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REPORT AND RECOMMENDATION OF THE PRESIDENT

TO THE EXECUTIVE BOARD ON A PROPOSED LOAN TO THE

REPUBLIC OF GUINEA

FOR THE

PROGRAMME FOR PARTICIPATORY RURAL DEVELOPMENT IN HAUTE-GUINÉE



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CURRENCY EQUIVALENTS

Currency Unit	=	Guinean Franc (GNF)
USD 1.00	=	GNF 1 320
GNF 1 000	=	USD 0.76

WEIGHTS AND MEASURES

1 kilogram (kg)	=	2.204 pounds (lb)
1 000 kg	=	1 metric tonne (t)
1 kilometre (km)	=	0.62 miles (mi)
1 metre (m)	=	1.09 yards (yd)
1 square metre (m ²)	=	10.76 square feet (ft ²)
1 acre (ac)	=	0.405 ha
1 hectare (ha)	=	2.47 acres

ABBREVIATIONS AND ACRONYMS

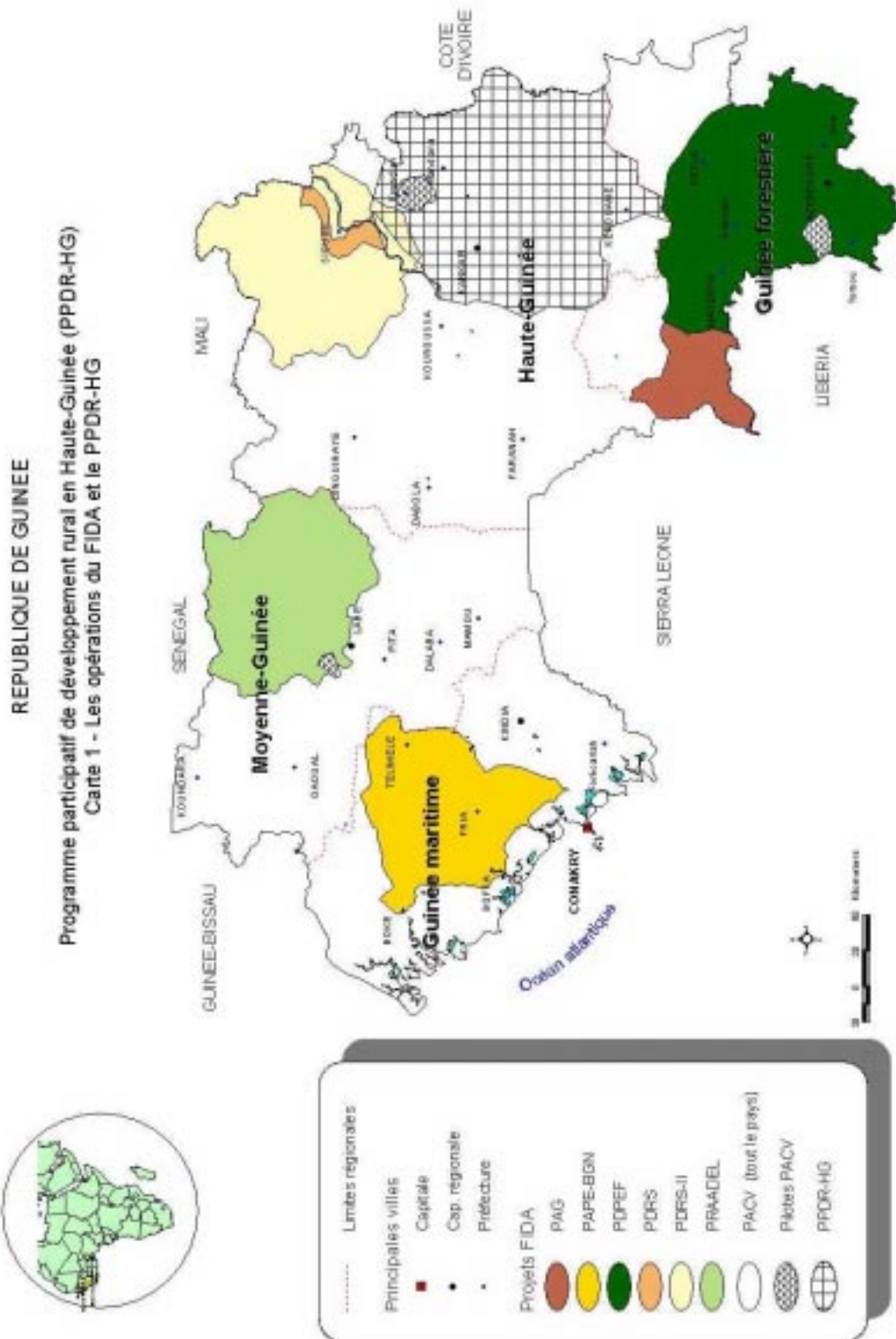
AFD	Agence française de développement (French Development Agency)
AWPB	Annual Work Programme and Budget
CCC	Community Advisory Committee
CPP	Programme Steering Committee
CRD	Communauté rurale de développement (Rural Development Communities)
FLM	Flexible Lending Mechanism
FSA	Financial Services Association
IPICI	IFAD Pilot Initiative for Productive Community Investments
LIF	Local Investment Fund
M&E	Monitoring and Evaluation
MAE	Ministry of Agriculture and Livestock
NGO	Non-Governmental Organization
PCU	Programme Coordination Unit
SOE	Statement of Expenditures
UNDP	United Nations Development Programme
UNOPS	United Nations Office for Project Services
VCSP	Village Communities Support Programme

GOVERNMENT OF THE REPUBLIC OF GUINEA

Fiscal Year

1 January - 31 December

MAP OF THE PROGRAMME AREA



Source: IFAD

The designations employed and the presentation of the material in this map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.



REPUBLIC OF GUINEA

PROGRAMME FOR PARTICIPATORY RURAL DEVELOPMENT IN HAUTE-GUINÉE

LOAN SUMMARY

INITIATING INSTITUTION:	IFAD
BORROWER:	Republic of Guinea
EXECUTING AGENCY:	Ministry of Agriculture and Livestock
TOTAL PROGRAMME COST:	USD 19.8 million
AMOUNT OF IFAD LOAN:	SDR 10.2 million (equivalent to approximately USD 14.0 million)
TERMS OF IFAD LOAN:	40 years, including a grace period of ten years, with a service charge of three fourths of one per cent (0.75%) per annum
COFINANCIERS:	None
CONTRIBUTION OF BORROWER:	USD 1.8 million
CONTRIBUTION OF BENEFICIARIES:	USD 4.0 million
APPRAISING INSTITUTION:	IFAD
COOPERATING INSTITUTION:	United Nations Office for Project Services



PROGRAMME BRIEF

Who are the beneficiaries?

Poverty in Guinea is concentrated in the rural areas where it affects 53% of the population who have incomes below the poverty line of USD 294 per person. The poorest region is Haute-Guinée, where poverty affects 62% of the population and 25% live in severe poverty. Undernutrition is endemic and malaria is the main cause of mortality. Poverty has a strong gender bias due to women's limited access to all production factors. Women's education attainment levels are significantly lower than those of men, as reflected in the very low female literacy rates (about 20%). Poverty is correlated with self-employment and the average incomes of uneducated women are about half those of men who have had no schooling. Women have practically no access to land and only very limited opportunities to obtain credit. The beneficiaries of the programme, numbering about 160 000 persons, come from approximately 200 villages of 400 in three of the poorest prefectures in the region.

Why are they poor?

Poverty is a complex phenomenon that is caused by several factors, including geographical isolation; low educational levels due to lack of schooling and schools; absence of appropriate health services; and lack of safe drinking water supplies. The poor road conditions limit rural families' access to social services, inputs and markets for their economic activities. Low incomes lead to few, if any, investments at the farm and/or non-farm levels thus making it impossible for the poor to improve their well-being. The lack of access to investment resources thus contributes to perpetuating poverty. The gender bias in terms of access to household and external resources, which discriminates against women, also contributes to low productivity and poor living conditions.

What will the programme do for them?

As a temporary and external catalyst, the programme is expected to complement beneficiary-initiated activities. Programme activities will be demand-driven and planned by local interest groups composed of both men and women. A participatory approach will be taken, under which men and women will have the opportunity to involve themselves in programme management and resource allocation. Training will be provided for the establishment of viable grass-roots organizations and for strengthening their capacity to initiate and manage their own development, both with their own resources and with programme assistance. Activities will include investments in social and productive infrastructure to enhance and diversify the income-earning potential of poor households, and support for the establishment of viable proximity rural financial services associations (FSAs). The grass-roots organizations will be assisted by implementation partners from the public and private sectors and by non-governmental organizations (NGOs) contracted by the programme.

How will beneficiaries participate in the programme?

The programme will be involved in the identification, priority-setting, design, implementation and evaluation of economic and social activities undertaken by men and women living in the poorest villages of the programme area. Participatory priority-setting and decision-making will be undertaken by the beneficiaries with programme support. Once the priorities and activities have been defined, implementation will be the responsibility of voluntarily-established groups of men and/or women. The communities will be responsible for preparing requests for implementing such activities, once approved, and for operating and maintaining the resulting facilities. The groups will be assisted by local technical assistance, private enterprises and public sector services, and helped to negotiate suitable contractual arrangements with such partners. Beneficiaries will participate in decision-making on microproject approval. In the second phase of the programme, once sufficient grass-roots capacity has been established, programme management responsibilities will be delegated to beneficiary representatives under the terms of an agreement entered into with the Government.



**REPORT AND RECOMMENDATION OF THE PRESIDENT OF IFAD
TO THE EXECUTIVE BOARD ON A PROPOSED LOAN TO THE
REPUBLIC OF GUINEA
FOR THE
PROGRAMME FOR PARTICIPATORY RURAL DEVELOPMENT IN HAUTE-GUINÉE**

I submit the following Report and Recommendation on a proposed loan to the Republic of Guinea for SDR 10.2 million (equivalent to approximately USD 14.0 million) on highly concessional terms to help finance the Programme for Participatory Rural Development in Haute-Guinée. The loan will have a term of 40 years, including a grace period of ten years, with a service charge of three fourths of one per cent (0.75%) per annum. It is proposed that this programme, which was designed under the Flexible Lending Mechanism (FLM), be administered by the United Nations Office for Project Services (UNOPS) as IFAD's cooperating institution.

PART I - THE ECONOMY, SECTORAL CONTEXT AND IFAD STRATEGY¹

A. The Economy and the Agricultural Sector

1. Guinea covers an area of 246 000 km² and is bordered by Côte d'Ivoire, Guinea-Bissau, Liberia, Mali, Senegal and Sierra Leone. In the west, the country has a 300-km long coastline with the Atlantic Ocean, mainly consisting of mangroves. Estimates for 1996 put the population at 7 million, with an annual growth rate of 2.6%. The rural population accounts for 67% of the country's population. Social development, as measured by the United Nations Development Programme's (UNDP) Human Development Index, is low, ranking the country 160th out of 175 countries in 1996. Basic indicators are very depressed, giving a life expectancy at birth of 46 years, infant mortality at 122 per 1 000 births and maternal mortality at 660 per 100 000 live births. The overall adult literacy rate is 34.8%, while female literacy is among the lowest in the Africa region (19%). The 1994-95 poverty assessment revealed that the incidence of poverty remains high - 40% for the total population - with a strong urban and rural bias: 52.5% for the rural areas in contrast to only 15.4% for the towns and cities.

2. More than half the total population (54%) is engaged in farming. The average size of the 443 000 farm households is about eight persons, half of whom are below 18 years of age. The average farm size is slightly over 2 ha per family, with considerable variations across regions. Forests cover 59% of the total land area, whereas agricultural land covers about 46.9% (1994). Soils are generally of moderate-to-poor quality and, given the prevalence of low-input cultivation techniques, they require long fallow periods to reconstitute their fertility. Of the 6.2 million ha of cultivable land, some 26% or 1.6 million ha, is currently farmed. There are large areas of valley bottoms ("*bas-fonds*") of 80 000 ha and alluvial plains (440 000 ha). The climate is tropical, with rainfalls of 1 000-4 000 mm/year, characterized by alternating rainy seasons of five-to-eight months and dry seasons of four-to-seven months. Livestock is an important economic activity, with herds of 2.2 million N'dama cattle and 2 million sheep and goats (1996 figures). Fresh and salt-water fishing is practised in Guinea.

3. Surface water resources are extensive: most of the major West-African rivers originate in Guinea, including the Niger, Senegal, Gambia and Koliba Rivers and their tributaries. The country is

¹ See Appendix I for additional information.



rich in minerals, with 30% of the world's bauxite reserves, and it ranks second among ore-producing countries. Artisanal gold mining is widespread, and industrial production takes place in Haute-Guinée where diamond mining is also pursued.

4. **Economy.** Changes in the political and economic framework in 1984 led to the adoption of International Monetary Fund-inspired structural reform programmes which included a major devaluation of the Guinean franc, privatization or liquidation of state enterprises, trade liberalization, removal of price controls, restructuring of the banking system and a review of public service employment. Further reforms have been implemented with more or less intensity. As a result, together with increasing foreign investments in mining, the gross domestic product (GDP) rose at an average annual rate of 4.1% during the period 1985-96. By the end of 1997, the country's external debt amounted to USD 3.2 billion, or 86% of the gross national product (GNP), and the debt-service ratio was 21.5% of total exports of goods and services. Debt rescheduling took place several times, most recently in 1997.

5. **Agriculture** is still the main source of employment, providing an income for 80% of the population and accounting for 25.8% of GDP. Thanks partly to the trade and market reforms which led to increases in food production, including 5% per year for paddy (the most important food crop) and in exports of cotton, fruit and rubber, the sector's added value grew at the rate of 4/5% per annum during the period 1991-95, thus contributing substantially to the overall growth in the economy. This led to a considerable decline in rice imports from a high of 300 000 in 1992 to 229 000 in 1996, and to increasing the agricultural share in total exports from 8.6% to more than 15% over the same period. However, most of this growth is the result of area expansion (over 3%) rather than from yield increases (1%).

6. **Policies.** The Government's policy, objectives and strategies for developing the agricultural sector were outlined in a 'Letter of Agricultural Development Policy' that emphasized: (i) fostering food security to reduce the country's dependence on imports; (ii) revitalizing exports in its traditional areas of specialization (e.g. coffee, bananas, pineapples, citrus fruit, palm products); (iii) developing effective and sustainable production methods as a means of alleviating rural poverty; (iv) ensuring environmental protection and sustainable use of natural resources; and (v) further improving fisheries and livestock resources. To achieve these objectives, several main courses of action have been followed, including the development of roads and marketing infrastructure, withdrawal of the State from production activities, improvement of support services and rural finance, and emphasis on the development of marketing networks (*'filières'*).

7. The Government has adopted a policy for decentralized rural development by strengthening the capacity and authority of elected local government in the rural development communities (CRDs). The main instrument for the implementation of this strategy is the Village Communities Support Project (VCSP) jointly developed by the World Bank and IFAD in 1998.

B. Lessons Learned from Previous IFAD Experience in Guinea

8. Since 1980, IFAD has financed eight projects in Guinea for a total amount of SDR 67.7 million, of which SDR 11.4 million were provided through the Special Programme for Sub-Saharan African Countries Affected by Drought and Desertification. Four of the projects are ongoing: three have adopted a local development approach and the fourth supports the Government's decentralized rural development policy. Designed and conducted by local NGOs in connection with the VCSP, an action-research set-up (the IFAD Pilot Initiative for Productive Community Investments (IPICI)), is engaged in developing and testing alternative planning, implementation and funding procedures for community infrastructure financing under a local investment fund (LIF). The feasibility of broadening LIF financing to include productive infrastructure investments, essential for poverty alleviation, is being explored.



9. The following lessons have been drawn: (i) participation: beneficiaries, and especially women farmers, respond well to a participatory group approach. Support to grass-roots organizations and related training, including functional literacy, are essential to ensure the direct involvement of local populations in village-level activities. As part of that approach, all priority-setting, design and programming of activities should be undertaken by the target group within the framework of support projects and programmes; (ii) financial services: existing formal finance institutions are not suitable for meeting the needs of smallholder households. As such, financial services, including credit and savings, should be built up from the grass-roots level, using an approach whereby beneficiaries are fully responsible for resource mobilization and management. At a later stage, links may be established with the formal system through refinancing; (iii) output and marketing: the value of increased agricultural and other production depends greatly on the availability of marketing outlets. This requires adequate transportation infrastructure, marketing facilities and information; (iv) flexible programming: implementation schedules should be sufficiently flexible to allow for adjustments to changing circumstances; and an initial action-research and start-up phase is essential for developing effective participatory processes; (v) project management: the role of the project coordination unit should be one of support to local initiatives, programming, financial management and monitoring of activities, with implementation contracted out to the public and private sectors and local NGOs. Financial management is weak and expert external support, as designed in the most recent projects, should be provided.

C. IFAD's Strategy for Collaboration with Guinea

Guinea's Policy for Poverty Eradication

10. The Government's social and economic development strategy and its policy for decentralized rural development aim specifically at the reduction of poverty. The main thrust of the strategy involves: (i) promotion of broad-based private sector-led growth, with emphasis on the rural sector; (ii) enhanced service delivery; and (iii) improved governance and institutional capacity.

The Poverty Eradication Activities of other Major Donors

11. There is a general consensus among donors with regard to poverty reduction. In formulating its Country Assistance Strategy, the World Bank supported a national consultation on population development with poverty reduction as its main theme. UNDP assisted the Government in formulating its durable human development policy which, among other things, focuses on poverty alleviation. Several other multilateral and bilateral donors support anti-poverty programmes or the Government's decentralization policies. However, the overall impact on poverty has been rather limited due to: (i) dissimilarities in donor policies, criteria, approaches and procedures; and (ii) the Government's limited coordination capacity.

IFAD's Strategy in Guinea

12. IFAD's strategy for Guinea aims at alleviating poverty by increasing agricultural and off-farm incomes in a sustainable manner and improving the well-being of the poor through social development activities. To this end, the Fund supports the Government's policies for decentralization and private-sector growth in rural development while building on institutional achievements in terms of grass-roots organizations, including the establishment of FSAs. IFAD's strategy involves three main lines of intervention: (i) participatory local development at the village, farmer and women's group levels; (ii) support to decentralization and to social and productive investments at the community level; and (iii) cutting across these approaches, providing further support to proximity and beneficiary-managed rural financial services on the basis of experience gained with FSAs. The strategy calls for continued strengthening of linkages with the World Bank with regard to decentralization, with the *Agence française de développement* (French Development Agency) (AFD) in local development and with NGOs in FSA development.



13. The main actors in IFAD-supported projects and programmes are the men and women living in poor villages. In the local development approach, emphasis is placed on the development of groups of men and/or women who progressively acquire the management and financial capacity to decide and implement their own development activities. In support of decentralization, focus is placed on strengthening the managerial capacities of elected representatives at the commune level and on the promotion of social and economic infrastructure serving one or several communities. In terms of implementation, the beneficiaries will be supported by partners from the public and private sectors and NGOs under tripartite contracts with the beneficiaries and programme management. Beneficiary representatives will progressively take over programme management functions as delegated by the Government.

14. The following strategic and implementation considerations are taken into consideration in all IFAD interventions: (i) strengthening grass-roots organizations and participation: projects and programmes apply a participatory approach whereby poorer members of villages are allowed to participate in priority-setting and decision-making on project resource allocations; (ii) sustainable agricultural growth to alleviate poverty: promoting agricultural growth is critical to reducing poverty. The focus here is on supporting sustainable agriculture and making use of local knowledge, appropriate techniques and organic farming. Selective valley-bottom development is undertaken and the target group's access to technology, appropriate organic inputs and credit fostered. Necessary infrastructure for market access and marketing is supported; (iii) diversification of income-generating activities: although necessary, the empowerment of the local population and improved access to crucial social and economic infrastructures are not enough in themselves to alleviate poverty. Economic growth to create local wealth and decisions concerning the distribution of the wealth thus created are essential. Hence, the promotion and diversification of income-generating activities remains a key instrument in IFAD's poverty-alleviation strategy; (iv) increasing the efficiency of community investments: given the country's limited financial and human resources and the severity of rural poverty, rural development programmes aim at increasing the economic efficiency of community investments and enhancing social equity by assuring equitable access of the rural population, especially marginalized groups (women, youth, the elderly), to essential social and economic support services.

Programme Rationale

15. The programme will support the establishment of viable grass-roots organizations by promoting income-generating activities and improving social services in the communities. To this end, it will build both on previous experience and on the potential of the human and natural resources in one of the poorest regions of the country. Programme investments will be identified in a participatory manner, focusing on constraints faced by women, in order to ensure their sustainability.

16. The programme corresponds both to the Government's main poverty alleviation policies and to the thrusts of IFAD's Corporate Strategy. Notably, the progressive involvement of beneficiaries in programme management reflects a major IFAD concern.

PART II - THE PROGRAMME

A. Programme Area and Target Group

17. **Programme area.** The programme will be implemented in the Kankan, Mandiana and Kérouané Prefectures of the Haute-Guinée region. The area has been selected on the basis of poverty considerations, its potential for development and the presence of other donor initiatives. Haute-Guinée has a savannah-type climate and soils that are suitable for producing both food crops and cotton. AFD is involved in promoting cotton production, animal traction and farmer groups in the area.



18. **Context.** The total population of the three prefectures is estimated at about 430 000 (1996), most of whom belong to the Malinké and Peuhl tribes. Population density ranges from 35 persons/km² to less than 8 persons/km². Household sizes range between extended families of over 30 persons, middle-sized families of about ten members and smaller units of about five-to-six persons, the latter not necessarily being single households. Land-use rights and farm size vary significantly, depending on inheritance and settlement factors and family size. The majority of farms are relatively small in size (2 ha) and have little or no equipment. Main crops are maize, groundnut, paddy, cotton and cassava. Livestock includes N'dama cattle and small stock, and is held by about 30% of all households. Bee-keeping, handicrafts, hunting, herb gathering, trade and artisanal gold mining are the main off-farm activities that are engaged in by both sexes during the dry season. Incomes from mining usually serve for major investment expenditures such as the construction of new dwellings or marriages, or to buy food and agricultural inputs. Given the land resources available, labour is generally the limiting factor in agricultural peak seasons.

19. The traditional village authority is vested in a village chief who is assisted by a council of elders. There exist several interest groups and associations of men, women and youths that are based on mutual assistance or on the provision of labour services against payment, often including tontines for savings and small credit. More formal economic interest groups are involved in producing compost or organic fertilizers from rice husks and/or groundnut leaves, brick making, etc.

20. **Target group.** The programme will cover 200 of the poorest villages of a total of 400 in the area. The target group will comprise the entire population of the villages, or about 160 000 persons. Villages will be selected on the basis of poverty indicators, agricultural potential and socio-economic surveys prior to the start-up of field activities. Further targeting will be achieved by fitting programme support to the needs of the poorer households, i.e. ceilings on subsidies and loans and other restrictions. The programme will pay particular attention to constraints faced by women, who account for more than 50% of all beneficiaries, and ensure that they benefit from the activities undertaken.

21. **Gender considerations.** Women play an important role in agriculture being, as they are, responsible for practically all work both on the common household fields and on their own (for which they often mobilize labour-exchange groups with other women). During the peak agricultural season, they work as much as 12-14 hours per day. Vegetable growing is mainly undertaken by women, who are also responsible for all household and child-care tasks. All social indicators are skewed against women, e.g. they have a literacy rate of 22%, less than half that of men (50%); high maternal mortality, etc. Women do not have direct access to land and it often happens that, when valley bottoms are developed, women who previously exploited the area have been displaced without compensation leaving them worse off than before. Male migration renders many women de facto heads of household or brings them under the authority of fathers-in-law or elder brothers. Moreover, public support services tend to focus on men and are largely staffed by males.

B. Objectives and Scope

22. The goal of the programme is to contribute, in a sustainable manner, to the improvement of the incomes and living conditions of the target group, especially women and other vulnerable groups. Specific objectives include: (i) fostering self-managed sustainable grass-roots organizations capable of undertaking their own development; (ii) promoting sustainable rural financial service systems, with emphasis on meeting women's needs; (iii) raising farm and non-farm household incomes; and (iv) ensuring the participatory and rational planning and use of programme resources while promoting coordination with other donors.



23. The programme, which will have a duration of ten years, will be implemented in three phases in accordance with FLM procedures. An in-depth review of programme progress will be undertaken at the end of each phase, after which it will be decided whether or not to proceed to the next phase. A set of triggers to be achieved in each phase has been defined for this purpose².

C. Components

24. The programme will have four components: (i) local capacity-building; (ii) support to local initiatives and agricultural development; (iii) rural financial services; and (iv) programme coordination and management.

Local Capacity Building

25. This component aims at strengthening the capacity of communities and grass-roots groups, especially women's and other vulnerable groups, to undertake their own development. To that end, the programme will: (i) launch an information campaign on its approach, gender focus, potential support and limitations; (ii) support a participatory analysis of the main constraints faced by men and women in the target area villages, their priorities for overcoming such constraints and the resources they will be able to mobilize for that purpose. On that basis, an implementation schedule will be drawn up and updated in a participatory manner every six months, when the results of the ongoing activities will be reviewed and new initiatives developed.

26. Existing social structures and organizations will support voluntary group formation. Care will be taken to ensure that women's interests are safeguarded in terms of priority setting in the implementation schedule and in group formation.

27. Functional literacy training will be provided to members of the voluntary groups and to other interested persons, based on methods tested and implemented by NGOs. Given the high incidence of female illiteracy, the programme will offer courses to women on a priority basis. Further capacity-building will be achieved by providing managerial and technical training to group members.

28. Up to 24 agents will be stationed in the field, 15 of whom will be women, thus reflecting the programme's emphasis on women. Staff will receive training in participatory methods, in the programme approach and in gender awareness, and will be equipped with means of transportation.

Support to Local Initiatives and to Agricultural Development

29. The programme will provide two types of funding: (i) for microprojects identified and designed in a participatory manner; and (ii) for support to agricultural development and for local initiatives that cannot be considered as microprojects.

30. Microprojects for which grant funding will be provided, boosting local resources mobilized by the group members, may be grouped into three broad categories: (i) social infrastructure, such as schools, health posts, drinking water supplies, literacy training centres, community centres, etc.; (ii) investments with long-term social and economic profitability, such as the development of valley bottoms and floodplains, planting of village forests, and soil and water conservation works; (iii) infrastructure investments that help reduce local transaction costs, including road repairs and upgrading, building or repair of market places, slaughterhouses, village stores, etc. Investments in processing and marketing equipment, small trade activities, etc., will need to be financed by credit. All infrastructure investments will be undertaken in close cooperation with the VCSP. Criteria for microproject approval have been established.

² See Appendix IV.



31. The programme will providing funding for agriculture and marketing support activities which, according to expressed demand, may include: marketing studies for agricultural diversification; support to marketing through the diffusion of information by radio; extension focusing on women; and on-farm demonstrations on improved techniques, i.e. use of organic inputs and biological methods.

Rural Financial Services

32. There is great demand for credit in the programme area and, following the positive experience with the setting up of FSAs in the country, the programme will support the establishment of approximately 50 local associations focusing on women's needs. To that end, an initial assessment will be made of the evolving rural financial sector in the programme area together with a study on the credit and savings market potential for different areas. Associations will be established for long-term savings in the form of shares. The members and managers of these associations will receive training. The operating costs of one such association will be financed on a progressively declining scale over a period of four years, after which it should be either self-financing or in need of restructuring. Once set up, a network of associations will provide training, supervision and advice, assume an intermediation and refinancing function, and represent the associations with the financial authorities. During the third phase of the programme, associations that meet performance criteria will be eligible for individual capital grants of up to USD 10 000 against new association shares to be issued to the network. This will allow them to initiate longer-term lending.

33. The FSAs will focus mainly on modest, short-term individual loans. For productive microprojects requiring longer-term financing, such as for processing equipment or for opening a shop or restaurant, etc., other sources of financing will be needed. For this purpose, when and if possible, the programme will provide funding for short- and medium-term loans to existing financial intermediaries such as '*Crédit mutuel*' and '*Crédit rural*' or by means of guarantees with commercial banks. The modalities of this sub-component will be defined in PY 2 with the help of external expertise.

34. The financial activities of the FSAs will be supervised by the Central Bank, while the Ministry of Agriculture and Livestock (MAE) will be involved in monitoring the technical aspects of this innovative type of local financial service. Both institutions will be supported by the programme through the provision of equipment, staff training and operating costs for field visits.

Programme Coordination and Management

35. The programme will be implemented under the responsibility of MAE. A Programme Coordination Unit (PCU) will be established in Kankan, and staffed (mainly by women) with a coordinator, three decentralized staff members to help implementation partners in the three prefectures to meet their contractual obligations, a monitoring and evaluation (M&E) specialist, a chief accountant, two accountants, secretarial assistance, drivers and a guard. Provision will be made for a simple office building, vehicles, office equipment and furniture, operating costs and support missions; and for internal management control and international audits. A participatory M&E system will be put in place and, at the end of the first and second phases of the programme, joint in-depth reviews will be undertaken with the beneficiaries, implementation partners, Government and cooperating institution. The programme will contribute to a coordination mechanism set up by the Government and all donors involved in developing the Haute-Guinée region, known as the '*Observatoire du développement rural en Haute-Guinée*'.

D. Costs and Financing

36. Total programme costs over the ten-year implementation period have been estimated at USD 19.8 million, including 14% contingencies. The foreign exchange costs amount to USD 3.6 million, or 16% of the total.

TABLE 1: SUMMARY OF PROGRAMME COSTS^a
(USD '000)

Components	Local	Foreign	Total	% of Foreign Exchange	% of Base Costs
Local capacity-building	3 371	204	3 575	6	21
Local initiatives and agricultural development	4 163	1 391	5 554	25	32
Rural financial services	4 376	596	4 972	12	29
Programme coordination	2 263	1 036	3 299	31	19
Total base costs	14 173	3 227	17 400	19	100
Contingencies	2 019	388	2 407	16	14
Total Programme costs	16 192	3 615	19 807	18	114

^a Discrepancies in totals are due to rounding up of figures.

37. The programme will be financed through a loan from IFAD of USD 14.0 million (71% of total costs) under the FLM, and a Government contribution of USD 1.8 million (9%) in the form of foregone duties and taxes. The FSA shareholders will contribute some USD 3.0 million in the form of monitoring costs, national network support, contributions to the capital and reserves of each 'caisse', and a progressively increasing part of the operating costs. Stakeholders undertaking microprojects will contribute local resources. The total beneficiary contribution will amount to about USD 4.0 million, or 20% of total costs.

TABLE 2: FINANCING PLAN^a
(USD '000)

Components	IFAD		Government		Beneficiaries		Total		Foreign Exch.	Local (Excl. Taxes)	Duties and Taxes
	Amt.	%	Amt.	%	Amt.	%	Amt.	%			
Local capacity-building	3 811	93	233	6	49	1	4 093	21	233	3 628	233
Local initiatives and agricultural development	4 526	72	794	13	997	16	6 316	32	1 574	3 948	794
Rural financial services	2 472	43	222	4	3 012	53	5 705	29	667	4 817	222
Programme coordination	3 207	87	485	13			3 692	19	1 140	2 066	485
Total disbursement	14 015	71	1 733	9	4 058	20	19 807	100	3 615	14 459	1 733

^a Discrepancies in totals are due to rounding up of figures.

E. Procurement, Disbursement, Accounts and Audit

38. Procurement will follow established IFAD procedures. Vehicles and equipment will be grouped in lots in order to obtain the best price quotations and will be procured through international competitive bidding. Goods and equipment costing between USD 50 000 and USD 150 000 will be procured in accordance with local competitive bidding procedures, while contracts of between USD 50 000 and USD 5 000 will be based on international or local shopping with three different suppliers providing pro forma invoices. Items worth less than USD 5 000 will be acquired through direct purchasing. Civil works are small and scattered and are thus unlikely to be attractive to international bidders. Preference will be given to local contractors on the basis of three price quotations or to local artisans. Implementing partners carrying out programme activities will be selected by the PCU on the basis of prequalification, applying the above-mentioned procurement procedures. Village group representatives, the contractors and the programme will enter into contracts for the implementation of microprojects. Contracts awarded by the PCU will be approved by a programme procurement committee chaired by the coordinator and including a representative of the MAE and the decentralized staff. The chief accountant will act as observer.



39. **Disbursements.** To facilitate programme implementation, a United States dollar-denominated Special Account, with an authorized allocation of USD 750 000, will be opened and operated in a commercial bank acceptable to IFAD. At the request of the Government, IFAD will deposit an initial amount of USD 400 000 into the Special Account, which will be periodically replenished in accordance with established procedures. The balance of USD 350 000 will be released into the account upon approval of the programme's second phase. Disbursements for civil works, vehicles, equipment, studies, technical assistance and contracts will require full documentation. All disbursements, FSA funding, support to financial intermediaries, and salaries and operating costs will be made against certified Statements of Expenditures (SOEs). Original documentation in support of SOEs will be kept at the PCU and made available for audits and review by supervision missions. The Borrower will open and maintain a programme account in a banking institution acceptable to IFAD, into which it will deposit yearly, in advance, its share of programme costs. As a condition of loan effectiveness, the Borrower will make an initial deposit of USD 75 000. Withdrawal requests will be signed by the coordinator and by a representative of the Ministry of Finance. Disbursements from the PCU to the implementation partners will be made on the basis of an advance account and the annual work programme and budget (AWPB).

40. **Accounts and audit.** Implementation partners and all other contracted parties will keep separate accounts for programme activities. These, together with the programme accounts, will be audited annually by a reputable international auditing firm acceptable to IFAD. The audit report will include a specific opinion on the procedures of contracting-out to implementing partners, the accountability of such partners and their management of programme resources. It will also include a separate opinion on the use of the Special Account and the SOEs.

F. Organization and Management

41. The programme will be implemented under the responsibility of MAE. The management structure will include the following elements: (i) grass-roots groups, including village stakeholders undertaking their priority microprojects with programme support. If such groups do not already exist, they will be set up on a voluntary basis after the approval of the microproject(s). Within the groups, committees will be responsible for the management and operation and maintenance of the microprojects. The groups will receive training, advice and regular monitoring from the field agents. Participatory M&E will be undertaken by the groups together with programme staff; (ii) community advisory committees (CCCs): in each of the 25 CRDs participating in the programme, a CCC will be established to comprise six men and women village stakeholders, two elected members of the CRD council, a representative of the Prefectural Directorate for Rural Development and the Environment (DPDRE), and the development secretary of the CRD. Care will be taken that none of the committee members accumulates representative or administrative functions. The CCCs will be responsible for reviewing the proposed microprojects and advising the PCU on their eligibility or otherwise. The CCCs' views will be taken into account by the PCU in deciding whether or not to approve the microprojects, but the latter will maintain its decision-making autonomy. Depending on experience gained during the first phase and the conclusions of the in-depth review at the end of the first phase, the authority for microproject approval will be transferred from the PCU to the CCCs from the second phase onwards. The CCCs will meet as often as required and at the request of the PCU to consider proposed microprojects; (iii) programme steering committee (CPP): the CPP will be a small, operational institution chaired by a representative of MAE and comprising the Regional Inspector of the Ministry; three representatives of the prefectures involved and one of the Ministry of Finance; and seven village stakeholders. From the third phase onwards, a representative of the village stakeholders will chair the CPP. The CPP will be responsible for the review and approval of the AWPBs, the annual report and the audit report. At the level of the committee, work programmes and budgets will include physical and financial aggregates. At the prefecture level, approval of individual microprojects will be the responsibility of the PCU or the CCC in the later phases of the programme. The committee will meet twice-yearly in Kankan and the coordinator will serve as its secretary; (iv) PCU: the PCU will be responsible for planning, financial management, contracting with and



monitoring of implementation partners, participatory M&E of programme activities and impact, and internal management control.

42. Villages will be selected on the basis of poverty criteria and indicators reflecting the development potential and the social cohesion of the area. For that purpose, a diagnostic study will be carried out in each of the three prefectures in PY 1. In the first phase, a total of 42 villages in the three prefectures will be involved. Each village will be supported for a period of four years and will implement microprojects in the first, second and fourth year of its participation in the programme for a total amount of about USD 20 000 per village. Planning of microprojects in the AWPB will be undertaken in financial terms; decisions on the microprojects to be supported will be taken by the PCU during the course of the fiscal year. The planning of other activities will be undertaken with implementation partners, in close collaboration with the VCSP.

43. **Participatory M&E.** The programme approach will require that an effective M&E system be put in place, allowing management both to monitor progress and adjust essential implementation modalities to requirements. Basic indicators have been defined, and the implementation of participatory methods will be a condition for proceeding to the second phase of the programme. The preparation of in-depth reviews at the end of the first and second phase will be entrusted to the PCU.

44. **Information workshops.** Twice yearly, the PCU will organize information workshops to discuss results achieved, constraints identified and other implementation issues affecting the programme area. Participants at the workshop will include the chairmen of the CRDs, representatives of the three prefectures involved, the Regional Chamber of Agriculture, the planning directorates, VCSP and grass-roots organizations, and staff of implementation partners and support services in the area.

G. Economic Justification

45. **Benefits and beneficiaries.** The benefits of the programme are expected to include: (i) a reduction in local transaction costs through improved access to markets, availability of local rural financial services and improvements in agricultural technology and marketing; (ii) an increase in agricultural production in an area that is generally in deficit; (iii) better household nutritional status and food security; (iv) increased availability of investment resources thanks to the greater share of value-added in the hands of producers; (v) more availability of information, training and appropriate technologies; (vi) strengthened bargaining power for both men and women producers; (vii) improvement of women's financial position and their growing involvement in the management of grass-roots organizations; (viii) improved sustainability of natural resources such as soils, water, and vegetation; and (ix) better health and education.

46. Over the ten-year implementation period, the programme will involve about 200 villages and, in a direct and indirect manner, a total of 160 000 persons. At least 12 000 village stakeholders will receive literacy training and about 400 grass-roots organizations, accounting 8 000 members, will be strengthened. By the end of the programme, the 50 FSAs will involve about 25 000 shareholders, of whom at least half will be women.

47. **Women.** The funding provided through the FSAs and through the programme will support women's initiatives and economic activities, thus improving their incomes and social recognition in the community. The indirect effects of these activities will be improved nutrition of children and higher school enrolment. The processing equipment financed under the programme will increase the value-added in the hands of women and reduce some of their workload. The functional literacy and other training will enhance women's autonomy and their capacity to manage their own development.

48. **Economic viability.** The mix of microprojects to be implemented over the ten-year implementation period is difficult to estimate, and an overall rate of return for the programme has not



been calculated. Budgets have been prepared for several main crops, showing the financial attractiveness of diversification. Cash flow estimates have been made for a number of typical income-generating activities. The overall increase in crop production, thanks to the development of floodplains and valley bottoms, will be about 8 000 t of paddy per year at full development. The production of other crops will increase thanks to better integration of livestock and crop rotation, use of improved seeds, and improved soil fertility through the use of organic matter.

H. Risks

49. As foreseen under the programme, a participatory approach calls for an appropriate timeframe to ensure that women and vulnerable population groups effectively take part in decision-making, implementation and management. There is a risk that, in view of disbursement considerations, the Government and the donor will try to speed up the process and thus render the approach less effective. Close monitoring of the population groups that participate in priority-setting and decision-making will reduce the risk.

50. Other risks include: (i) insufficient coordination between the several projects and programmes being implemented in the area, which will be overcome by means of the '*Observatoire*'; (ii) contracting implementation partners in the public, private and NGO sectors carries the risk of insufficient or inadequate capacities at their level. Competitive bidding and prequalification for selection may overcome this. Similarly, the quality of PCU staff will largely determine the results of the programme, and staff will be selected on a competitive basis.

I. Environmental Impact

51. Several types of microprojects will have a positive impact on the environment, such as the protection of water sources, contour bunding, village forests, management of protected areas, etc. The development of valley bottoms and floodplains involves land already under cultivation, and thus is environmentally neutral. Improved soil fertility management through the use of biological measures and livestock integration will be encouraged. On the other hand, road repair works may have a negative effect due to tree felling and erosion, but this will be very localized. Overall, the programme is classified as "B", and all activities proposed for financing will be evaluated in terms of their environmental impact. Given the relatively small size of the microprojects, the analysis will be kept simple.

J. Innovative Features

52. In line with IFAD's strategy, the programme is based on several innovative features, including: (i) application of a participatory approach and focus on women; (ii) recognition of the responsibility of village stakeholders for their own development and the advisory and supplementary role of the programme; (iii) a flexible lending mechanism and an approach to programming and implementation based on demand from and initiatives by the village stakeholders; (iv) progressive involvement of beneficiaries in decision-making and programme management; (v) contracting-out of implementation activities under tripartite contracts; and (vi) establishment of a coordination mechanism in the form of an '*Observatoire*' and close cooperation with VCSP.

PART III - LEGAL INSTRUMENTS AND AUTHORITY

53. A loan agreement between the Republic of Guinea and IFAD constitutes the legal instrument for extending the proposed loan to the borrower. A summary of the important supplementary assurances included in the negotiated loan agreement is attached as an annex.



54. The Republic of Guinea is empowered under its laws to borrow from IFAD.
55. I am satisfied that the proposed loan will comply with the Agreement Establishing IFAD.

PART IV - RECOMMENDATION

56. I recommend that the Executive Board approve the proposed loan in terms of the following resolution:

RESOLVED: that the Fund shall make a loan to the Republic of Guinea in various currencies in an amount equivalent to ten million two hundred thousand Special Drawing Rights (SDR 10 200 000) to mature on and prior to 1 November 2039 and to bear a service charge of three fourths of one per cent (0.75%) per annum, and to be upon such terms and conditions as shall be substantially in accordance with the terms and conditions presented to the Executive Board in this Report and Recommendation of the President.

Fawzi H. Al-Sultan
President

SUMMARY OF IMPORTANT SUPPLEMENTARY ASSURANCES INCLUDED IN THE NEGOTIATED LOAN AGREEMENT

(Loan negotiations concluded on 16 November 1999)

1. For the purpose of implementing the programme, the Government of the Republic of Guinea (henceforth “the Government”) shall make the proceeds of the loan available to the lead programme agency in accordance with annual work programme and budgets (AWPBs) and customary national procedures for development assistance.

2. To this end, the Government shall, during the first phase of the programme, deposit into the Programme Account, on a yearly basis, counterpart funds in Guinean francs equivalent to USD 75 000. During the successive phases, the Government shall replenish the Programme Account by depositing into it in advance the counterpart funds called for in the AWPB for the relevant programme year. The counterpart funds will be registered under the Public Investment Programme.

3. The programme will be divided into three distinct phases, consistent with the objectives of the Flexible Lending Mechanism. Progression from one phase to the next will be subject to satisfaction of a number of triggers. At the end of the first phase, a joint review by the Government, a representative of the beneficiaries and IFAD will assess the achievements of the programme and submit recommendations for proceeding to the second phase or for closing the programme. The final decision on whether or not to proceed from the first to the second phase will rest with IFAD.

4. From Phase I to Phase II: the triggers for proceeding from the first to the second phase of the programme will be as follows:

(a) Institutional triggers

- (i) an efficient internal monitoring and report system is in place and provides pertinent management information;
- (ii) the monitoring and evaluation (M&E) system functions satisfactorily for the purpose of evaluating the criteria for proceeding to next phase of the programme; reports are drawn up within the established timeframes; and participatory reviews are undertaken;
- (iii) financing mechanisms and procedures for the plans of action and microprojects/priority actions (MPAs) are set out in the operational manual of the local initiatives support fund (LISF) and applied in a satisfactory manner.

(b) Economic, technical and financial triggers

- (i) the plans of action and the MPAs contained therein take due account of the priorities and needs of the most disadvantaged groups;
- (ii) at least 30% of all programme initiatives directly benefit women;
- (iii) at least 12 FSAs will have been established and are operational.



5. From Phase II to Phase III: the triggers to be assessed at the end of the second phase will be as follows, subject to any modification introduced at the end of the first phase:

(a) Institutional triggers

- (i) the monitoring and financial reporting system records satisfactory programme progress and appropriate documentation is available;
- (ii) the conditions for the progressive withdrawal of the PCU in favour of local actors are met:
 - at least 50% of all plans of action can be drawn up by the local actors themselves, with limited programme support; and
 - at least 50% of the LISFs can be co-managed with the PCU by local organizations and their tiered structure;
- (iii) a national support structure for providing expertise to the FSAs is established and provides assistance to staff of the FSAs.

(b) Economic, technical and financial triggers

- (i) at least 50% of all programme initiatives directly benefit women;
- (ii) at least two thirds of the MPAs financed have a positive impact on the target group and show acceptable rates of return, as reported by the M&E system;
- (iii) at least 50% of the grass-roots organizations supported under the programme are capable of maintaining a simple accounting system and of managing their own activities;
- (iv) at least 70% of the FSAs created under the programme are operational:
 - repayment rates are satisfactory, allowing 70% of the FSAs that have been operational for more than four years to cover their operating costs (including technical assistance); and
 - loans to women represent more than 30% of all loans granted.

6. As part of maintaining sound environmental practices as required by the General Conditions, the Government shall maintain appropriate pest management practices under the programme. To that end, the Government shall ensure that pesticides procured under the programme do not include any pesticide either proscribed by the International Code of Conduct on the Distribution and Use of Pesticides of the Food and Agriculture Organization of the United Nations, as amended from time to time, or listed in Tables 1 (Extremely Hazardous) and 2 (Highly Hazardous) of the World Health Organization's Recommended Classification of Pesticides by Hazard and Classification 1996-97, as amended from time to time.

7. The Government shall exempt all importations from taxes. The taxes and duties on all goods, civil works and services financed by the loan will be considered to be part of the counterpart funds that the Government is expected to provide.

8. The Government shall insure programme personnel against health and accident risks, from the proceeds of the loan, in accordance with current national laws pertaining to working conditions.



ANNEX

9. All things being equal, the Government undertakes to give priority to women candidates for appointments to vacant positions under the programme, particularly with regard to positions of a technical nature.
10. Conditions precedent to effectiveness:
- (a) staff of the PCU, with experience and qualifications acceptable to IFAD, are recruited in accordance with procedures established by the Government and IFAD;
 - (b) the Government open a Special Account in a bank or financial institution acceptable to IFAD;
 - (c) the Government opens a Programme Account and have deposited therein counterpart funds in Guinean francs equivalent to USD 75 000, representing the Government's initial budgetary allocation; and
 - (d) a favourable legal opinion, issued by the competent legal counsel or other official authority acceptable to IFAD, is delivered by the Government to IFAD.
11. The following are specified as additional conditions to disbursement of the loan:
- (a) No withdrawals may be effected until such time as:
 - (i) an operations manual relating to administrative, financial and accounting matters is drawn up;
 - (ii) a programme accounting system is set up; and
 - (iii) an auditor of the programme is selected.
 - (b) No withdrawal will be made with regard to expenses under the "Support to Financial Intermediaries" category before the second year of the programme and until such time as the modalities for use of the funds are drawn up with specialized assistance.
 - (c) No withdrawal will be effected for expenses relating to Phase II of the programme, until such time as the triggers for proceeding from Phase I to Phase II are satisfied.
 - (d) No withdrawal will be effected for expenses relating to Phase III of the programme until such time as the triggers for proceeding from Phase II to Phase III are satisfied.

COUNTRY DATA

GUINEA

Land area (km² thousand) 1996 1/	246	GNP per capita (USD) 1997 2/	550
Total population (million) 1997 1/	6.9	Average annual real rate of growth of GNP per capita, 1990-97 2/	2.7
Population density (people per km²) 1996 1/	27	Average annual rate of inflation, 1990-97 2/	6.2
Local currency	Guinea Franc (GNF)	Exchange rate: USD 1 =	GNF 1 320
Social Indicators		Economic Indicators	
Population (average annual population growth rate), 1980-97 1/	2.6	GDP (USD million), 1997 1/	3 888
Crude birth rate (per thousand people), 1997 1/	41	Average annual rate of growth of GDP 1/	
Crude death rate (per thousand people), 1997 1/	17	1980-90	n.a.
Infant mortality rate (per thousand live births), 1997 1/	120	1990-97	5.0
Life expectancy at birth (years), 1997 1/	46	Sectoral distribution of GDP, 1997 1/	
Number of rural poor (million) (approximate) 1/	n.a.	% agriculture	23
Poor as % of total rural population 1/	n.a.	% industry	35
Total labour force (million), 1997 1/	3.3	% manufacturing	4
Female labour force as % of total, 1997 1/	47	% services	42
Education		Consumption, 1997 1/	
Primary school gross enrolment (% of relevant age group), 1996 1/	48	General government consumption (as % of GDP)	7
Adult literacy rate (% of total population), 1995 3/	36	Private consumption (as % of GDP)	74
Nutrition		Gross domestic savings (as % of GDP)	
Daily calorie supply per capita, 1995 3/	2 150	Balance of Payments (USD million)	
Index of daily calorie supply per capita (industrial countries=100), 1995 3/	68	Merchandise exports, 1997 1/	938
Prevalence of child malnutrition (height for age % of children under 5), 1992-97 1/	n.a.	Merchandise imports, 1997 1/	813
Prevalence of child malnutrition (weight for age % of children under 5), 1992-97 1/	24	Balance of merchandise trade	125
Health		Current account balances (USD million)	
Health expenditure, total (as % of GDP), 1990-97 1/	n.a.	Before official transfers, 1997 1/	- 207
Physicians (per thousand people), 1990-97 1/	0.1	after official transfers, 1997 1/	- 91
Percentage population without access to safe water, 1990-96 3/	54	Foreign direct investment, 1997 1/	1
Percentage population without access to health services, 1990-95 3/	20	Government Finance	
Percentage population without access to sanitation, 1990-96 3/	69	Overall budget surplus/deficit (including grants) (as % of GDP), 1996 1/	n.a.
Agriculture and Food		Total expenditure (% of GDP), 1996 1/	n.a.
Food imports as percentage of total merchandise imports, 1997 1/	n.a.	Total external debt (USD million), 1997 1/	3 520
Fertilizer consumption (hundreds of grams per ha of arable land), 1995-97 1/	47	Present value of debt (as % of GNP), 1997 1/	67
Food production index (1989-91=100), 1995-97 1/	129.2	Total debt service (% of exports of goods and services), 1997 1/	21.5
Land Use		Nominal lending rate of banks, 1997 1/	21.5
Arable land as % of land area, 1996 1/	2.4	Nominal deposit rate of banks, 1997 1/	17.5
Forest area (km ² thousand), 1995 1/	64		
Forest area as % of total land area, 1995 1/	25.9		
Irrigated land as % of cropland, 1994-96 1/	10.9		

n.a. not available.

Figures in italics indicate data that are for years or periods other than those specified.

1/ World Bank, *World Development Report*, 19992/ World Bank, *Atlas*, 19993/ UNDP, *Human Development Report*, 1998

PREVIOUS IFAD LOANS TO GUINEA

Project Name	Initiating Institution	Cooperating Institution	Lending Terms	Board Approval	Loan Effectiveness	Current Closing Date	Loan Acronym	Approved Loan Amount	Disbursement (% of approved amount)
Siguiro Rural Development Project	IFAD	African Development Bank (ADB)	HC	05 Dec 80	30 Apr 81	31 Dec 92	56 - GU	9 850 000	89.6%
Gueckedou Agricultural Development Project	World Bank: International Development Association (IDA)	World Bank: IDA	HC	04 Sep 85	26 Sep 86	30 Jun 92	170 - GU	5 050 000	25.3%
Second Siguiro Rural Development Project	IFAD	AfDB	HC	04 Sep 91	22 Jan 93	30 Jun 99	285 - GU	9 400 000	34.8%
Smallholder Development Project in the Forest Region	IFAD	UNOPS	HC	02 Dec 92	23 Feb 94	31 Mar 00	313 - GU	9 850 000	68.0%
Fouta Djallon Agricultural Rehabilitation Project	IFAD	UNOPS	HC	14 Sep 88	06 Jan 90	31 Dec 96	S12 - GU	11 400 000	94.4%
Smallholder Development Project in North Lower Guinea	IFAD	UNOPS	HC	14 Sep 95	01 Jul 96	31 Dec 04	389 - GU	10 200 000	29.9%
Fouta Djallon Local Development and Agricultural Rehabilitation Programme	IFAD	UNOPS	HC	04 Dec 96	28 Jan 98	30 Jun 05	430 - GN	6 950 000	10.7%
Village Communities Support Project	World Bank: IDA	World Bank: IDA	HC	02 Dec 98		30 Jun 04	487 - GN	5 000 000	

All amounts are in SRD

HC = Highly concessional



CADRE LOGIQUE

Résumé descriptif	Indicateurs objectivement vérifiables	Source d'information	Risques/hypothèses
1. OBJECTIF GLOBAL			
Contribuer à l'amélioration des revenus et du niveau de vie des groupes et populations rurales ciblées, dans un souci de développement durable	<ul style="list-style-type: none"> - Accroissement de la sécurité alimentaire des ménages - Accroissement des revenus - Réduction des coûts de transaction commerciale - Amélioration de l'état de santé et des conditions de vie - Amélioration de la situation des femmes et des plus démunis - Progression du niveau d'alphabétisation 	<ul style="list-style-type: none"> - Statistiques agricoles nationales - Etudes et enquêtes de suivi-évaluation du Programme et du MAE - Evaluations externes et études d'impact - Revues de fin de phase - Rapport terminal d'évaluation 	<ul style="list-style-type: none"> - Contexte socio-politique et économique stable - Application des mesures de libéralisation et de promotion du secteur privé - Politique de décentralisation effective - Reconnaissance légale des OB comme partenaires de plein droit au développement - Synergie avec les programmes nationaux et sectoriel (PNSA, PACV, PCK, PDR - AFD)
2. OBJECTIFS SPÉCIFIQUES			
1. Renforcer les capacités d'autopromotion et de développement des organisations à la base (OB), surtout des femmes et des groupes vulnérables	<ul style="list-style-type: none"> - Dynamisme et pérennité des organisations de base (OB) - Participation des femmes aux instances de gestion des OB - Niveau de structuration et de démocratie interne des OB - Niveau d'autonomie financière des OB - Niveau de maîtrise de la comptabilité et le gestion de leurs activités par les OB - Capacité des OB à développer de manière autonome des plans d'action et microprojets/actions prioritaires (MAP) - Pourcentage d'OB fonctionnelles et viables (OB économiques) 	<ul style="list-style-type: none"> - Rapports des opérateurs spécialisés - Rapports de suivi interne - Enquêtes spécifiques d'évaluation - Revues de fin de phase - Rapports et documents de diagnostic et planification participatifs (DPP) - Dossiers des MAP 	<ul style="list-style-type: none"> - Opérateurs spécialisés efficaces et équipes locales pour les DPP fonctionnelles - Les DPP prennent en considération les besoins et problématiques des groupes vulnérables - Formation adaptée aux besoins des OB et accès égal des femmes et des hommes aux formations - Pas de conflits majeurs entre groupes sociaux, élus locaux, communautés, etc.
2. Faciliter de manière durable l'accès aux services financiers des populations rurales pauvres en particulier des femmes	<ul style="list-style-type: none"> - Pourcentage des bénéficiaires, dont femmes, qui accèdent au crédit chaque année, par objet et durée - Capacités d'autogestion et autonomie financière des ASF - Durabilité et dynamisme du réseau ASF (y inclus leur structure faïtière) - Professionnalisation des services d'appui aux ASF 	<ul style="list-style-type: none"> - Études d'impact et marketing - Rapports des opérateurs spécialisés - Audits des ASF - Rapports de contrôle de la BCRG 	<ul style="list-style-type: none"> - Participation des femmes dans l'actionnariat et les encours supérieur à 30 % - Diversification de l'offre et de la durée des crédits - Agrément des ASF par les autorités de tutelle - Création d'une structure faïtière des ASF
3. Améliorer les conditions de la production et augmenter et diversifier les revenus (agricoles et non agricoles) des groupes cibles	<ul style="list-style-type: none"> - Adaptation du FAIB aux besoins d'investissement identifiés à la base et rapidité de mobilisation de financement des MAP - Complémentarité du FAIB avec les autres sources (autres programmes, institutions financières, ASF) - Accès aux zones de production et aux marchés - Augmentation et diversification des revenus des exploitations - Augmentation de la production et des superficies cultivées 	<ul style="list-style-type: none"> - Rapport de supervision - Rapport du partenaire - Rapports de campagne agricole - Rapports du SRGR - Rapport du SNPRV - Enquêtes agricoles permanentes - Examen à mi-parcours 	<ul style="list-style-type: none"> - Complémentarité des activités sur le terrain avec le PCK - Marchés capables d'absorber les excédents de production - Le partenaire doit être dynamique - Procédures de financement simples, transparentes et compréhensibles
4. Assurer une utilisation rationnelle des ressources du Programme et renforcer la coordination et la concertation entre intervenants en Haute Guinée	<ul style="list-style-type: none"> - Tableaux de bord financiers et de gestion produits par l'UCP - Niveau de complémentarité entre programme - Qualité des études et rapports produits par l'observatoire régional du développement rural en Haute Guinée 	<ul style="list-style-type: none"> - Rapport du contrôle financier et de gestion - Rapports de supervision - Audits annuels - Rapports de l'Observatoire 	<ul style="list-style-type: none"> - Respect des procédures administratives, financières et comptables - Coordination institutionnelle acceptée et promue par l'ensemble des intervenants



Résumé descriptif	Résultats/indicateurs objectivement vérifiables	Source d'information	Risques/hypothèses
3. RÉSULTATS			
<p>Un processus de programmation participative est mis en place et est progressivement pris en charge par les OB et les acteurs locaux</p> <p>La participation des femmes au développement local et à la gestion des OB est accrue</p> <p>Les capacités organisationnelles et de gestion des OB sont renforcées</p>	<ul style="list-style-type: none"> - Qualité des DPP et des documents de plan d'action et de MAP - Pertinence de l'approche proposée pour la réalisation des DPP et la mise en œuvre de l'approche participative - Niveau de maîtrise de la planification locale par les acteurs locaux - Les groupements de femmes sont renforcés (organisation et gestion) - Niveau de participation des femmes dans la gestion des OB - Environ 80% des OB appuyées sont fonctionnelles et se sont développées avec l'appui du Programme - Au moins 70% des OB appuyées ont rédigé leurs règlements internes qui sont connus et appliqués par tous - 70% des OB appuyées sont capables de tenir une comptabilité simplifiée de leurs activités économiques - 70% des OB ont amélioré la maîtrise des paramètres de gestion de leurs activités avec l'appui du Programme - 70% des OB ont amélioré leurs capacités de planification de leurs activités et sont capables de réaliser leurs propres diagnostics, de définir leurs priorités dans les domaines de la formation, du développement des productions agro-pastorales et des infrastructures de production, et d'élaborer des plans d'action et des MAP avec un appui externe limité - Au moins 25 % des membres des OB sont alphabétisés - 70% des OB sont en mesure de présenter leurs plans d'action et MAP aux différentes sources de financement, et de négocier les modalités de financement et leur contribution - Les OB organisent des cadres villageois de concertation des OB - Les OB s'organisent en structures faitières (unions, fédérations) selon leurs propres besoins - Les activités de formation sont définies avec et pour les OB - Plus de 70 % des OB participent effectivement à la passation des marchés avec les fournisseurs de biens et services 	<ul style="list-style-type: none"> - Rapports d'activités de l'opérateur principal pour l'approche participative - Examens des documents de plans d'action et des MAP - Rapports d'activités des opérateurs spécialisés pour les activités de formation - Enquêtes participatives auprès des bénéficiaires et des OB - Séminaires de S-E participatif - Rapports des auto-évaluations - Rapports d'activités des OB - Examen de la comptabilité des OB 	<ul style="list-style-type: none"> - Professionalisme et compétence des opérateurs spécialisés retenus - Efficacité des équipes locales pour l'appui à la réalisation des DPP - Bonne compréhension par les OB et les acteurs locaux des objectifs, des procédures et des obligations du Programme - Sensibilisation/ information réalisée à tous les niveaux et plus particulièrement des femmes et des groupes vulnérables - Participation active des bénéficiaires aux formations (y inclus alphabétisation), plus particulièrement des femmes et des groupes vulnérables
<p>La gestion des ASF est placée sous la responsabilité des bénéficiaires qui acquièrent les techniques et les comportements requis et disposent d'outils de contrôle interne adaptés</p> <p>Le réseau des ASF est financièrement viable et autonome : il prend en charge ses charges de fonctionnement et a les capacités de s'auto promouvoir</p> <p>L'accès au crédit se développe suivant un processus progressif ; il couvre les- besoins à très court terme, à court terme, puis à moyen terme dans le cadre d'un apprentissage maîtrisé</p>	<ul style="list-style-type: none"> - Adaptation des services financiers aux besoins des groupes cibles et au financement des activités génératrices de revenus - Les ASF sont correctement capitalisées et indépendantes - Les femmes représentent au moins 30% des actionnaires des ASF et 30% des bénéficiaires de prêts - 80% des actionnaires des ASF accèdent au crédit à TCT et 50% au crédit à CT - Les structures d'appui technique et de suivi de proximité et de contrôle externe des ASF sont pérennisées et appuient efficacement les ASF - Une structure faitière des ASF a été mise en place et est à même de prendre en charge le développement des ASF pour l'après Programme - L'agrément des ASF par la BCRG a été obtenu dès le départ et le cadre réglementaire pour la microfinance est adapté aux ASF - L'appui aux autorités de tutelle leur permet d'exercer leurs missions de suivi et/ou d'agrément - Rôle d'intermédiation financière des ASF et complémentarité entre systèmes financiers décentralisés (SFD) - Niveau de rentabilité des ASF et autres SFD appuyés 	<ul style="list-style-type: none"> - Rapports des opérateurs de suivi de proximité des ASF (contrôles externes) - Rapports de S-E et d'activité de la structure d'expertise nationale - Comptabilité des ASF et des SFD appuyés - Enquêtes d'impact - Études du marché financier - Agrément de la BCRG 	<ul style="list-style-type: none"> - Évolution et adaptation du cadre réglementaire - Efficacité des partenaires spécialisés - Existence de partenaires financiers crédibles - Complémentarité entre le financement du FAIB, des ASF et des autres sources de crédit - Distribution de masse des crédits à très court terme et à court terme - Mobilisation des bénéficiaires





Résumé descriptif	Résultats/indicateurs objectivement vérifiables	Source d'information	Risques/hypothèses
<p>Les investissements identifiés à la base sont financés à travers un mécanisme adapté (FAIB)</p> <p>La production agro-pastorale est augmentée</p> <p>Les revenus des groupes cibles sont accrus et mieux diversifiés</p> <p>Les coûts de transaction commerciale sont réduits</p> <p>L'accès aux services de base et les conditions de vie sont améliorées</p>	<ul style="list-style-type: none"> - Accès égal des femmes et des hommes aux services d'appui du Programme - Facilité de mise en œuvre des procédures du FAIB - Rapidité d'intervention du FAIB - Revenus des exploitations dans les villages appuyés et niveau de diversification des revenus - Au moins 30 % des actions bénéficient aux femmes - Les superficies cultivées en contre-saison ont augmenté - Le désenclavement des villages et des zones de production est amélioré - Les ressources en eau sont mieux maîtrisées au niveau des petites plaines et des bas-fonds et des jardins maraîchers - La fourniture des intrants est améliorée par la création des boutiques d'intrants et la production des semences améliorées est facilitée - Les rendements des principales cultures vivrières sont améliorés - Des nouvelles cultures de rente sont vulgarisées et leur marché est mieux maîtrisé - L'accès aux informations commerciales et aux marchés est facilité - Les OB prennent en charge l'entretien des investissements réalisés (comités de gestion des aménagements hydro-agricoles, brigades d'entretien des pistes, etc.) - Certains investissements communautaires sont réalisés. (écoles, santé, alimentation en eau) 	<ul style="list-style-type: none"> - Rapport des partenaires spécialisés - Rapports de campagne agricole - Bilan des boutiques d'intrants - Rapport du SNPRV - Enquêtes agricoles permanentes - Rapports du SRGR - Rapports des partenaires - Visites de sites aménagés - Auto-évaluations par les bénéficiaires 	<ul style="list-style-type: none"> - Élaboration et révision régulière du manuel de procédures du FAIB - Respect des procédures du FAIB par tous les acteurs - Libéralisation de l'importation des intrants et politique nationale adaptée - Coopération et complémentarité avec les autres projets et services (SNPRV, PACV, etc) - Les demandes émanent des OB et non des groupes de pression villageois ou des personnes influentes - L'appropriation des investissements est totale - Les investissements sont liés à des actions de formation et de conseil technique et de gestion - Les actions individuelles sont financées par crédit
<p>Les ressources du Programme sont correctement gérées et utilisées</p> <p>Les instances et mécanismes de coordination et de suivi sont établis et fonctionnels</p>	<ul style="list-style-type: none"> - La coordination et la gestion par l'UCP est efficace - Les comités de pilotage (CP) et Comité communautaire de conseil (CCC) sont utiles pour la coordination et la gestion du programme et à même de progressivement jouer un rôle plus important dans la gestion (y compris financière) du programme - L'observatoire du développement rural en Haute Guinée est en place et facilite la coordination entre intervenants dans la Haute Guinée; ses attributions et le mécanisme de son fonctionnement ont été définis - Un comité de gestion de l'observatoire assure la validation et le suivi du programme des travaux de l'observatoire; les OB sont représentés dans ce comité - L'Observatoire conduit des études thématiques et évaluations intéressant les différents intervenants 	<ul style="list-style-type: none"> - Rapports de suivi et évaluation du Programme - Rapports du MAE - Rapports de supervision - Audites annuels - Rapports de l'Observatoire - Rapports de formation 	<ul style="list-style-type: none"> - Volonté des intervenants en milieu rural de coopération et coordination des efforts - Insertion de l'Observatoire régional dans le système national de suivi et de programmation
4. ACTIVITÉS			
	Budget	Millions de USD	
A. Renforcement des capacités locales	Composante A	3,8	
B. Appui aux initiatives à la base et au développement agricole	Composante B	4,9	
C. Appui aux services financiers ruraux	Composante C	5,0	
D. Coordination et gestion du Programme	Composante D	3,4	
	Total	17,1 (avec imprévus 19,6)	

PHASES ET DÉCLENCHEURS DU PROGRAMME

TABLEAU 1: DÉCLENCHEURS DE LA PHASE I À LA PHASE II (PY 3-4)

DÉCLENCHEURS INSTITUTIONNELS	DÉCLENCHEURS ÉCONOMIQUES, TECHNIQUES ET FINANCIERS
<p>i) Le système de contrôle interne de gestion est efficace et fournit des tableaux de gestion pertinents.</p> <p>ii) Le système de suivi-évaluation est performant pour évaluer les critères de passage; les rapports sont établis dans les délais prévus, et les évaluations participatives prévues ont été menées.</p> <p>iii) Les mécanismes et procédures de financement des plans d'action et des MAP ont été précisés dans un manuel de gestion du FAIL, et sont appliqués de manière satisfaisante.</p>	<p>i) Les plans d'action et les MAP qu'ils contiennent, prennent en compte les priorités et les besoins des groupes les plus défavorisés.</p> <p>ii) Au moins 30% des initiatives de base ont bénéficié directement aux femmes.</p> <p>iii) Au moins une dizaine d'ASF a été constituée et est opérationnelle.</p>



TABLEAU 2: DÉCLENCHEURS DE LA PHASE II À PHASE III (PY 7-8)

DÉCLENCHEURS INSTITUTIONNELS	DÉCLENCHEURS ÉCONOMIQUES, TECHNIQUES ET FINANCIERS
<p>i) Le suivi-évaluation et les contrôles financiers et interne de gestion ont accompagné d'une façon satisfaisante les réalisations du Programme et une documentation appropriée est disponible.</p> <p>ii) Les conditions de désengagement progressif de l'UCP au profit des acteurs locaux sont réunies:</p> <ul style="list-style-type: none"> • au moins 50% des plans d'action peuvent être élaborés de manière autonome par les acteurs locaux, avec un appui réduit du Programme; et • au moins 50% des FAIL sont en mesure d'être cogérés avec l'UCP par les OB et leurs structures faîtières. <p>iii) Une structure d'expertise nationale d'appui aux ASF a été mise en place et vient en aide de manière satisfaisante aux opérateurs locaux de suivi des ASF.</p>	<p>i) Au moins 50% des initiatives de base ont bénéficié directement aux femmes.</p> <p>ii) Au moins 2/3 des MAP financés ont démontré une rentabilité suffisante et un impact positif sur l'augmentation des revenus du groupe cible, attestés par les activités d'évaluation.</p> <p>iii) Au moins 50% des OB soutenues sont capables de tenir une comptabilité simplifiée et maîtrisent les paramètres de gestion de leurs activités.</p> <p>iv) Au moins 70% des ASF créées sont opérationnelles:</p> <ul style="list-style-type: none"> • les taux de remboursements des crédits sont suffisamment élevés et permettent à 70% des ASF soutenues depuis plus de quatre ans de couvrir leurs charges de fonctionnement (y inclus l'appui technique); et • les crédits aux femmes représentent plus de 30% du nombre total de prêts.

a/ Cette proposition de déclencheurs est indicative et sera révisée et enrichie sur proposition de la mission de revue de fin de 1^{ère} phase



TABLEAU DE COÛTS PAR PHASE

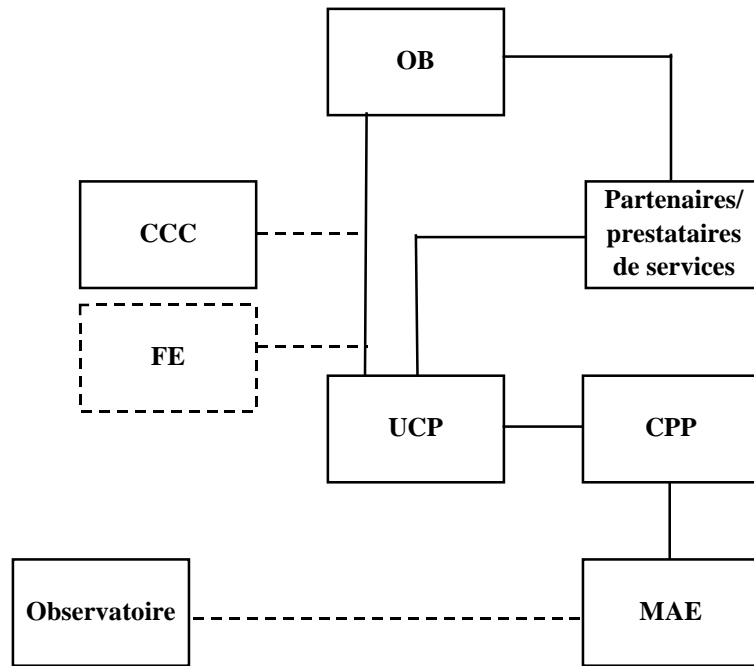
	Phase 1	Phase 2	Phase 3	Total	Devises	% total	% devises
A. Renforcement des capacités locales							
1. Planification participative et animation	333			2 134			
2. Alphabétisation	79			359			
3. Renforcement des OB	237			1 601			
Sous-total	648			4 093	233	21%	6%
B. Appui aux initiatives à la base et au développement agricole							
Initiatives à la base	687			5 324			
Activités transversales et d'accompagnement	359			993			
Sous-total	1 046			6 316	1 574	32%	25%
C. Appui aux services financiers ruraux		À définir lors des revues de fin de phase					
Associations de services financiers (ASF)	483			5 452			
Appui aux intermédiaires financiers	100			100			
Appui institutionnel BCRG/MAE	46			153			
Sous-total	629			5 705	667	29%	12%
D. Coordination et gestion du programme							
Observatoire du développement rural	98			376			
Unité de coordination du programme	1 301			3 316			
Sous-total	1 399			3 692	1 140	19%	31%
COÛTS TOTAUX	3 723	10 421	5 663	19 807	3 615	100%	18%

a/ Les chiffres pour le deuxième et la troisième phase sont indicatifs; les erreurs dans les totaux sont dues aux arrondis.





ORGANISATION ET GESTION

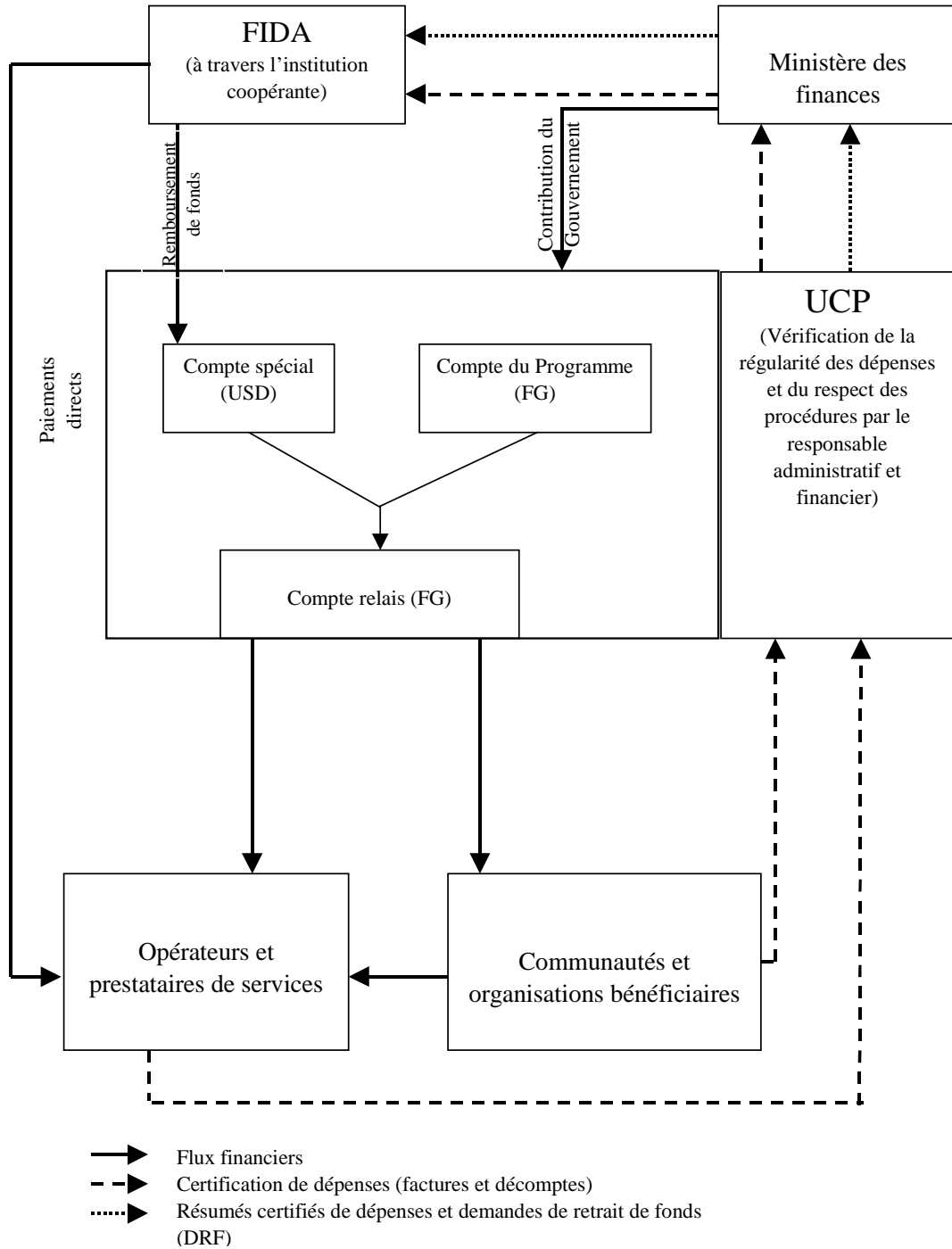


Transfert d'informations -----
Liaison contractuelle ou institutionnelle _____

- CCC Comité communautaire de conseil
- CPP Comité de pilotage du Programme
- FE Forum (inter)préfectoral d'échange
- MAE Ministère de l'Agriculture et de l'Elevage
- OB Organisation de base
- Observatoire Observatoire du développement rural en Haute Guinée
- UCP Unité de coordination



FLUX FINANCIERS



ANALYSE ÉCONOMIQUE ET FINANCIÈRE

I. PRIX

1. Les prix des intrants agricoles et des productions agricoles sont tous libres en Guinée (hormis certaines cultures de rente telles le coton) et sont déterminés par la loi de l'offre et de la demande. Les prix des intrants et des productions sont fondés sur ceux observés dans la zone du Programme. Tous les prix qui sont utilisés pour l'évaluation financière sont exprimés en prix constant d'août 1999.

2. Les exploitants commercialisent traditionnellement leurs récoltes sur les marchés locaux de production. Les prix relevés varient considérablement selon que les ventes sont effectuées au moment de la récolte ou durant la période de soudure. Dans les calculs financiers, on a retenu l'hypothèse que les exploitants commercialisent 60 % de la production au moment de la récolte et 40% en période de soudure.

II. ANALYSE FINANCIÈRE

Modèles de culture

3. Des modèles de culture représentatifs ont été élaborés pour les principales spéculations pratiquées dans la zone d'intervention du Programme. Les augmentations de rendement sont fondées sur les résultats obtenus par les services de vulgarisation (SNPRV) sur les parcelles de démonstration (itinéraires améliorés non intensifs, sans apport d'engrais chimique et de semences améliorées) et sur les parcelles test de production (itinéraire intensif avec apport d'engrais chimique et de semences améliorées). Des augmentations importantes de rendement peuvent être obtenues pour le paddy grâce à une meilleure maîtrise de l'eau combinée à des recommandations simples telles le repiquage. De même, des gains substantiels sont réalisables sur le maïs et le manioc. Les hypothèses retenues pour l'augmentation des rendements et les résultats financiers sont présentées dans les tableaux ci-dessous:

TABLEAU 1.: HYPOTHESES D'AUGMENTATION DES RENDEMENTS DES CULTURES (KG/HA)

	Sans Programme	Avec Programme	Accroissement	
			Rendement	%
Itinéraires non intensifs				
Riz (paddy) pluvial	600	1 000	400	67%
Riz (paddy) plaine	900	1 500	600	67%
Riz (paddy) bas-fonds	1 000	1 900	900	90%
Maïs	900	1 800	900	100%
Sorgho	800	1 700	900	113%
Arachide	700	1 300	600	86%
Manioc	4 000	12 000	8 000	200%
Itinéraires intensifs				
Riz (paddy) pluvial	600	1 800	1 200	200%
Riz (paddy) plaine	900	2 500	1 600	178%
Riz (paddy) bas-fonds	1 000	2 800	1 800	180%
Maïs	900	2 800	1 900	211%

TABLEAU 2.: RESULTATS FINANCIERS DES MODELES DE CULTURE

Cultures	Marge brute (FG/ha) a/				Main d'oeuvre (jours)		Valorisation (FG/jour)	
	Sans Programme	Avec Programme	Accroissement		Sans Programme	Avec Programme	Sans Programme	Avec Programme
			Marge	%				
Itinéraires non intensifs								
Riz pluvial	162	264	102	63%	110	110	1 473	2 400
Riz plaine	249	399	150	60%	200	200	1 245	1 995
Riz bas-fonds	279	514	235	84%	200	200	1 395	2 570
Maïs	149	307	158	106%	85	95	1 753	3 232
Sorgho	145	255	110	76%	80	85	1 813	3 000
Arachide	228	375	147	64%	85	85	2 682	4 412
Manioc	537	1 595	1 058	197%	100	150	5 370	10 633
Itinéraires intensifs								
Riz pluvial	162	390	228	141%	110	115	1 473	3 391
Riz plaine	162	611	449	277%	200	210	810	2 910
Riz bas-fonds	279	675	396	142%	200	210	1 395	3 214
Maïs	149	394	245	164%	85	95	1 753	4 147

a/ hors main d'oeuvre familiale.

Typologie des exploitations

4. Trois modèles de ferme (indicatifs) ont été élaborés pour mesurer l'impact du Programme au niveau des systèmes de production agricole: i) une exploitation de 3,2 ha représentant le système pour riz-maïs-manioc, dominant dans la préfecture de Kérouané avec une importance relative du riz pluvial et du riz bas-fonds; ii) une ferme de 3,3 ha représentative du système maïs-riz-arachide, très présent dans la préfecture de Mandiana, avec une dominance du riz de plaine et la tendance à remplacer la culture de sorgho/mil par celle du maïs; iii) un modèle de 2,7 ha représentatif de la préfecture de Kankan, fondé sur un système base riz-maïs-arachide où les proportions entre les cultures de riz pluvial et de plaine ainsi que les cultures de maïs, manioc et arachide sont à égalité. Tous ces modèles ont été construits sur la base des données recueillies par la mission auprès des bénéficiaires, du PCK et du Centre de recherche agronomique de Bordo (CRAB). Pour chaque modèle, on a supposé qu'environ un tiers des surfaces pour les cultures de paddy et de maïs seraient, dans la situation avec Programme, cultivées selon des itinéraires techniques intensifs. La majorité des surfaces serait néanmoins cultivée sans apport d'engrais ni de semences améliorées, mais en appliquant les thèmes techniques recommandés par le SNPRV. Dans la situation sans Programme, pour ces trois systèmes, une proportion non négligeable des terres est occupée par le sorgho et le mil; il est remplacé par le maïs avec la mise en pratique de techniques culturales améliorées et l'utilisation des intrants modernes (traction animale, engrais chimiques, pesticides) dans les systèmes de production.

Résultats financiers

5. Le tableau 3 ci-dessous présente le résumé des résultats financiers pour chacun des trois modèles. L'analyse de ces résultats montre des accroissements de revenus sensibles.

TABLEAU 3.: RESULTATS FINANCIERS DES MODELES (MILLIERS DE FG)

	Modèle 1: Kérouané				Modèle 2: Mandiana				Modèle 3: Kankan			
	Sans	Avec	Accroissement		Sans	Avec	Accroissement		Sans	Avec	Accroissement	
	Prgm	Prgm	Montant	%	Prgm	Prgm	Montant	%	Prgm	Prgm	Montant	%
Production	745	2 377	1 632	219%	772	1 810	1 038	134%	672	1 611	939	140%
Charges de production a/	59	259	200	339%	65	259	194	298%	48	197	149	310%
Marge nette b/	686	2 118	1 432	209%	707	1 551	844	119%	624	1 414	790	127%
Valorisation jour travail	2,1	4,6			2,0	3,9			2,3	4,5		

a/ hors main d'oeuvre familiale.

b/ avant financement.

III. ANALYSE ÉCONOMIQUE

A. Bénéfices économiques

6. La combinaison d'actions de renforcement des capacités à la base, de mise en place d'un réseau de services financiers complets et d'appui à la production et à la commercialisation permettra en fait une dynamisation des exploitations et des activités économiques, dont la plupart sont en stagnation en raison des coûts de transaction élevés (accès difficile aux marchés, aux services financiers, aux technologies et à l'information). L'émergence d'OB indépendantes et autogérées dans les domaines économiques (transformation et commercialisation), des services financiers de proximité (ASF), de la gestion des infrastructures (point d'eau, bas-fonds, etc) permettra d'accumuler et redistribuer des revenus au niveau local, jetant les bases d'un développement durable et autocentré de la zone. Les bénéfices économiques et impacts du Programme seront variés: i) réduction des coûts de transaction commerciale (notamment grâce à un accès facilité aux services financiers et aux actions de désenclavement); ii) augmentation de la production agricole dans la zone du Programme, largement déficitaire par rapport aux besoins; iii) amélioration de la nutrition et de la sécurité alimentaire des familles; iv) augmentation des capacités d'investissement par une plus grande valeur ajoutée retenue au niveau local; v) meilleur accès à l'information, à la formation et aux technologies adaptées; v) renforcement du pouvoir de négociation des producteurs; vi) renforcement de la situation de la femme et de sa participation au développement local et à la gestion des OB; vii) réduction de dégradation des ressources (sols, eaux, végétation) liée à l'exploitation extensive des terres sans respect de restitution de la fertilité; vii) augmentation du niveau général d'éducation et de santé permettant une meilleure réceptivité aux innovations techniques et le gain de journées de travail.

B. Bénéficiaires

7. En 10 ans, le Programme aurait touché entre 200 et 250 villages, et, de manière plus ou moins directe, une population totale estimée à 160 000 habitants. Un minimum de 24 000 villageois auraient été alphabétisés. Au moins 400 OB auraient été renforcées, pour un sociétariat total d'au moins 8 000 membres. Les 50 ASF créées devraient en fin de Programme compter au moins 25 000 actionnaires (dont 30% minimum de femmes); tous ces membres auraient accès au petit crédit d'urgence et d'opportunité commerciale, 30% d'entre eux au crédit productif à court terme, et 10% au crédit moyen terme.

C. Impact sur la situation des femmes

8. Les financements facilités par le Programme (crédits des ASF et autres institutions financières) appuieront les initiatives des femmes et le développement de leurs activités économiques, améliorant ainsi leurs revenus et leur reconnaissance sociale dans la communauté. Ceci aura un impact direct sur l'amélioration de la nutrition et des soins de base des enfants et facilitera leur accès à l'éducation.

L'accès facilité au crédit leur permettra de financer notamment des équipements de transformation pour mieux valoriser leur production et leur travail et réduisant la pénibilité de certaines tâches, leur permettant ainsi d'augmenter le temps consacré aux activités génératrices de revenus. L'alphabétisation, l'animation et les formations dont bénéficieront les femmes à travers les OB (dont des groupements féminins) dont elles sont membres, contribueront à renforcer leur capacité d'autopromotion et les aideront en retour à développer leurs activités économiques.

D. Analyse économique

9. Le Programme étant fondé sur un mécanisme flexible de financement (MFF) et une approche participative répondant à la demande, il est extrêmement difficile de prévoir avec précision la nature, le nombre et le coût des microprojets/actions prioritaires qui seront financés. Dans ces conditions, il est illusoire de vouloir conduire une analyse économique du Programme. Sur la base d'un scénario possible, une estimation a été faite de la production additionnelle. Le Programme permettra en effet d'augmenter la production céréalière, notamment rizicole (aménagements de plaines et bas-fonds); une partie de la production additionnelle permettra aux plus petits exploitants d'assurer leur autosuffisance; l'excédent sera commercialisé sans difficultés car la demande régionale et nationale est forte. Cet accroissement serait dû principalement à la maîtrise de l'eau et à l'amélioration des itinéraires techniques. Pour les autres cultures, l'augmentation de la production résulterait essentiellement de l'introduction de nouveaux itinéraires techniques: principalement une meilleure intégration de l'élevage à l'agriculture (utilisation des fumures organiques et des cultures fourragères), une meilleure rotation des cultures, une utilisation des semences améliorées, des engrais et une lutte ciblée phytosanitaire. A plein développement l'accroissement de la production, pour les cultures incluses dans les modèles de fermes, serait le suivant:

TABLEAU 4: RYTHME D'INTERVENTION DU PROGRAMME

	Année1	Année2	Année3	Année4	Année5	Année6	Année7	Année8	Année9	Année10 → 30
<u>Nbre de modèle</u>										
Modèle 1	0	45	136	325	608	1 136	1 797	2 325	2 325	2 325
Modèle 2	0	45	136	325	608	1 136	1 797	2 325	2 325	2 325
Modèle 3	0	30	90	216	405	757	1 197	1 550	1 550	1 550
Total		120	362	866	1421	3 029	4 791	6 200	6 200	6 200
<u>Superficies (ha)</u>										
Modèle 1	0	144	435	1 040	1 946	3 635	5 750	7 440	7440	7 440
Modèle 2	0	148	449	1 073	2 006	3 748	5 930	7 673	7673	7 673
Modèle 3	0	81	243	583	1 094	2 044	3 232	4 185	4185	4 185
Total		373	1 127	2 696	5 046	9 427	1 4912	19 298	19 298	19 298

TABLEAU 5: ESTIMATION (INDICATIVE) DE L'AUGMENTATION DE LA PRODUCTION (TONNES)

Culture	Sans Programme	Avec Programme	Accroissement
Riz paddy	3 900	9 800	5 900
Mais	3 300	11 900	8 600
Arachide	2 000	3 800	1 800
Manioc	8 600	34 700	26 100
Sorgho	4 300	4 600	300