

## ONE WOMAN AT A TIME: HOW API CHANGES LIVES.



SOME OF YOU WHO RECEIVED OUR SEPTEMBER 2007 NEWSLETTER MAY RECALL AMI SUMARE WHOSE STORY WAS TOLD UNDER THE TITLE: *A STORY OF NEED*. FOR THE BENEFIT OF THOSE OF YOU WHO DIDN'T RECEIVE THAT NEWSLETTER, WE WILL SUMMARIZE HER STORY IN THAT NEWSLETTER SO THAT YOU CAN RELATE IT TO HER FOLLOW-UP STORY.

AMI SUMARE IS A 38 YR OLD (THEN 37) MEMBER OF ONE OF API'S WOMEN MICRO-CREDIT GROUPS. SHE RUNS AN EATERY (LOCAL RESTAURANT) IN DAKAR, THE CAPITAL OF SENEGAL, SELLING BREAKFAST IN A MARKET CALLED " MARCHÉ CASTOR" HER BUSINESS WASN'T DOING WELL DUE TO THE POOR STATE OF HER UTENSILS – INADEQUATE AND BROKEN TEA CUPS, INDECENT SERVING PLATES, POOR RAIN PROTECTION FOR HER CUSTOMERS AND BROKEN SEATING BENCHES. AMI DIDN'T KNOW THAT ALL THAT NEGATIVELY AFFECTED HER SALES AND PROFITABILITY.

API DIRECTOR, ON A VISIT TO HER BUSINESS, ADVISED AMI TO PUT A NEW LOOK ON HER BUSINESS, BY REPLACING HER CUPS, PLATES AND BENCHES WITH NEW ONES.



AS AMI DIDN'T HAVE ENOUGH CAPITAL TO EFFECT THE NEEDED CHANGES, API PROVIDED THE NEEDED MONEY.

### AMI SUMARE: A FOLLOW-UP STORY

ON JULY 31 2008, 10 MONTHS AFTER THE FIRST VISIT, API DIRECTOR PAID AMI A SECOND VISIT. THERE WAS REMARKABLE IMPROVEMENT. THE CHANGES HAD BEEN MADE INCLUDING THE TABLE COVER. ASKED HOW HER BUSINESS WAS NOW DOING, AMI SMILED BROADLY AND SAID THAT HER CUSTOMERS HAD INCREASED FROM 40 TO 60 PER DAY AND THAT HER PROFITS HAD ALSO INCREASED FROM 3000F CFA (US\$ 6.50) TO 6000F CFA (US\$ 12.50) PER DAY.

ASKED HOW SHE USES THE PROFITS, AMI SAYS SHE USES 50% FOR HER CHILDREN'S AND HOME NEEDS AND RE-INVESTS THE OTHER 50% IN HER BUSINESS.

SHE THANKED API FOR THE FINANCIAL SUPPORT AND FOR STANDING BY HER AS SHE TRIES TO WORK HERSELF AND HER FAMILY OUT OF POVERTY. SHE LOOKS FORWARD TO MORE IMPROVEMENTS IN HER BUSINESS.

## **API'S SPECIAL CHALLENGE**

**INCREASES IN THE BASICS SUCH AS RICE, BREAD, COOKING GAS AND ELECTRICITY HAVE BEEN WIDESPREAD THROUGHOUT THE SENEGALESE ECONOMY.**

**DURING THE PAST 12 MONTHS, THE PRICE OF A 50 KILOGRAM BAG OF RICE ROSE FROM 14.000F CFA (\$US 33) TO 22.000F CFA (\$US 52). POWDERED MILK ONCE 1.100F CFA (\$US 2.50) IS NOW 1.500F CFA (\$US 3.30). THE SHARP INCREASE IN FLOUR PROMPTED BAKERS TO STAGE A ONE-DAY STRIKE LAST JULY TO HIGHLIGHT THEIR FRUSTRATION. MEATS, SOAP, COOKING OIL, VEGETABLES AND GRAINS..... EVERYTHING IS MORE EXPENSIVE.**

**ONCE, A 35.000F CFA (\$US 78) LOAN HELPED A WOMAN EXPAND HER BUSINESS. NOW THAT SAME WOMAN NEEDS 50.000F CFA (\$US111) FOR THE SAME PURPOSE AND SCOPE.**

**IN ORDER TO CONSOLIDATE THE GAINS AGAINST POVERTY AND IMPROVEMENTS IN THE QUALITY OF LIFE OF WOMEN AND THEIR FAMILIES, API HAS PUT IN PLACE THE FOLLOWING**

**STRATEGIES WHICH MAY HELP VULNERABLE WOMEN TO COPE WITH THE PREVAILING ECONOMIC REALITIES:**

- A) STRETCHING LOAN CYCLE (PERIOD WITHIN WHICH A GROUP LOAN IS REPAYED).**
- B) ENSURING THAT OPTIMUM (NOT BIGGER OR SMALLER THAN NECESSARY) AMOUNT OF LOAN IS GIVEN TO A GROUP.**
- C) ENCOURAGING GROUP MEMBERS TO ADJUST THEIR LIFESTYLES WHICH INVOLVE SPENDING.**

**WHILE IT IS TRUE THAT THE CURRENT HIGH PRICES EXPERIENCED HERE IN SENEGAL IS ALSO EXPERIENCED ELSEWHERE, IT IS ALSO TRUE THAT THE ASSOCIATED PAIN IS MORE SHARPLY FELT IN SENEGAL DUE TO RELATIVELY HIGHER VULNERABILITY TO NEGATIVE CHANGES IN ECONOMIC CONDITIONS AT THE GRASSROOTS LEVEL.**

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THE API FAMILY WAS PLEASED TO RECEIVE MEMBERS OF VIM (VOLUNTEERS IN MISSION) TEAM FROM THE UNITED STATES OF AMERICA. IN ADDITION TO VISITS TO PROJECTS OF THE UNITED METHODIST MISSION IN SENEGAL, THE TEAM VISITED A CLUSTER OF API'S WOMEN MICRO-CREDIT GROUPS IN PARCELLES ASSAINES, A LARGE SECTION OF DAKAR. SEBASTINE UJEREH, API DIRECTOR, GAVE THE VISITING TEAM A DETAILED PRESENTATION OF ITS PROGRAM FOR WOMEN INCLUDING THE HISTORY, METHODOLOGY AND ACHIEVEMENTS. LATER, THE TEAM VISITED THE GROUPS IN UNITY 12 (A SECTION OF PARCELES ASSAINES). TEAM MEMBERS SAW A VARIETY OF PRODUCTS WHICH THE WOMEN MAKE AND SELL.

## *ABOUT OUR ORGANIZATION...*

THE ANTI-POVERTY INITIATIVE IS COMMITTED TO REDUCING POVERTY AMONGST WOMEN IN SENEGAL THROUGH MICRO-ENTERPRISE TRAINING, CAPITAL PROVISION AND SAVINGS INITIATIVES. IT IS THROUGH THESE INITIATIVES THAT WE ALSO SEEK TO EMPOWER WOMEN AND PROMOTE FINANCIAL SELF-RELIANCE.



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