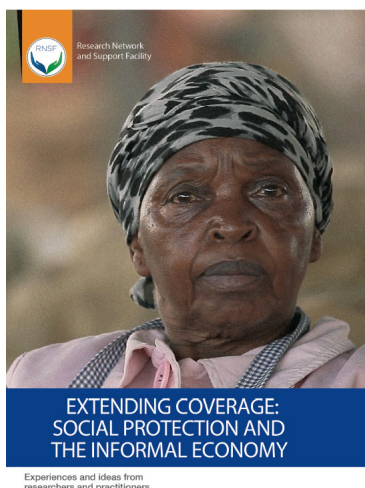


# Newsletter Research, Network and Support Facility



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## Latest news on the IESF Group

### Social protection by the book

By RNSF Team

Springtime is back, and with a lot of good and exciting news for the community of the IESF Group! The Regional Workshop on Social Protection from the perspective of Informal Economy conducted last February in Kenya with 25 of its members has deemed fruitful and has led to a book: *Extending coverage: Social protection & the informal economy, Experiences & ideas from researchers & practitioners*, which draws on research and the experience of the IESF Group to offer guidelines and recommendations on what works, with a focus on the legal and institutional framework, access to social protection, and community-based social protection.



RNSF Book presentation at the European Development Days - Pierre Ghilain

The book will be presented during the 2017 edition of the European Development Days (EDD) in Brussels on the 8th of June. For this occasion, we are sharing various materials on the platform of the IESF, in particular videos of the participants shot during the workshop. You can get more information on:

- The IESF Group: [europa.eu/capacity4dev/iesf](http://europa.eu/capacity4dev/iesf)
- EDD website: [www.eudevdays.eu/sessions/innovative-approaches-more-inclusive-social-protection-informal-workers](http://www.eudevdays.eu/sessions/innovative-approaches-more-inclusive-social-protection-informal-workers)



RNSF Book presentation at the European Development Days - Prof. Marius Olivier

# Newsletter Research, Network and Support Facility

## Special Focus on

***Speaking up to extend social protection coverage in the informal economy***

***RNSF presents the book of the IESF Group on Social Protection at the European Development Days***

Since 2006, the European Commission organizes in Brussels the European Development Days, a forum where the development community meets to share ideas, experiences, and good practices in a common effort to respond to the most urgent world's issues. During the last edition, more than 6,000 people gathered to discuss how to create partnerships and contribute to the 17 sustainable development goals established by the United Nations in their 2030 Agenda.

This year the European Development Days, held on the 7th and 8th June, will once again bring together development actors committed to tackling poverty worldwide with a focus on three main themes:

- Investing in Prosperity
- Investing in People and Planet
- Investing in Peace and Partnerships



Under the theme “Investing in People and Planet”, the Research Network Support Facility project will participate to the event presenting the results of the Regional Workshop organized in Kenya last February on the issue of how to extend social protection to people depending on the informal economy.

People who work in the informal economy are mostly excluded from or not covered enough by the available social protection mechanisms. They are therefore exposed to a range of risks (illnesses, work-related accidents, maternity, etc.) that increase their vulnerability and reduce their chances to get out

of poverty. Finding solutions to their problems is complex and proper recommendations can vary depending on the country specific environment.



Our workshop involved Civil Society Organizations implementing projects funded by the EU Thematic Programme “Investing in People”, and supported by RNSF, working in Egypt, Kenya, India, Rwanda, Somalia, and Tanzania. We also invited academics, public officials, and regional experts working on social protection and informal economy from different angles.

It represented a great opportunity for mobilising the hands-on experience of a wide range of various stakeholders to exchange and discuss ideas and knowledge and collectively draft a book on the subject.



During the workshop, participants addressed the issue of social protection for people depending on the informal economy tackling three key thematic areas:

- i) Existing legal and institutional frameworks;
- ii) Access to social protection for informal workers and;
- (iii) Community-driven mechanism for social protection.

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The book that we will present is titled *Extending coverage: Social protection & the informal economy, Experiences & ideas from researchers & practitioners*. It is structured in 4 chapters:

- Chapter 1 sets the framework of the book, presenting key aspects related to the extension of social protection to informal workers (key concepts, risks covered, and possible approaches) along with key statistics and trends.
- Chapter 2 focuses on the question of whether existing legal and institutional frameworks cover the populations dependent on the informal economy. Participants reflected on how to strengthen the existing frameworks for social protection to make them more inclusive of people working in the informal economy.
- Chapter 3 analyses the existing barriers to access social protection schemes and services faced by informal workers. The most marginalised people need more tailored approaches for access to social protection. The chapter thus covers the ways and means to adapt social protection to address the real needs of the most vulnerable populations.
- Chapter 4 primarily focuses on community driven social protection. It analyses the types and inter-relationships of community driven social protection with government, donors, and civil society, providing recommendations on how strengthen the role of communities in delivering social protection using a range of mechanisms.

The book presented at the European Development Days is part of the RNSF research component and it is part of an effort to improve knowledge on the Informal Economy. All research materials produced by the RNSF project will be structured in 5 volumes available to various kinds of users and first of all to EC officials concerned with informal economy and related development programs. This is considered as a frame to be updated and fine-tuned in line with the experience and knowledge accumulated through the remaining project duration, and with inputs received from all perspective users.

## Let's Write!

We wanted to share ideas and experiences and disseminate the result of our discussion. This is why we used, in collaboration with the KIT Royal Tropical Institute (more information on: [kit.nl](http://kit.nl)), the Writeshop approach.

The Writeshop is an innovative methodology that allows a group of researchers, policy makers and practitioners to present their experiences to their peers and write up the results of these discussions in a book.

For a short video on the workshop methodology, go on: <http://youtu.be/wATKKKWaZaw>

## RNSF Key Outputs

This book is a part of a wider series of outputs of the RNSF project which includes 5 volumes:

- Volume 1: Summary
- Volume 2: definition of informal economy
- Volume 3: Review of policies
- Volume 4: Good practices & lessons learnt
- Volume 5: Regional Workshops

This book on social protection is the first of a series under the Volume 5. Two others are currently planned on future topics to be defined at a later stage.

## Let's Meet!

At the EDD, RNSF will present the result of this process which is part of its efforts to identify and share best practices on social protection from the perspective of the informal economy.

Our event will be held in Brussels on June 8th (15:15 – 16:30) with the title:

**Innovative approaches  
for more inclusive social protection  
of informal workers**



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**Laura Alfery** is the Acting Director of WIEGO's Social Protection Programme. WIEGO is an action-policy-research network that seeks to increase the voice, visibility and validity of poorer workers, especially women, in the informal economy. Laura has spent the last 7 years working with WIEGO largely on action-research projects aimed at improving health access for informal workers, including occupational health and safety. She has worked on projects related to this area in South Africa, India, Brazil, Peru and Ghana. Laura is also a post-doctoral research fellow focusing on the intersections between labour (particularly informal labour) and social policy at the Neil Aggett Labour Studies Unit at Rhodes University in South Africa.



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**Jacques Charmes** is an economist and statistician, director of research emeritus at the Institute of Research for Development (IRD) in Paris. Since 1975 he has been working on the definition, measurement and understanding of the functioning of the informal sector, informal employment and the informal economy as a whole. He was involved in the international definition of the three concepts by the International Conference of Labour Statisticians in 1993 and 2003. Since 2015, he is the research expert in the RNSF project dedicated to the enhancement of livelihoods of people dependent on the informal economy, where he particularly studies the aspects of social protection, training, financing and organizing.



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**Luis Frota** is Regional Social Protection Specialist for a Southern and Eastern Africa at the International Labour Office. Luis works in the field of social protection since more than 15 years. During this period, he collaborated with the European commission, UNICEF and ILO as consultant and social protection specialist in various sub-Saharan countries. Holder of a MSc in Public administration and International Development, he is also lecturer in Social security policy and administration at the University of the Witwatersrand.



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**Jürgen Hohmann** is a social protection expert at the European Commission (DEVCO B3) and has a track-record of designing and managing social protection actions in both the EU and the context of development.



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**Paul Mundy** is a British consultant in development communication. He holds a PhD in journalism and mass communications from the University of Wisconsin-Madison. He specializes in easy-to-understand information materials, developed through intensive workshops like the one used to produce this book. He also provides consultancy services in various aspects of development communication. He has worked extensively in South and Southeast Asia, Africa, Latin America and the Caribbean.



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# Newsletter Research, Network and Support Facility

## Reporting

### Getting covered: comprehensive and holistic insurance schemes in Senegal

By staff, ADG Gembloux

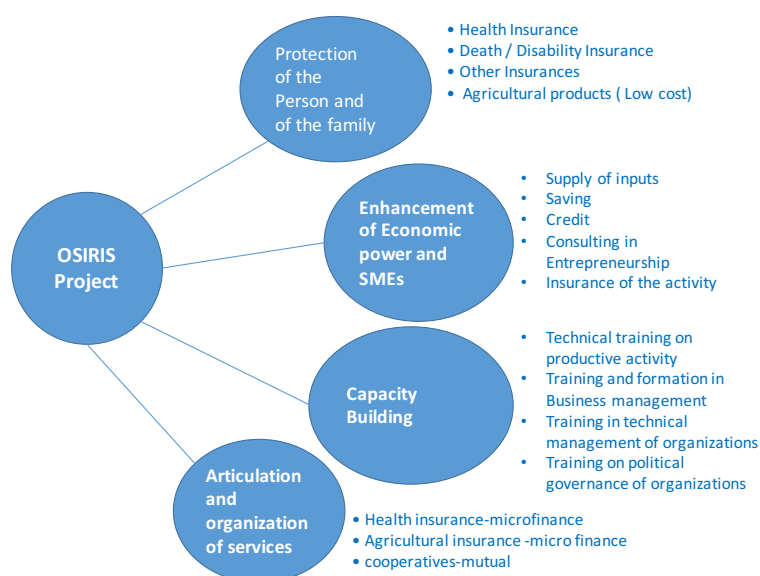
The project "Offre de Services Intégrés en milieu Rural pour l'Inclusion Sociale" (OSIRIS, Integrated Rural Services for Social Inclusion), is a 2-year project. It aims at promoting empowerment to improve support for marginalized, vulnerable and dependent persons of the informal economy, in particular through skill development, and vocational education and training. It takes place in 11 Districts of 8 regions of Senegal.

#### An holistic & comprehensive approach

The approach is based on the principle that the exclusion of vulnerable rural populations is due to the difficult access to a set of services such as health insurance, credit, access to facilities. Thus, to improve their social and economic inclusion, the project aims at making these services and instruments available to populations dependent on the informal economy, through the deployment of a range of cooperative and mutualist services. In fact, in today's Senegal, only the provision of social and economic inclusion services through community-based organizations (cooperatives and mutual) can reach these populations.

The support to local vulnerable communities is articulated on 4 pillars which ensure a holistic and comprehensive offer of services to local communities:

1. Social protection: The first pillar provides a set of insurance products, such as health insurance, death/ disability insurance schemes, as well as legal insurance. It also includes the provision of food commodities at a lower price.
2. Economic empowerment: The second pillar consist in a set of measures aiming at supporting economic and entrepreneurship development. It includes the provision of agricultural equipment, financial advisory services on savings and credits, business entrepreneurship. Moreover, a business insurance scheme is also provided by CNAAS.
3. Strengthening of skills Technical and management: This component aims to strengthen skills and competences of both local entrepreneurs and cooperative members. They are provided with training on production process and techniques, and on business management. On the other hand, training is provided on technical management and political governance of organizations to ensure the sustainability and ownership of



the project, and the professionalism of services delivered by the affiliated cooperatives.

4. Service coordination: This component is related to the management of the goods operation of the package of services and is managed by GRET.

#### A team of partners

To that end, the project works in close collaboration with the Réseau des Organisations Paysannes et Pastorales du Sénégal (RESOPP, Network of Peasant and Pastoral Organizations of Senegal), which brings together 9 rural cooperatives and a savings and loans cooperative, COOPEC-RESOPP (Cooperative of Savings & Credit of the Network of Peasant and Pastoral Organizations of Senegal), with branches in 6 of the 11 districts.

Each member of the consortium is in charge of a specific part in the project:

- ADG ensures the overall coordination of the project, as well as the strengthening of knowledge of all stakeholders on social and economic inclusion, as well as capacity building of RESOPP and COOPEC.
- GRAIM (Research and Support Group for Mutual Initiatives) is in charge of a study which aims to produce guidelines and recommendations on the organization and implementation of a community health insurance in RESOPP areas of intervention.
- CNAAS (Compagnie Nationale d'Assurance Agricole du Sénégal, Senegal National Insurance Company) is responsible of the mapping and start-up of agricultural insurance

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- RESOPP, is responsible for the technical and financial monitoring of cooperatives. Moreover, it is in charge of the improvement of the provision of non-financial services and the development of a training offer.

- COOPEC in charge of the technical, financial, monitoring and control of branches, the improvement of the financial and non-financial services offered by RESOPP and the Support for the creation and consolidation of rural micro-enterprises

- GRET (Research and Technological Exchange Group), in charge of the baseline study on the social inclusion / exclusion situation of families and the proposal for integrated agricultural, financial and insurance services that better meet the needs of families.

## OSIRIS achievements

The network now provides diversified services to 40,000 members, such as: microfinance (savings, credit, money transfer, miscellaneous payments), supply (certified seed, agricultural fertilizers, livestock feed, plant protection products and veterinary products), commercialization of surplus agricultural production and advisory support.

The members of the cooperatives are supported in their agricultural and breeding activities through a set of complementary and articulated services provided by the competent partner of the consortium. For example, a member of any cooperative in the network, independently from where they live, can access credit or cash for quality farm inputs and equipment, training and support in management and the marketing of surplus production. The major innovation is that today the producer can make investments and develop his or her business with a reduced risk thanks to the insurance products.

Launched in 2015, the project has achieved the largest part of its objectives. Today, an exhaustive package of services is fully available in the areas of intervention of the project and

within all RESOPP's cooperatives and the COOPEC-RESOPP services points. As a result, more than 25.000 individuals have subscribed to a health insurance, 4.552 have an agricultural insurance and 287 micro-enterprises have been created or strengthened.

Last February, the annual survey was conducted to measure the level of satisfaction of beneficiaries. According to such survey, 75% of the members of the RESOPP system considered the provision of services as positive. Astou, a beneficiary of the OSIRIS project, shares with us his experience within the project.



## Testimony of Astou

Astou is a Senegalese producer and transformer of cereals. She is at the head of the EIG Ménéf (economic interest group).

The EIG has about thirty members involved in the processing of local cereals: millet, maize, sorghum and cowpea to produce finished products like couscous, thiakry, cakes, broken...

The community was running but without any real financial management: there were no tools, no cost control and no benefit calculation. As a result, their business was hindered in its development.

The members of the EIG joined the OSIRIS project and benefited from several trainings and capacity building in various fields related to management and production.

The members of the community followed a training in GERME (Gérez Mieux votre Entreprise, Better manage your company), and financial literacy to improve the financial management of their company and of the COOPEC-RESOPP funding.

Astou and her colleagues have acquired new skills and competences related to the use of new packaging and marketing methods to ensure a better visibility and presentation of the

AIDE AU DÉVELOPPEMENT GEMBOUX was founded in 1985 by the Department of Agronomy of the University of Gembloux, a Walloon city located in the Belgian province of Namur.

The NGO was officially recognized by the Belgian Development Cooperation in order to support family farming, promotion of agro-ecology, responsible consumer habits and healthy diets in the Horn of Africa and the rest of the world.





# Newsletter Research, Network and Support Facility

## We want you!

In the last newsletter we had Progetto MondoMlal in the spotlight. This time it is ADG Gembloux. Who wants to collaborate with us for the next newsletters? Please let us know!

products while lowering the environmental impact of the use of plastic bags.

Finally, the participants were trained in village poultry and vaccination techniques. At the end of the training, the participants received 5 chickens and a male to introduce in their henhouses to improve the breed.

Moreover, a Rural Entrepreneurship Adviser was recruited and is assisting the EIG in the establishment of their legal status. Moreover, he has provided the members of this community with simple financial management tools for their company and supports them in making market surveys to better sell their products. Finally, he worked with Astou on an insurance scheme to cover the EIG and its members.

Today, the EIG has strengthened its capacity of management and is more structured. The community has expanded in terms of activities, providing coffee for different events around the region, and selling the production at the fair of Dakar.

## Stories from the field:

### Cesar and Luzmila

#### *WaterBnB on Titicaca lake: Fair & Green tourism for economic development and cultural heritage protection*

*By Progetto Mondo Mlal, staff*

César and Luzmila are beneficiaries of the Saywa Project - Confines of Labor Legality between Peru and Bolivia. They belong to the Uros community, an indigenous people, famous for living on self-fashioned floating islands in the Titi-caca Lake, between Peru and Bolivia.

The floating island is built with 14 artificial blocks connected with reeds of totora (a typical plant, which grow close to lake and marshes. Local population use its fiber to build houses, boat). The villagers buy and plant Eucalyptus sticks, to anchor the islands to the floor of the lake and they add totora every 15 days.

Originally, César and Luzmila lived on the shore of the lake



and only accompanied the tourist to visit the islands. Once, a tourist asked if it was possible to spend the night there. This is how they decided to build three cabins looking towards the Lake so that the visitors could enjoy the landscape. Luzmila decorated the rooms, which are colorful and handcrafted.

When they started their business, they were cooking for the tourists, but without proper knowledge on how to run a business. Moreover, like other BnB hosts, they were facing a problem with the tour operators and official guides, who usually kept most of the money, and did not adequately compensate them.

Thus, Cesar and Luzmilla decided to join the Saywa Project in order to learn more and to strengthen their managerial and organizational skills. Their team accompanied them in the design, the implementation and the follow-up of their project.

Today, César and Luzmilla fully master their business; they are close to their clients, with which they are directly connected to the online platforms and they pick them up directly in town, which guarantees them higher incomes from their activity.

César offers tourists to join him in his fishing trips "but only because we have to look for food," he says, emphasizing his respect for the fauna of the Lake. If it does not rain, they cook outdoors on a large stone, according to the tradition of the Uros people.

ProgettoMondo Mlal, established in 1966 in Italy, is a non-governmental organization operating in Latin America, Africa and Italy in the field of protection of human rights and child development.



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Last February, César and Luzmila, together with 43 people among women and young people belonging to the same co-operative in the Pucará district and the Uros Chulluni Village Center, received in the auditorium of the Provincial Municipality of Puno a first grant of 2500 soles. This money will be invested in the implementation of businesses and tourist services, aimed at strengthening businesses such as handicrafts, ceramics, rural accommodation, restaurants, cafeteria, bakery and green tourism. The total grant amounts to 5000 soles.

"I would like to build private bathrooms and a garden for the visitors and keep learning new things in my job" said Luzmila.

The AVSI Foundation is a non-governmental organization founded in 1972 - active in Africa, Latin America and the Caribbean, Eastern Europe, the Middle East and Asia. AVSI operates in the following sectors: socio-educational, urban development, health, labour, agriculture, food security and water, energy and environment, humanitarian aid and emergency migrations for over 4,000,000 direct beneficiaries, in 37 countries worldwide.



## Stories from the field: André

### *Safety starts with insurance: Craftsmen's mutual health insurance fund in Ivory Coast*

By AVSI, staff

André is a 52-year-old mechanic, residing in the Autonomous District of Yamoussoukro, Ivory Coast's capital city. He is a member of the Association of Mechanics of the city. This association is an organization of professional craftsmen Supported by the "Integrated Project to Support the Empowerment of Artisans of Côte d'Ivoire", financed by the European Union and that AVSI is implementing in collaboration with the National Chamber of Trades of Côte d'Ivoire. After his apprenticeship completed in 1984, he set up his own business in 1992, first in Abidjan in the town of Treichville, then outside the country from 2000 to 2013 and finally back in Ivory Coast in Yamoussoukro since 2014. Amandou Andre, is one of the 2000 craftsmen

project on the sites of Abidjan, Yamoussoukro and Bouaké.

Although he was initially skeptical, Amandou accepted to subscribe to a health insurance scheme for himself and his family, following the advice of the craftsmen association and ASVI project team. In fact, health insurance, considered as a cost, is commonly not considered as useful by craftsmen, who usually underestimate the risk of accidents in their workplace.

His opinion radically changed after a work accident, which happened in his garage in 2016: while mounting a car engine he got a bad cut to one of his fingers. Thanks to his insurance, 100% of his health expenses were supported by the insurance company, saving him from expensive healthcare costs and his business from facing troubles.

Moreover, the mutual fund took in charge the hospitalization of his old mother following a fall at home.

As a result of this experience with the health insurance scheme, and now aware of the importance of preventing the risk of illness, Amandou renewed its subscription for 2017 by adding his wife and the children of his deceased brother.





# Newsletter Research, Network and Support Facility



## 13 Good Practices you should know on

### Women Economic Empowerment

By RNSF Team

RNSF recommendations extracted from *Volume 4.2 – Recommendations Based on Analysis of a Range of Development Agencies on Support to People Dependent on the Informal Economy*.

This volume of research findings is the latest work of the RNSF and is based on the analysis of 202 projects and documents financed and implemented by agencies other than the EC.

#### Who should be involved in a women empowerment project?

1) Include in project design attention to women's empowerment within the household and community. Household and community empowerment can also be the result of economic empowerment but is best specifically stimulated in conjunction with economic empowerment.

2) Consider seriously in planning how men will be included in projects focusing on women's empowerment. Ensure that women in such projects are the primary beneficiaries of services while men can be included in awareness raising aspects. (Note that in some projects men are also beneficiaries in women's empowerment projects). When projects work with particular sectors, ensure that not only sectors that are male dominated are selected.

3) In projects for and with women entrepreneurs, including those operating in the IE, include:

- Working with government, employers and workers organisation and other from civil society organisations
- Strengthen the capacities of business development service providers including attention to how they can better support women entrepreneurs
- Support cooperatives.

#### Which tools and strategies can be used?

4) Follow an 8-step strategy to prepare a sound programme enhancing women's access to markets:

1. Prepare gender analysis tools
2. Undertake a value chain analysis
3. Improve micro-macro linkages
4. Pursue a life cycle approach
5. Support entitlement and capabilities programs
6. Promote clustering and networking
7. Expand access to credit and financial services
8. Address informality

5) Promote the carrying out of gender analysis on IE issues. This should include analysis to reach an understanding of:

- Gender roles and responsibilities in the household and the community
- Differences in access to and control over resources and decision-making,
- Factors that constrain or facilitate equal participation of women and men in community development processes. the different capacities, needs and priorities of women and men.
- Draw on the existing knowledge and capacities of men, women, boys and girls.

6) Develop a multi-dimensional analysis in order to better assess the degree of women's existing empowerment. Given that women's empowerment characteristics vary depending on different contexts, such an index should rely on baseline interviews or studies conducted with stakeholders or local experts from the relevant areas.

Such analysis might build on the Women's Empowerment in Agriculture Index' (WEAI) developed by the Oxford Poverty and Human Development Initiative (OPHI) with support from the United States Agency for International Development (USAID) and the International Food Policy Research Institute (IFPRI). See <https://www.ifpri.org/weai-training-materials>

7) Use gender audit tools such as the Service Quality Check for Supporting Female and Male Operated Small Enterprises to determine if the organisation providing effective support to people dependent on the informal economy and small enterprises. The tool permits the organisation to identify for improvement in the way in which an organization reaches out to and serves both women and men. Consult WEAI Training Materials: [http://www.ilo.ch/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/instructionalmaterial/wcms\\_248595](http://www.ilo.ch/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/instructionalmaterial/wcms_248595)

# Newsletter Research, Network and Support Facility

8) A gender-aware approach about labour saving technologies and on-farm activities requires ensuring that women have plenty control over the tools. A gender-transformative approach requires asking whether technologies are designed to meet women's needs and whether women are involved in the innovation systems, both as clients and as providers of innovations. Ergonomically designed equipment for women can reduce strain and make their labour more productive.

## *Promoting & Advocating for Women Empowerment*

9) Advocate for decentralised institutional strengthening on gender issues including as it relates to women's IE work issues. This may include assigning staff positions at Ministry of Labour decentralised level and ensuring that such persons are provided with capacities on IE related issues.

10) Support the development of networks that can help strengthen advocacy with representatives of parliamentarians, media, duty bearers.

11) Identify methodologies encouraging simultaneous participation in empowerment programmes of both women and men. Include awareness raising of participants about shared household decision-making, as well as improving influencing skills and generating confidence in women.

12) Promote the registration of associations of women dependent on the informal economy and the formation/participation of women in trade unions.

13) Include in economic empowerment projects focus on rights issues including their democratic rights in elections at the ward, county and national level. Ensure that projects participants understand the role and responsibilities of government duty bearers and community members.

## News from the projects

### **Morocco: INSAF**

#### *International Women's Day: gender awareness in Morocco*

Last March 8th was International Women's Day. It was an opportunity for the association INSAF, advocate for the defense of women's rights, to participate in various information and awareness-raising activities. Among others, INSAF has supported the initiative of Médias 24, an economic and societal information portal, which has been a vocal platform advocating for the approval of a new legal provision amending the Mou-dawana, the Moroccan civil law, for the recognition of children born out of wedlock.



INSAF's action has been recognized as Mrs. Bouchra Ghiati, president of the association INSAF, has been chosen to take part to the "100 women" initiative, a photographic project of Nadia Larguet, which aims to pay a tribute to Moroccan women through the presentation of 100 Moroccan women who have changed the country.

### **Peru-Bolivia: CAPACHICA MUNICIPALITY**

#### *International Cooperation Forum on Sustainable Development Goals*

On last March 15th, the Office of International Cooperation of the peruvian Congress organized a forum dedicated to "International Cooperation and the Sustainable Development Goals", at the Center for Continuous Education of the National University of Altiplano.

A group of participants of the Saywa Project was invited and participated to the forum which addressed the following topics: challenges for 2030, monitoring of SDG indicators, latest progress in economic development and decent work.

The Central Government aims at involving the regional and local governments, the private sector and the civil society organizations in order to meet the 17 objectives and 169 goals included in the 2030 SDG agenda.

The event was attended by representatives of the Ministry of Labor, as well as representatives of the National Center for Strategic Planning and the National Institute of Statistics and Informatics, local authorities, international organizations, non-governmental and civil society organizations.

Through their participation to the forum, the beneficiaries of the Saywa Project strengthened their capacities on the diverse thematic areas related to economic development, decent work and sustainability.

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## Haiti: OXFAM ITALIA

### EC visit project in Haiti



Mrs Donatella Gobbi, representative of DEVCO Unit B3 at the European Commission conducted last January a mission to monitor the progress of the "Social and Economic Inclusion of Informal Workers" project in Haiti. The project has already completed most of its activities, in particular training courses in financial literacy and business planning, and the set-up of Solidarity mutual funds to support the informal workers. The EC delegation visited two local communities benefiting from the project, including a group of traders and a group of fishermen who participated in the first training courses and established the first funds in the Ganthier area, in the Eastern part of the country. During the meeting with the two communities a high level of satisfaction was expressed with regards to the training activities, in particular on financial literacy and professional development.

The participants have significantly improved their living conditions. There has also been a positive impact for women whose social and economic role within the community has been strengthened and more recognized. The project has also highlighted the need to provide courses to upgrade the participants' literacy and their mathematical skills, who are often illiterate and unable to make simple calculations. Functional literacy courses are needed especially in these rural areas, where primary education quality is often low or very limited, and where school dropout remains a widespread reality.



RESEARCH, NETWORK  
& SUPPORT FACILITY

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<http://capacity4dev.ec.europa.eu/iesf>

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