

The West Africa Governance and Economic Sustainability in Extractive Areas Project (WAGES)

*Regional report on the effectiveness of business development services on SMEs in
extractive communities in Burkina Faso, Ghana, and Guinea*



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Abstract

The West Africa Governance and Economic Sustainability in Extractive Areas Project (WAGES) implemented in Burkina Faso, Ghana, and Guinea has made economic development in extractive communities in West Africa a top priority of its programming. The project recognized a lot of potential in working closely with small scale entrepreneurs in extractive communities. This decision was predominantly attributed to informal businesses being one of the main drivers of trade and economy in West Africa.

Over the course of the past five years, the WAGES project supported the capacity building of more than 6,000 entrepreneurs in various areas of entrepreneurship; this included support on business plans development, financial literacy, access to financing, burgeoning market access for female and youth led businesses, and mentorship and incubation.

This report explores the various business development services used, as well as the different partnerships and contexts that may affect the process of economic growth in the communities in each country. One must be mindful while reading that each of these countries in West Africa has a completely different social fabric, geographical context, as well as professional and educational capacity.

At a glance, in Ghana, Guinea, and Burkina Faso, between 30% and 60% of entrepreneurs trained through the project reported a growth in their businesses, and the percentage of women and youth supported by WAGES reporting decision-making power over their economic occupation is between 85% and 94%.

Introduction

World University Service of Canada (WUSC) and Centre d'Étude et de Coopération Internationale (CECI) are jointly implementing the West Africa Governance & Economic Sustainability in Extractive Areas (WAGES) Project in Burkina Faso, Ghana, and Guinea. Through partnerships with key stakeholders from the public and private sectors, the WAGES Project aims at enabling communities, particularly women and youth, to maximize the socio-economic benefits from extractive resource investment in West Africa. The project's principal areas of focus include local governance, sustainable and inclusive economic growth, and regional knowledge-sharing on best practices in local development initiatives within mining areas. It is with these goals in mind that the WAGES project invested in supporting the launch and growth of youth and women led businesses.

As part of the project's economic development pillar, WAGES has focused on supporting the local economic development of women and youth-led enterprises by building their capacity through training, technical assistance, coaching, and mentorship initiatives tailored to their specific needs. Over the past five years, the WAGES project has successfully trained more than

6,000 women and youth on entrepreneurship in Ghana, Guinea, and Burkina Faso. While recognizing that the sector is affected by structural and cultural conditions that limit the economic participation of women and youth in particular, the project has used diverse approaches to help incubate and grow women and youth-led businesses.

The WAGES Project did not adopt a singular approach to entrepreneurship support. Rather, each country developed an approach taking into consideration local needs and availability of local resources (i.e., local delivery partners). This report explores the various ways entrepreneurs were supported and the evidence suggesting significant progress made towards, and limitations in achieving the WAGES Project intended results in creating socio-economic opportunities for women and youth in extractive areas. Although it may be tempting to compare the effectiveness of various approaches, the differences in country and regional socio-economic contexts preclude drawing firm conclusions.

Methodology

The aim of this report was to understand the processes and effects of business development services in a regional project focused on empowering local communities, and specifically integrating women and youth, to participate fully in local governance, economic opportunities and the sustainable development of these areas.

This research is based on secondary sources encompassing project reports and databases generated over the years by project field staff in the three countries. Both project generated reports as well as raw data was consulted. Furthermore, multiple interviews and discussions with the project team were conducted to get a clear understanding of the findings and results of the trainings beyond the numbers. The documents and articles used for this research can be found in the annex below.

This research was conducted by Ahmed Nassar, the WAGES project Knowledge Management and Documentation Advisor, and supervised by the WUSC Senior Economic Advisor, Ariane Ryan and the project management team.

The WAGES approach

One of the major pillars of the WAGES project is economic empowerment of marginalized women and youth in extractive communities in West Africa. The project hoped to stimulate opportunities for women and youth and concurrently support the economic growth of local communities.

In its approach, the WAGES project aimed to build on local expertise and leveraged the experience of various local organizations and training institutions that have long-standing experience working with micro, small, and medium scale enterprises (MSEs), including many collective enterprises. Multiple partnerships were developed throughout the life of the project to implement different training programs for beneficiaries in the three countries. For example, in Ghana, the business advisory centers¹ (BACs) in the District Assemblies conducted a big portion of the trainings, however, when trainings needed to be conducted in remote communities facing accessibility issues, external consultants were brought in to complement the BACs work and to share their expertise and experiences from an independent perspective. A similar contextual background was noted in Burkina Faso, as the project was supporting technical enterprises in communities that are remote and difficult to access. Thus, no singular partner was able to conduct the trainings for the different beneficiaries scattered across distant communities, leading to the choice of independent consultants in those areas. In the case of Guinea, there were no government support structures in the communities such as the BAC's in Ghana, and thus a partnership with PRIDE, a private training provider, was formed to fill this gap and provide training communities.

1. Approach and results by country

a. Burkina Faso

Over the course of the WAGES project implementation in Burkina Faso, the team worked closely with a variety of partners to implement entrepreneurship training for women and youth, namely:

- 'What You Need' (WYN) group, strives to be a melting pot of endogenous models of economic and social development for public and private organizations. WYN strengthened the capacity of young people and women in entrepreneurship, business creation, management and business plan development.
- Cabinet d'Etudes et d'Ingénierie Formation (CEIF) is a private cabinet that operates the Houndé Rural Entrepreneurship Resource Center (Centres de Ressources en Entreprenariat Rural: CREER), specialized in small rural business. CEIF/CREER supported young people and women project leaders in the development, implementation and monitoring of economic microprojects (advisory support to grant recipients; development and monitoring of project implementation). Beyond capacity building and advisory support activities, it played a facilitating role in establishing relationships between funding structures and businesses, both collective and individual.

¹ The role of BACs in districts is to support the district in enhancing economic activities through business development, mostly through coordination with various businesses and partners.

- tExpertise Tropicale (EXTROPY), is a consulting firm specialized in building the capacity of companies in the supply of mining goods and services.
- Cabinet Action Communautaire et Développement Inclusif (ACDI) Eben Ezer, is a private firm which provided training in the management of income-generating activities, financial education, leadership and the establishment and support of Village Savings and Loans Associations
- The WAGES project further supported the Burkina Faso decentralized state entities (STDs) by working with consultants to conduct training sessions in the municipalities. The directorates in charge of youth and entrepreneurship also contributed to training and provided support to young people and women in the creation and management of businesses and access to funding.

Contextual understanding was important to reach the target beneficiaries, therefore, the decision to partner with four separate entities was driven by the varied geographic presence and technical expertise of the partners.

The following outlines some of the strategies and approaches implemented in Burkina Faso:

- **Gender equality and youth inclusion:** A gender lens was integrated in the business advisory support offered by WAGES in Burkina Faso (training, awareness raising, support for female leadership, etc.). Given WAGES' focus on gender and youth inclusivity, interventions prioritized the schedules of women, given women's time poverty. Female participants were encouraged to actively participate during training sessions to ensure support was tailored to their needs.
- **Sensitization / Training / Coaching:** The project with STDs and consultants specializing in supporting entrepreneurs trained and sensitized 2,741 people, including 1,702 women, to entrepreneurship and business development. The trainings included, among other things, the development of business plans, with more than 500 plans produced by female participants. The WAGES project also supported more than 2,812 entrepreneurs through coaching programs (coaching by specialists and coaching by peers), targeting 2,544 women and 1,482 young beneficiaries.
- **Formalization:** The project supported 124 businesses to formalize, including 73 individual businesses and 51 collectives.
- **Access to finance:** 231 companies received funding of 207,805,260 CFA francs or 450 000 CAD (179 individual companies and 52 collective companies). Among these companies, the project supported 109 companies to access financing through the setting up of business plans. 105 companies have directly benefited from grants from AGCEDE's facilitation fund, including 71 individual companies (44 youth companies and 41 women companies) and 34 collective companies with an amount of 34,242,000 CFA

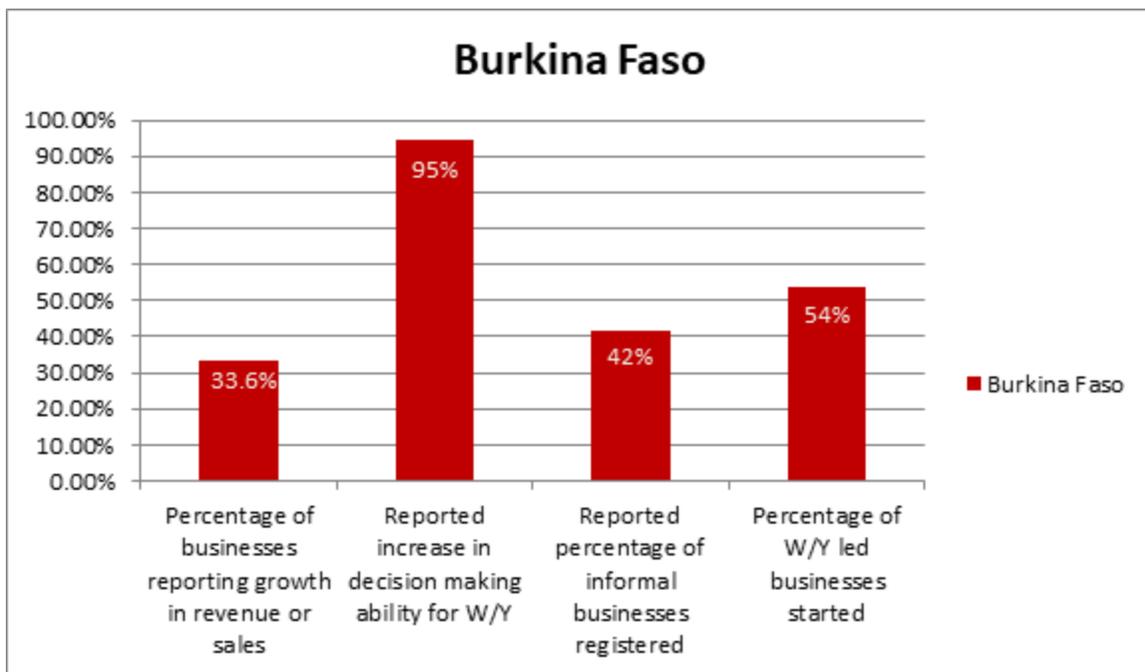
francs or 70 000 CAD. The project also made it possible to support 22 other businesses of young people and women to the tune of 2,682,348 CFA francs or 6 650 CAD through the subsidy of part of their personal contribution to access funding from other structures or programs.

Partner Services	WYN	CEIF /CRE ER	STD	EXT ROP Y	ACDI /Ebe n- Ezer	WAG ES proje ct
Business plan development training	X	X	X	X		
Financial management training (record keeping and accounting)	X	X		X	X	
Human resources training				X		
Marketing and sales training	X		X	X		
Soft skills and attitude training				X		
Innovation training	X	X	X	X	X	
Business formalization			X			
Support for product and services development	X	X	X	X		
Provision of mentorship		X		X	X	
Loans provided through third party lender						
Provision of grants by WAGES or third party grant provider						X

i. Burkina Faso results

Data was collected in 2020 to measure the major impacts of entrepreneurship training over the first five years of the project. Major result highlights:

- 33.6% of surveyed businesses who underwent training through the WAGES project reported growth in sales or revenues
- 94.6% of surveyed women and youth supported by the project's entrepreneurship intervention reported higher decision-making power over their economic occupation
- 42% of surveyed informal businesses supported by the WAGES project were trained on business registration
- 46% of women and 60% of men trained through the project were able to start their own businesses. This gendered difference may be attributed to gender dynamics in communities (expected gender roles hindering gender intersectionality) or cultural norms that hinder women from truly participating actively in various value chains. Furthermore, while the ability to start a business is not directly reflective of the ability to sustain a business, it still speaks a lot to gender dynamics when 60% surveyed of men who were trained were able to start businesses following training sessions, meanwhile 46% of surveyed women were able to do so.



b. Ghana

In Ghana, the WAGES project partnered with the Ghana Enterprises Agency (formerly National Board for Small Scale Industries) through the Business Advisory Centers (BACs) in each District Assembly to develop training programs for entrepreneurs in target communities. The Ghana Enterprises Agency (GEA) is a government entity supporting the strategic growth and development of SMEs in Ghana. They have been involved with the WAGES Project since 2016 as a National Advisory Committee member providing advice and strategic direction on the economic development component of the project. GEA was a strategic partner as they already had established BACs in individual districts to support the local governments in enhancing economic activities through business development. The resources and capacity strengthening opportunities provided by the project did not only enhance the capacity of the BACs but also helped them to play an integral role in supporting the growth of MSMEs in their regions. Over the first five years of the project, there have been over 2,000 participants trained in various components of entrepreneurship. The training supported entrepreneurs to formalize their businesses, enhance their financial literacy, and support them in finding innovative ways of accessing finance.

The following outlines some of the strategies implemented in Ghana:

- **Gender integration:** Gender was integrated throughout the activities in Ghana. This included gender sensitization work for both sexes, as well as working closely with female entrepreneurs to grow their businesses based on their needs. As access to finance is particularly difficult for female entrepreneurs, WAGES facilitated access to loans for over 30 female beneficiaries through partnerships with Fiaseman and Akatkyiman Rural banks. In addition, businesses strengthening grants deployed by the project reached 112 women in the target districts with a total of CAD\$ 58,410.00. This represented about 63% of the total grants disbursed.
- **Coaching:** Coaching was offered by the GEA to participating entrepreneurs based on need. As a direct result of the coaching, two new local procurement contracts were awarded to local entrepreneurs with Golden Star, a mining company operating in the Western Region.
- **Formalization:** The training focused mostly on supporting entrepreneurs in creating and formalizing their businesses, through business plan development and technical assistance in the business registration process. Formalization is important in Ghana to allow businesses to have running files with the Ghana tax authority, sell their products in various marketplaces, and become eligible for Food and Drug Authority (FDA) approval if need be.

- Access to finance:** In Ghana, the WAGES program facilitated access to finance through partnerships. For example, the Fiaseman Rural Bank provided financing opportunities to select small scale entrepreneurs. This opportunity led to the financing of GHC45,000 (CAD\$11,000) for the procurement of groundnut paste (peanut butter) and sewing of mining workers' suits. Through the WAGES/GEA access to finance small grant initiative, a total of CAD\$ 100,000.00 (GHS 413,000.00) was disbursed to 157 entrepreneurs in the two districts of intervention. It is to note that the low-cost funding model from the GEA where businesses are not required to provide credit collateral and submit a simple application seems to be working very well for micro and small scale businesses that lack the assets to use as guarantee for bank loans.

The table below summarizes the entrepreneurship support conducted in Ghana:

i. Ghana table

Partner Services	BAC*	GEA**
Business plan development training	X	X
Financial management training (record keeping and accounting)	X	X
Human resources training	X	X
Marketing and sales training	X	X
Soft skills and attitude training	X	
Innovation training	X	
Business formalization ²	X	
Support for product and services development	X	X
Provision of mentorship	X	X
Loans provided through third party lender	X	X
Provision of grants by WAGES or third party grant provider		X
Market linkages established through networking	X	X

² These trainings usually support beneficiaries to formally register their business or specific products with the food and drug board of Ghana

ii. Ghana results

A survey was conducted by the project in year five indicating the following results. The survey was administered to 479 entrepreneurs that were supported by the project, of which 56.5% reported growth of their businesses after WAGES support. Of the surveyed entrepreneurs, 342 were females with 54.4% among these females reporting growth in their businesses. 134 out of the 469 surveyed people were males, 61.9% among these were males reporting growth in their businesses. The business growth gap between women and men could be attributed to traditional gender roles in communities. The gap could be reflective of the general marginalization of women in extractive communities, and the overall growth rate of the industries the women are involved in. There may also be a more acute lack of access to market and linkages for women, despite targeted extra support provided by the project, which could be attributed to entrepreneurs' capacity to meet market standards and demand outside of their immediate communities. That being said, an increase in information given to women and youth entrepreneurs to make informed business/entrepreneurship decisions has helped sensitize and mobilize women and youth to register and expand their businesses.

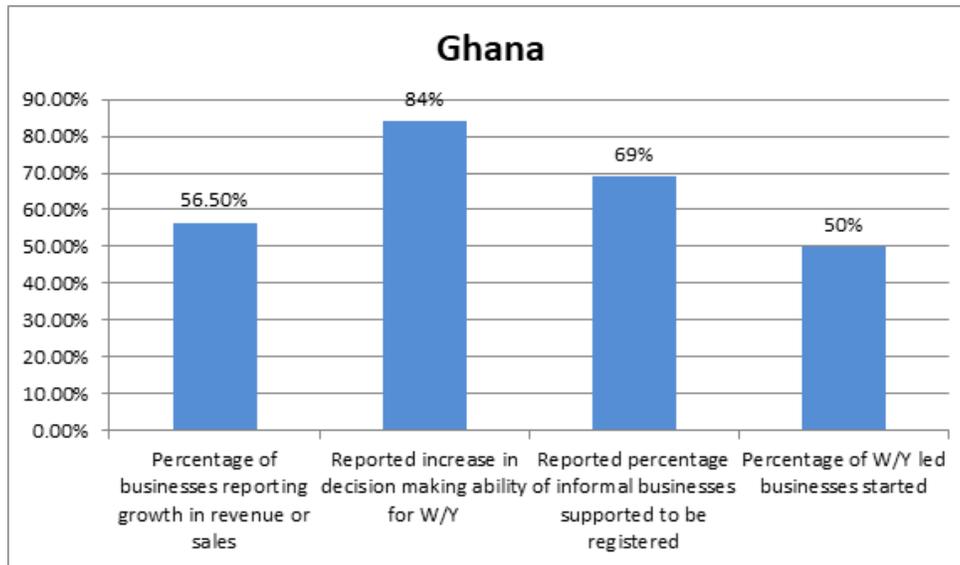
Following the distribution of the project's access to finance small grant initiative³; the percentage of businesses that reported growth in sales or revenue in the project mid-year review was 87.5%.

It must be noted that growth results in Ghana are complemented by a sharp increase in the ability of women and youth entrepreneurs to make important economic decisions. The ability to participate freely and not needing to rely on their families or communities for financial support or business decisions fosters a much greater sense of empowerment.

- 56.5% of surveyed businesses who underwent training through the WAGES project reported growth in sales or revenues.
- 84% of women and youth supported by the project's entrepreneurship intervention reported higher decision-making power over their economic occupation.

³ The Access to Finance Small Grants Initiative was jointly implemented by the WAGES project in collaboration with Ghana Enterprises Agency (GEA) formerly National Board for Small Scale Industries (NBSSI) to encourage economic development for women and youth entrepreneurs in the Prestea-Huni Valley Municipality and Wassa East District of Ghana's Western Region. This project allotted a total of CAD\$100,000.00 as small grants to support micro and small-sized enterprises to grow their businesses. To this end, GEA led Capacity Building Entrepreneurship Training sessions for 500 beneficiaries in the project implementing areas. Of those trained, 106 beneficiaries received grants and were supported to complete business plans through their local Business Advisory Centres (BACs). GEA and WAGES worked together to monitor grant beneficiaries as GEA has relevant experience in the delivery of project grants and credit to MSMEs in Ghana. The funds were disbursed to beneficiaries between December 2020 and March 2021 and were designated specifically for women, youth, and male-owned businesses that employ more than 50% women or youth (aged 16-35). ([WAGES Podcast, 2020](#))

- 69% of informal businesses supported by the WAGES project were trained on business registration, out of which 21% finalized their registration.
- 50% of women and youth trained through the project were able to start their own businesses.



c. Guinea

In Guinea, the WAGES project was successful in both championing governance efforts to allocate more mineral funds to women and youth economic projects, and providing training opportunities that supported entrepreneurial growth. The WAGES project partnered with two different training partners in Guinea, Osez Innover and PRIDE. PRIDE (Programme intégré pour le développement de l'entreprise) is a private cabinet created to promote the private Guinean sector through the development of viable micro and small businesses. Osez Innover, is an NGO supporting small scale enterprises through training and coaching. It is important to say that at the beginning of the project there were no business development services providers in the project area. The project developed a strong partnership with PRIDE which subsequently decided to open an office in Boke, which is one of the WAGES project zones. In Guinea a training of trainers model was also adopted to build local capacity. A consultant was recruited to provide quality support for the training of project teams and partners on the theme of entrepreneurship.

The following outlines some of the strategies implemented in Guinea:

- **Gender integration:** By strategically working with women's support groups and local governments in the region of Boke, the project beneficiaries in Boke were able to lobby for a 30% share of mineral funds in the region, to be spent on women and youth led enterprises. The strategy is to create a competition between the municipalities, labeling and rewarding those which have distinguished themselves in terms of gender mainstreaming. This allowed the creation of a space for dialogue and advocacy where women and young people can express their needs and lobby for support from municipalities. This led to multiple financing opportunities in Guinea, and explains the direct correlation with business growth rates and higher decision making among women and youth.
- **Coaching and training:** The project and its partners reached 1978 women and young entrepreneurs with services focused on business culture and entrepreneurship during the life of the project. From that group 320 women and young entrepreneurs received more in depth training on accountability, marketing, business management and start-up and were able to prepare a business plan. Three incubators were established by the project partners in the target regions and 157 entrepreneurs benefited from coaching through these structures. In addition, nearly a dozen coaches had access to online training given by the project consultant, which strengthened their capacity and provided them with a structured background and essential tools for their work as entrepreneurial coaches.
- **Formalization :** All together the support was given by the project to 201 businesses to be formalised, and 134 finalized their formalization.
- **Access to finance:** By strategically working with women's support groups and local government in the region of Boke, the project beneficiaries in Boke were able to lobby for a 30% share of mineral royalties in the region⁴, to be spent on women and youth led enterprises. Following this, 30 businesses received money from the mining funds. In addition, 6 entrepreneurs supported were able to get a credit from microfinance institutions, 5 received grants from another project and 35 received grants from the CBG mining company. Moreover, as part of the WAGES access to finance small grant initiative, the project disbursed grants to 100 SMEs (of which 60% were women and youth led). Up until March 30th 2021, over CAD 70,500 has been disbursed to support entrepreneurs, complemented by providing business planning support, financial literacy training and branding and communications training.
 - i. Guinea table

⁴ WAGES Project World Bank Gender in Mining Conference 2021 presentation: [WAGES Project in Guinea: How did the community influence the mineral funds disbursement?](#)

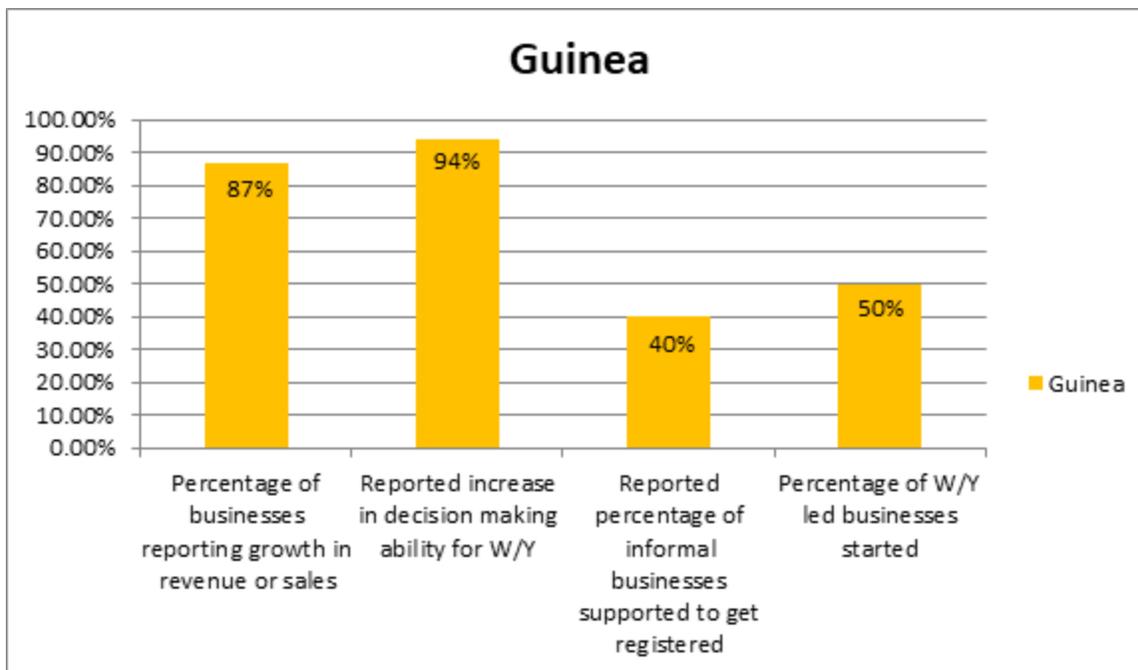
Partner Services	Osez *	PRIDE**
Business plan development training	X	X
Financial management training (record keeping and accounting)	X	X
Human resources training	X	X
Marketing and sales training	X	X
Soft skills and attitude training	X	
Innovation training	X	
Business formalization	X	
Support for product and services development	X	X
Provision of mentorship	X	X
Loans provided through third party lender	X	X
Provision of grants by WAGES or third party grant provider		X
Market linkages established through networking	X	X

ii. Guinea results

Access to funding through the aforementioned grant enabled 60 entrepreneurs, including 19 young women (31.7%), 31 young men (51.7%), 6 men (13.9%) and 4 women (9.3%) to improve their financial capacity for the development of their small scale businesses.

The major results of the business development services with partners include:

- 87% of surveyed businesses who underwent training through the WAGES project reported growth in sales or revenues.
- 94% of women and youth supported by the project's entrepreneurship intervention reported higher decision-making power over their economic occupation.
- 40% of informal businesses supported by the WAGES project were trained on business registration and 67% of them finalized their registration.
- 50% of women and youth trained through the project were able to start their own businesses.

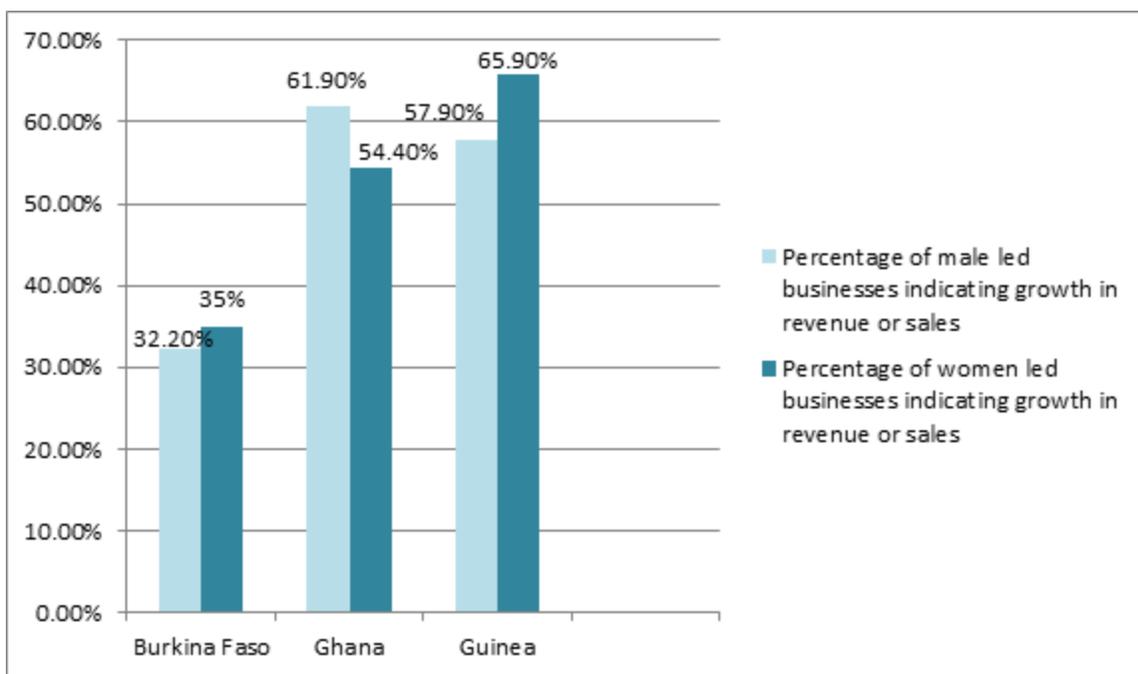


2. Conclusion and Overall Results

Overall, the results of the WAGES project on local entrepreneurship have been impactful. The results seem to have been more significant in Ghana and Guinea, given the level of economic growth in Ghana and Guinea is higher when compared to Burkina Faso. More of the population is already employed in Ghana, more entrepreneurship support already exists and the marketplace as a whole is more crowded. In comparison, in Burkina Faso, companies of the area are relatively young because most of them were set up following support from the WAGES project (training in entrepreneurship, development of business plans, technical training and organizational support, etc.) . For example, all the cooperatives and unions of rice parboilers as well as local poultry production cooperatives were set up as a result of project support. In addition, most entrepreneurs have a low level of education (little or no literacy) and come from rural areas (according to the PNDS II, 9 out of 10 poor live in rural areas in Burkina).

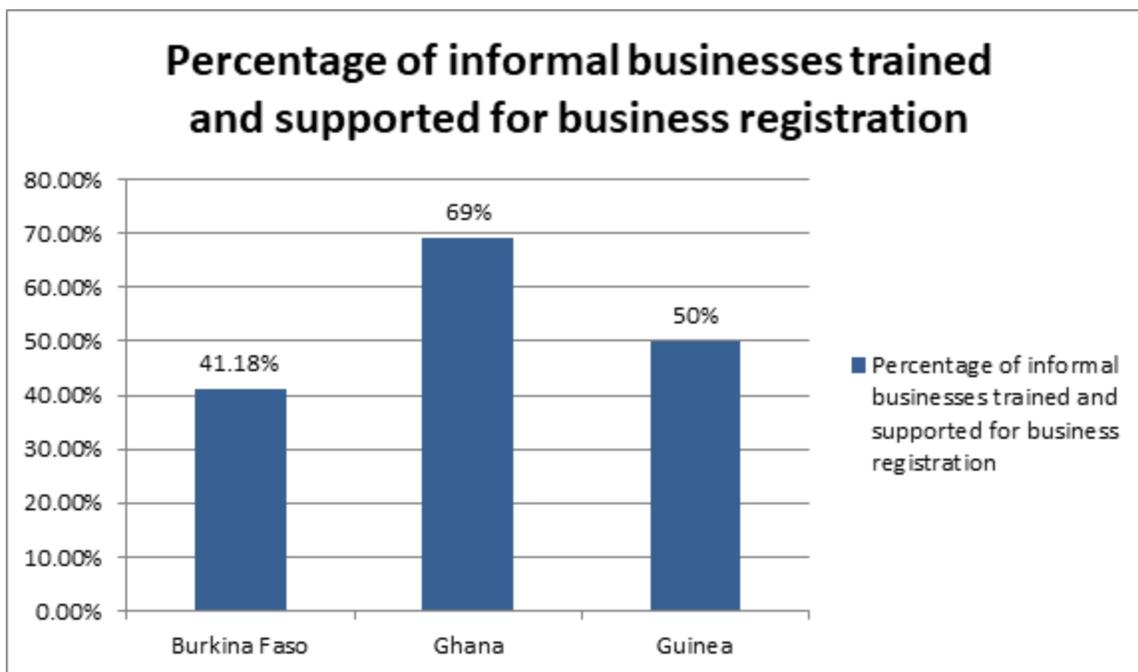
The graph below highlights the percentage growth of businesses that were supported through any of the project’s entrepreneurship interventions. It shows that both the work in Burkina Faso and Guinea led to more economic growth in women-led businesses, as opposed to Ghana where male-led businesses grew more. While definite assumptions can’t be made, one potential attribute for growth rates may be cultural differences in the communities. In Guinea, the WAGES project supported a women and youth CSO advocacy campaign which resulted in the allocation of local mining funds to the development of female and youth led businesses. An achievement of this sort, would also explain why the business growth rates for women in Guinea are nearly 10% higher than men.

Percentage of businesses supported by WAGES in targeted communities that report growth in sales or revenues (disaggregated by country and sex)



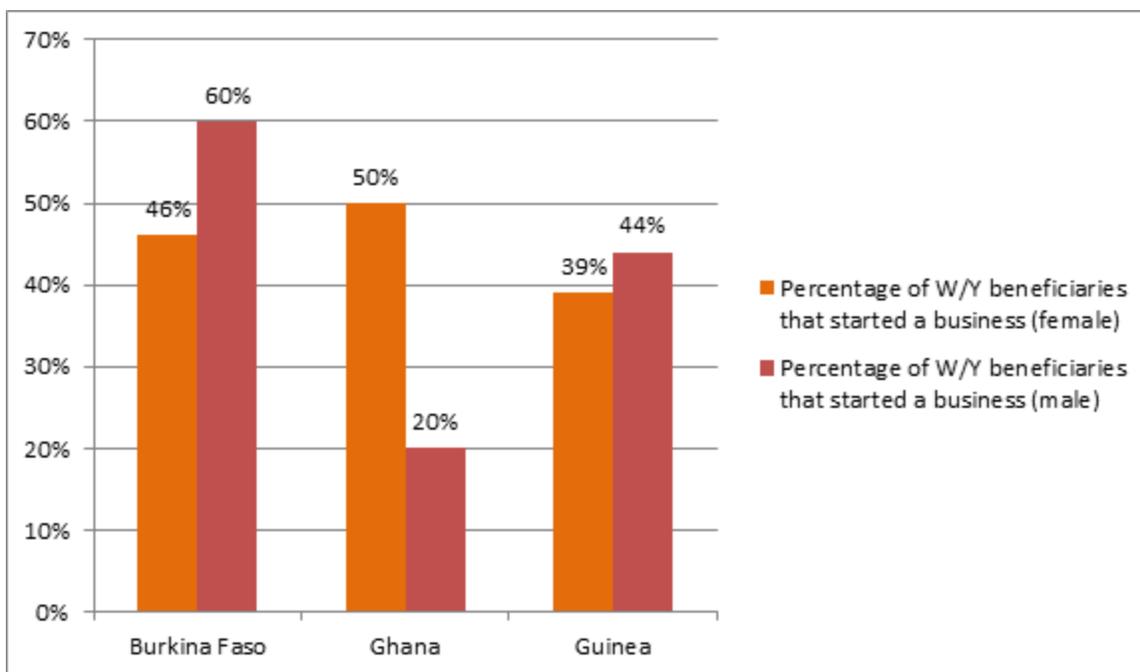
Percentage of informal businesses supported by WAGES to register their businesses

Business registration can be an important tool to register with local tax authorities, benefit from government programs, obtain regulatory approvals (ie. food and drug boards etc.), access finance and more. The above graph looks at the percentage of people trained on registration as part of the WAGES business development support, while the data on completed registration is unavailable in Guinea and Burkina Faso, it is available in Ghana where 21% of trained businesses indicated that they had completed the registration process of their business post-intervention.



Percentage of women and youth trained/supported who started a business (disaggregated by sex and country)

As indicated individually in each country section in this report, one of the major highlights of the trainings is the significant increase in decision making ability for women and youth related to economic activity. A mean increase of up to 90% increases in the three countries was reported, a positive result equipping women and youth with the tools and confidence to pursue various economic activities.



On access to finance, the project provided direct grants as well as support to entrepreneurs to access both loans from financial institutions and grants from other existing sources. Access to finance is always challenging for MSMEs and projects, governments and the private sector will

need to continue to offer a variety of solutions and allow innovation in the sector to truly serve their economies. For example, the low-cost funding model from the GEA where businesses are not required to provide credit collateral and submit a simple application seems to be working very well for micro and small scale businesses that lack the assets to use as guarantee for bank loans.

Overall, one of the more important learnings from this component of the WAGES programs is that each community has different needs, and thus an in-depth understanding of the social, educational, and economic context is necessary. The program's flexibility in adopting diverse and locally appropriate models and partners, such as local organizations, government entities or consultants, ensured that services could meet entrepreneurs' needs. Seeing as WAGES is an implementing project trying to reach a large number of beneficiaries, partnering with different trainers ensured that the socioeconomic context of all regions and their communities was understood by the partners, and allowed the project to cover a broader geography.

Recommendations

- Provision of access to financing and capacity building together, has a demonstrably higher success rate in allowing businesses to grow, so incubators/accelerators need to keep the hybrid approach at the forefront
- Mentorship and coaching adds value as an accelerator to the package; as entrepreneurs are able to cross-check their decision making and processes with experts. That being said, it is not realistic to provide mentorship for over 6,000 trained individuals. Group mentorship activities such as those done by GEA in Ghana or Osez Innover in Guinea are recommended, as they are less costly but still provide extra support
- In a spirit of guaranteeing the sustainability of entrepreneurial capacity building activities for women and young people, a collaboration agreement between the Municipalities, and implementing partners must be put in place. under the facilitation of one stakeholder. In this process, the role and responsibilities of each stakeholder will be clearly defined. The municipalities will mobilize financial resources, in particular mining funds intended to finance projects for women and young people and also take charge of the provision of the implementing partners of capacity building activities. The needs for such capacity building along with a support plan for each category of entrepreneurs will be developed by the facilitator.

- Encourage community finance, or community savings groups (GEC) creation, for their access to small funds for their income-generating activities; Today, the large amounts mobilized by the groups put together should allow them to have access to financial institutions as long as these groups are networked to gain more weight (number of people, savings amounts mobilized) and to do advocacy. This is possible given the interest aroused by the GECs among the municipalities and the easy replicability of this initiative, which is self-disseminating among women.
- Encourage the coaching and peer mentoring of companies among themselves to allow them to continue to strengthen each other and to learn from each other.

(Annex - case studies, if relevant)

<https://resources.wusc.ca/wp-content/uploads/2019/11/They-are-Chasing-our-Produce-Now.pdf>

[Entrepreneuriat Jeune comme alternative à l'immigration clandestin](#)

Resources

- WAGES Year 1 Annual Report
- WAGES Year 2 Annual Report
- WAGES Year 3 Annual Report
- WAGES Year 4 Annual Report
- WAGES mid-term evaluation
- WAGES Year 5 Annual Report
- WAGES Podcast Episode 2
- WAGES World Bank GIM Presentation

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