitive on the market.

Training of women entrepreneurs is a necessary condition to master technical, economic, social and cultural changes imposed by the environment to which they aspire. Training however is not a gift by those who know, from trainers to so-called ignorant entrepreneurs; there is no training unless there is a will among the beneficiaries to acquire skills that will allow them to understand and act according to their interests. The role of the trainers is above all to serve as a ‘mediator’ between knowledge of the learners and external knowledge, to facilitate access of the learners to new knowledge that will fuel their own creativity and will help them acquire new and increased skills.

The effectiveness of training is tied to several other factors:

- Actions must allow for the good use of each training
- Training is inseparable from action
- An efficient training requires important human, pedagogical, material and financial means, even if these are not related to the costs of formal teaching. To think that entrepreneurs will cover the financial costs of their own training seems a myth; even if they can bring a contribution, this will be minimal in relation to the needs because there are many other priorities that condition their own follow-up. In a democracy, training is a mission of public service. Concretely, this means that the State and its donors should support training programmes defined by socio-professional organizations.
It is under these conditions that training can allow women entrepreneurs to become more efficient technically and economically, more autonomous while keeping or reviving their social and cultural values alive.

We hope that the saying “what women want, Gods wants” does not remain a simple adage but a reality in Guinea in order to achieve the socio-economic empowerment of Guinean women.

Mr. Frederic LOUA
Upon assuming office, the Government of General Lansana Conté emphasized the need to cooperate with our compatriots abroad and this with a view to creating a climate of trust between the Guinean state and its citizens living abroad.

This took shape with the creation of a State Secretariat for Guineans Abroad. Today, with new structures, a Division of Guineans Abroad is in place at the Ministry of Foreign Affairs and Cooperation.

Entrusted with protecting our compatriots and their belongings, the Division of Guineans Abroad is structured to assist our compatriots each time it becomes necessary. The closeness of collaboration with our diplomatic missions allows our compatriots to understand all of the problems related to the promotion of Guineans abroad in view of their effective involvement in the national development process launched by the Government of General Lansana Conté.

The phenomenon of migration has spread around the world and as xenophobia has become prevalent in certain countries, the need to protect our compatriots, the need for their social reinsertion, and the need to have them participate in the development process has become fundamental.

The obvious proof of these facts has allowed us to effectively contribute to the repatriation and insertion of our compatriots following the hostilities that shook countries like Sierra Leone, Liberia, Guinea Bissau, and Côte d’Ivoire.

This is to say how much the Government spares no effort to protect its compatriots abroad. We seize this occasion to salute and encourage IOM, SENAH, the Red Cross, and the UNHCR for all their work in Guinea to reserve a better life for our compatriots.
RECOMMENDATIONS

Following the presentations and discussions generated during the debates on this day, time was set aside to draft the recommendations. These recommendations were then adopted and officially transmitted to the Representative of the Ministry for Women’s Affairs.

On the status of the Guinean woman

- Reinforce the self-esteem of women;
- Sensitize and mobilize the Guinean women by giving them the means to contribute to sustainable development of their country;
- Reinforce the organizational structures of women and improve other basic structures;
- Create information centers that will allow Guinean women to learn;
- Promote exchanges of experiences among Guinean women in high positions in various activities at national and international levels with other women in different categories all the way to rural women;
- Initiate and develop the participation of Guinean women in women’s fora at regional and international levels;
- Show solidarity in order to reach common objectives;
- Promote the use of appropriate technology to alleviate the tasks of the Guinean woman;
- Sensitize women for their ongoing training and encourage them to take up positions of responsibility (as for example decision making position);
- Encourage them to become aware of their rights.

On the role of the Guinean women in the diaspora

- Create a network between women of the diaspora on the one hand and between them and the women in Guinea on the other;
• Send them information on activities for the advancement of women in Guinea;
• Identify Guinean women in the diaspora who wish to contribute to this network;
• Exchange information and experiences among women;
• Maintain permanent contact between the diaspora and Guinea;
• Allow women of the diaspora to benefit from assistance programmes each time they are implemented.

From left to right: Mr. Ibrahima Camara (Secretary General of Ministry of Social Affairs, Mr. Mounirou Camara (Governor of Kindia) and Mr. Fodé SOUMAH (Vice Governor of the Central Bank of Guinea)

**On the need to work towards the social and economic empowerment of women through employment and income-generating activities**

• Adapt and facilitate access to micro-credits for women;
• Reinforce entrepreneurial capacities of women;
• Initiate and coordinate programmes and assistance projects to women focused on the elaboration, management of investment projects as well as on their access to national or international markets;
• Sensitize women to diversifying their activities;
• Assist women to participate in exhibitions or fairs out of the country so that their products can be known.

**The cooperation with men is indispensable to reach the objective of greater participation of women in the development process.**
The impact of the MIDA Women Guinea Project

At the end of the training, each woman assisted by a Rural Credit agent in her town drafted a business plan which was submitted to the tripartite Steering Committee (IOM, Ministry of Social Affairs, and Rural Credit of Guinea). Each plan was reviewed and then approved.

The sums to be allotted to each beneficiary were decided on a case-by-case basis by the Committee.

- 2 credits of 650,000 Guinean Francs (333 USD);  
- 5 credits of 600,000 Guinean Francs (307 USD);  
- 31 credits of 500,000 Guinean Francs (256 USD);  
- 14 credits of 400,000 Guinean Francs (205 USD) and  
- 4 credits of 300,000 Guinean Francs (153 USD) were distributed.

The micro-credits were disbursed in November 2003 and reimbursements began in January 2004.

The beneficiary women are in regular contact with the Rural Credit agents who counsel and support them. The women have set up associations in each town where they meet and share their experiences and encourage each other.
The activities carried out by the women are as follows:

- Dyeing: 16 beneficiaries
- Cloth selling: 9 beneficiaries
- Foodstuff sales: 16 beneficiaries
- Soap making: 2 beneficiaries
- Embroidery: 1 beneficiary
- Small restaurant: 3 beneficiaries
- Cotton spinning: 1 beneficiary
- Sewing: 3 beneficiaries

A beneficiary spinning cotton
IN THE WORDS OF THE BENEFICIARIES…

At the end of the training sessions:

“…I will always use the notebooks that IOM gave me…”
“…I will never again sell at a loss…”
“…Now I know what comes in, what goes out and what remains in my cashbox…”
“…I can now fill my bookkeeping book without making a mistake…”
“…I understood everything since they explained it to me in my national language…”
“…I pray that the organizers keep on training us to open our perspectives…”
“…I hope the Rural Credit agent will come to check how I use the money he gives me…”
“…This training will help us live better…”
“…Now that I understand how to do it, I will do everything to develop and increase my business…”

Four months after receiving the micro-credits:

“…Thanks to my benefits I hope I can soon put a roof on my house…”
“…I could stock up on rice and oil to feed my family…”
“…I bought plates, spoons…”
“…I had new latrines built…”

“…I bought a bed…”
“…My husband is polygamous, so it was difficult for my children to go to school…”
“…Before, I couldn’t give money for my children to go to school each month and they were often sent away from class…”
“…I no longer feel bad about feeding my children only once a day…”
“…Thanks to the advice of the trainer my children get sick less frequently…”
“…My children have toys for the first time…”
“…Now we too know about joie de vivre…”
“…Before, when the doctor asked me to do medical analyses, I used to go home and forgot about it…”
“…I lost everything in the war of Guékédou, so with my benefits I am buying everything back, bit by bit…”

A beneficiary with her children who have gone to school regularly since the MIDA project.
Interview with Ms. Safiatou BA, trainer from the diaspora

Good morning, Ms. Ba, you are one of the trainers of the MIDA Women Guinea project; can you briefly tell the readers about yourself?

Good morning, I am Ms. BA née Safiatou BALDE, economist by training with a Masters in Economics specialty management (University of Paris I – Sorbonne and University Cheikh Anta Diop Fann Dakar – Senegal) and a diploma in Finance and Banking from the Center of Training in Banking of UEMOA – COFEB.

For twelve years I worked in the Central Administration of Senegal as State Comptroller responsible for financial control at the President’s office of the Republic of Senegal. In 1992 I joined the African Development Bank as internal auditor until 1996. Then I worked as a consultant for UNESCO. From 2000, I created a PME (small/medium micro-enterprise) dealing with tourism, transport, leisure and travel.

I am married, have four children (from 18 to 28 years). I am the president of an Association called “Women – Environment and Well-Being”, AFEME, and member of several humanitarian associations.


What do you think about the project IOM developed in Guinea?

I think this pilot project in which we participated deserves to be kept as a model for training and sensitization of women on the indispensable tools for the management of an income-generating activity.

What was your first reaction when IOM contacted you to invite you to participate in this pilot project?

I hesitated a lot in the beginning when considering the busy months of July-August-September that correspond to high season for vacations and therefore for plane tickets, but the national feeling was stronger and I accepted.

Were you aware of the potential of the Guinean diaspora in terms of participating in the national development before learning about the MIDA programme?

Yes, I always regretted the lack of interest and recognition for the mother country in view of the potential and real contribution of the Guinean diaspora to the participation in the development of the country. Indeed, all economic actors currently working in Guinea were part of the diaspora before the second Republic. The diaspora contributes in more than one way to the development of Guinea. This participation that is often informal allows families to settle essential daily problems (lodging, food, schooling of children, access to health care).
I must admit that the MIDA programme was decisive in my decision to participate. It is the first time in fact that the diaspora is fully integrated in a project and is called upon as a partner to contribute towards the development of Guinea.

**In your opinion, what would be the best way to encourage this diaspora to become involved in development matters?**

In Guinea, one speaks of Guineans from inside (considered as the authentic ones) and Guineans from abroad (who would be citizens in a different category). This negative feeling very much has limited the recognition of effective participation of the diaspora in the development process of the country.

Indeed, we need to highlight the important of the financial and material contribution from diaspora families. This contribution directly or indirectly helped the wellbeing of the Guinean people. If statistics were developed we could demonstrate a high percentage of the contribution tied to remittances in the Gross Domestic Product of Guinea.

The contribution to development by the diaspora is done on several levels:
- Remittances to families;
- Construction of apartments for themselves or for the family with own funds;
- Medical assistance to families (reception, lodging, medical expenses);
- Permanent Assistance to help schooling for youth in families;
- Advocacy through NGOs and other humanitarian organizations to send gifts and material, etc.

In my humble opinion, the best way to encourage the Guinean diaspora to become more involved would be to create a dialogue at all levels with this diaspora. In other words, several economic agents who prosper in neighboring countries are Guineans. They have savings that could be invested and preferably in Guinea. The main problem facing the diaspora is the total lack of interlocutors at the level of central administration and diplomatic missions.

Guinea does have a Division for Guineans abroad in the Ministry of Foreign Affairs but it is not known by the diaspora. I only found out about it during the launching ceremony of the MIDA project in September 2003 during Mr. Kéïta Mohamed’s presentation, representative of said division. As other countries like Senegal, Guinea should reinforce the capacity of such an office as an effective means of liaison with the diaspora.

It would be beneficial for this office to:
- Ensure follow-up with Guinean communities living abroad;
- Encourage investment in Guinea through training by the diaspora on opportunities and motivation for investment in the country;
- Inform the diaspora through diplomatic missions in those countries where there is a large Guinean community on the possibilities for immigrants with a view to reintegration upon their return to their home country;
- Reassure the diaspora on their personal security and that of their belongings:
- Create a bank to facilitate accession to lodging in the home country;
- Foresee among land cleared by SOLOPRIMO that a part of this land be sold to members of the diaspora, etc.
Would you consider yourself as an ambassador of the MIDA concept with your compatriots in Senegal?

Yes, I consider myself an ambassador of the MIDA concept and thank you for having associated me with this uplifting experience.

Indeed, I can repeat the programme delivered in Guinea without a problem for my Senegalese sisters.

What do you think you brought to this project that a foreign expert could not have offered?
Without any pretense, I feel I delivered a message in the national language ‘Pular’. This method gave a special connotation to the training of beneficiaries of the micro-credits. Communication was facilitated as well the understanding.

Do you feel tied to the women with whom you ‘lived’ for several days?
At the end of the training, we had become a real family. The separation was a bit more difficult. We promised each other positive results in 2004 to allow IOM MIDA to renew the experience with other women.

What did this project bring to you as a trainer? What did it bring you in terms of personal development?
This project was a revelation for me and a realization of everything we can teach others.

I learned and appreciated the humility, the devotion, and the courage of African women in general and of Guinean women in particular.

Thanks to the project, I feel revitalized and believe in a better future for African countries through the daily work of women. I noted that the country is far from built by central administration; the country is being built according to the rhythm of what is available to Guineans.

If the same offer were made to you, would you be willing to undergo it again?

I hope to experience this again with even needier women as many times as possible. I have the impression of being useful with this modest contribution on top of the pleasure and satisfaction of living in the heart of the country. Thank you.

Thank you Ms. BA for having shared your experience and impressions with us.
Future perspectives: the MIDA concept within the sub-region

West Africa includes 11 of 34 countries classified by UNDP in the category of countries with low human development.

<table>
<thead>
<tr>
<th>Country</th>
<th>IDH Classification / 175</th>
<th>Population living with Less than 2$ / day (%)</th>
<th>1990-2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nigeria</td>
<td>152</td>
<td>90.8</td>
<td></td>
</tr>
<tr>
<td>Mauritania</td>
<td>154</td>
<td>68.7</td>
<td></td>
</tr>
<tr>
<td>Senegal</td>
<td>156</td>
<td>67.8</td>
<td></td>
</tr>
<tr>
<td>Guinea</td>
<td>157</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Benin</td>
<td>159</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Côte d’Ivoire</td>
<td>161</td>
<td>49.4</td>
<td></td>
</tr>
<tr>
<td>Guinea-Bissau</td>
<td>166</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Mali</td>
<td>172</td>
<td>90.6</td>
<td></td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>173</td>
<td>85.8</td>
<td></td>
</tr>
<tr>
<td>Niger</td>
<td>174</td>
<td>85.3</td>
<td></td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>175</td>
<td>74.5</td>
<td></td>
</tr>
</tbody>
</table>

Overview of the situation of women in some of these countries

**Senegal**: In Senegal, illiteracy affects more than half of the population. The situation of women in particular is of concern with a rate of more than 70% against 48.9% for men. According to a

---

6 Strategy Document on Reduction of Poverty, Senegal, April 2002
survey undertaken in 2001, poverty reaches 67.4% in households where the head is a man and 58.8% in households headed by women. This is explained by the fact that women heads of households are more autonomous and have more access to resources than if they were married, they use resources more efficiently than men and their expenses tend to respond better to the basic needs of the household and of the children. On the health level, the situation of women is also of concern. Of 100,000 women who give birth, 510 die (450 in urban areas and 950 in rural areas).

**Niger**⁷: In Niger, poverty particularly affects women who represent more than half of the population. This poverty is principally characterized by a series of inequalities. The income of men is between 1028 and 1408 dollars PPS (purchasing power standard) whereas for women this reaches 800 dollars PPA in most regions of the country. This can be explained by the weak participation of women in the economic circuit and their relegation to domestic duties. Women are also more vulnerable because they are less schooled and less capable of mobilizing means to use fulfill their potential especially when they are heads of households or live in rural areas.

**Burkina Faso**⁸: the lag in female schooling curbs the participation of women in the formal employment sector. They only represent 21% in public administration and only 5% in private companies. Women are less literate than men (12.9% against 24.8%). The health situation is characterized by higher morbidity and mortality among women. The direct causes such as hemorrhages and infections are responsible for 72% of maternal deaths. Out of the whole country, only 38.4% of women benefit from pre-natal counseling. Whatever the standard of living, there is discrimination against women.

**Côte d'Ivoire**⁹: In this country, more than 50% of the poor are women. The proportion of literacy for women is 36.8% against 63.3% for men. Several socio-cultural characteristics are the cause of this among women: unfavorable traditions relating to schooling of girls (precocious marriage and pregnancies, household duties), exclusion of women from inherence rights...On the health level, in 2000, the ratio is one center for health reproductive health services and family planning for 6,627 women of childbearing age.

In the documents on Strategy for the Reduction of Poverty in these 11 countries, there is unanimous agreement: women do not have access to financial resources, to land and to training. This discrimination that is essentially cultural accentuates their vulnerability to poverty. National authorities foresee therefore to improve the economic and social situation of women by:

- Setting aside funds for the economic advancement and support for women’s activities
- Developing training and specialization programmes in employment generating networks
- Creating training centers for the reinforcement of women’s capacities (Senegal)
- Creating a network of institutions financially capable of drawing savings and recycling them for investment through medium and long term credits in favor of women

For all of these objectives to reduce poverty, MIDA can help African countries. It is a flexible programme that can adapt itself to different countries where it is being implemented and to specific objectives of the referenced document to reduce poverty.

---

⁸ Strategy Document on Reduction of Poverty, Burkina Faso, May 2000
Some Indicators on human development in Guinea…

<table>
<thead>
<tr>
<th>Classification as per Human Development Indicator/175</th>
<th>157</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Population</strong> (thousands), 2003*</td>
<td>W: 4,211</td>
</tr>
<tr>
<td></td>
<td>M: 4,269</td>
</tr>
<tr>
<td><strong>Women/100 men</strong>, 2003*</td>
<td>99</td>
</tr>
<tr>
<td><strong>% women between 10-19 years, 2003</strong></td>
<td>23</td>
</tr>
<tr>
<td><strong>% girls under 15 years, 2003</strong></td>
<td>44</td>
</tr>
<tr>
<td><strong>Life expectancy at birth (years)</strong> 2001</td>
<td>48.5</td>
</tr>
<tr>
<td></td>
<td>M: 48.1</td>
</tr>
<tr>
<td></td>
<td>W: 48.9</td>
</tr>
<tr>
<td><strong>Rate of child mortality (for 1000 live births)</strong> 2001</td>
<td>109</td>
</tr>
<tr>
<td><strong>Rate of mortality for those under 5 years</strong> (for 1000 live births) 2001</td>
<td>169</td>
</tr>
<tr>
<td><strong>Maternal mortality</strong> (for 100 000 live births) 1995</td>
<td>1200</td>
</tr>
<tr>
<td><strong>Proportion of assisted deliveries by qualified health personnel (%)</strong> 1995-2001</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Rate of mortality due to malaria all ages mixed</strong> (for 100 000 inhabitants) 2000</td>
<td>200</td>
</tr>
<tr>
<td><strong>Underweight Children</strong> (in % children under 5 years) 1995-2001</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Persons suffering from malnutrition</strong> (in % of total population) 1998/2000</td>
<td>32%</td>
</tr>
<tr>
<td><strong>Public health expenses</strong> (in % of GNP) 2000</td>
<td>1,9%</td>
</tr>
<tr>
<td><strong>Number of physicians</strong> (for 100 000 inhabitants) 1990-2002</td>
<td>13</td>
</tr>
<tr>
<td><strong>Population with access to basic medicine (%)</strong> 1999</td>
<td>80-94%</td>
</tr>
<tr>
<td><strong>Population using improved sanitary installations (%)</strong> 2000</td>
<td>58%</td>
</tr>
<tr>
<td><strong>Population deprived of regular access to drinking water (%)</strong> 2000</td>
<td>52</td>
</tr>
<tr>
<td><strong>Public education expenses</strong> (in % of GNP) 1998-2000</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Public education expenses</strong> (in % of total public expenses) 1998-2000</td>
<td>25.6</td>
</tr>
<tr>
<td><strong>Literacy rate among adults</strong> (% of the pop. 15 years and above) 2001</td>
<td>41</td>
</tr>
<tr>
<td><strong>Rate of combined schooling</strong> (from primary to high school) % 2000-01</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>M: 41</td>
</tr>
<tr>
<td></td>
<td>W: 26</td>
</tr>
<tr>
<td><strong>Net rate of schooling in primary school (%)</strong> 2000-2001</td>
<td>47%</td>
</tr>
</tbody>
</table>
### Schooling of girls in primary school 2000-01
- Rate: 41%
- In % of masc. rate: 0.79

### Schooling of girls in secondary school 2000-01
- Rate: 6%
- In % of masc. rate: 0.38

### Average size of households, 1991/1994*
- 7.2

### % women heads of households, 1991/1997*
- 7

### % women in active population, 1995-2002*
- 47

### Rate of economic activity for women (15 years and more)
- Rate: 77.2
- In % of masc. rate: 89

### Date of suffrage for women
- 1958

### Date of accession of women to parliament for election
- 1963

### Women holding office in government (in % of total) 2000
- 11.1

### Parliamentary women (in % of total) 2003
- 19%

### Ratification of the Convention on the Elimination of all forms of discrimination against women
- 1982

---

**Sources:**
Rapport mondial sur le développement humain 2003, PNUD