



MILESTONE

YOU WILL RECALL THAT IN JANUARY 2006, API STARTED OPERATIONS WITH **164** UNDERPRIVILEGED WOMEN IN URBAN DAKAR, THE CAPITAL OF SENEGAL. THEREAFTER, AS IS COMMON WITH STARTUPS, IT WAS A STRUGGLE, DUE LARGELY TO LIMITED RESOURCES, TO NOT ONLY MEET THE NEEDS OF THE PIONEER PARTICIPANTS, BUT ALSO TO ACCEPT OTHER UNDERPRIVILEGED WOMEN INTO OUR PROGRAMS. ALL THE SAME WE WERE NOT DISCOURAGED. WE ACCEPTED THE CHALLENGE AND CONTINUED TO WORK HARD FILLED WITH HOPE.

TRUE, WE DIDN'T HAVE ADEQUATE FINANCIAL RESOURCES. HOWEVER, THERE WAS ONE COMPENSATORY THING WE HAD AND THAT WAS 'PASSION' FOR THE PROJECT CALLED "THE ANTI-POVERTY INITIATIVE (API)". IT WAS AND CONTINUES TO BE THE INVISIBLE MOTOR BEHIND API.



40 MONTHS AFTER, (APRIL 2009) API HAD GROWN TO **OVER 1,000** WOMEN IN ITS PROGRAMS. ALL THE WOMEN PARTICIPANTS ARE LOCATED IN URBAN DAKAR AND THE VILLAGE OF SEBIKOTANE ABOUT 60 MILES FROM DAKAR. WE HAD PROJECTED TO ACHIEVE THIS LEVEL OF GROWTH BY DECEMBER 2010. THUS, WE REALIZED THIS GROWTH GOAL 20 MONTHS EARLIER.

THIS ACHIEVEMENT WAS MADE POSSIBLE BY THE GENEROUS CONTRIBUTIONS OF OUR SUPPORTERS; BOTH INDIVIDUAL AND CORPORATE, TO WHOM WE ARE VERY GRATEFUL.

DID YOU KNOW...?

THAT RURAL WOMEN ARE NET FOOD PRODUCERS ALL OVER THE WORLD. ACCORDING TO THE WOMEN'S WORLD SUMMIT FOUNDATION, RURAL WOMEN PRODUCE MORE THAN HALF OF THE FOOD GROWN—UP TO 80% IN AFRICA, 60% IN ASIA AND 30-40% IN LATIN AND NORTH AMERICA.

DESPITE THEIR IMMENSE CONTRIBUTIONS, WOMEN COMPRISE THE GROUP LIKELY TO BE HARDEST HIT BY CLIMATE CHANGE BECAUSE OF THEIR ECONOMIC AND SOCIAL INEQUALITY, ACCORDING TO A REPORT BY THE INTERNATIONAL UNION FOR THE CONSERVATION OF NATURE

ONE WOMAN AT A TIME: HOW API CHANGES LIVES

COUMBA DEME IS 51 YEARS OLD AND A MOTHER OF 6 CHILDREN. SHE HAS UNDER HER CARE 8 FAMILY MEMBERS INCLUDING HER CHILDREN.

COUMBA OWNS A TAILOR SHOP AND A FABRIC SHOP. SHE HAS BEEN IN THIS CLOTHES-MAKING BUSINESS FOR MANY YEARS.

COUMBA'S MAJOR PROBLEM HAD BEEN THE LACK OF ADEQUATE CAPITAL FOR HER BUSINESS. ACCORDING TO HER, SHE WAS OBLIGED TO SELL HER PRODUCTS ON CREDIT. WHILE SHE AWAITED REPAYMENT FROM HER CUSTOMERS, HER BUSINESS ALMOST GROUND TO A HALT: NOT ABLE TO RESTOCK HER FABRIC SHOP, NOT ABLE TO PAY WORKERS IN HER TAILOR SHOP. BUSINESS WAS LIKE AN ON-OFF ACTIVITY. SHE LOST CUSTOMERS AND COULD NOT ATTRACT NEW ONES.

COUMBA HEARD ABOUT API AND ITS PROGRAMS AND JOINED ONE OF API-SUPPORTED MICRO-CREDIT GROUPS IN PATTE D' OIE (A SECTION OF DAKAR). SHE PARTICIPATED IN API BASIC BUSINESS SKILLS TRAINING FROM WHERE SHE LEARNED BUSINESS SKILLS INCLUDING MARKETING, RECORD KEEPING AND STRATEGIES FOR RETAINING CUSTOMERS.

COUMBA SAYS, "ACCESSING LOANS FROM API IS EASY. I BENEFIT FROM BOTH GROUP AND INDIVIDUAL LOANS. WEEKLY GROUP MEETINGS PROVIDES ADDITIONAL MARKET FOR MY PRODUCTS"

COUMBA HAS NOW OPENED A SECOND FABRIC SHOP WHICH SHE USES FOR HER IMPORT-EXPORT ACTIVITIES.

SHE SAYS, " I NOW MAKE MORE PROFITS. I CAN NOW MEET THE NEEDS OF MY CHILDREN AND OTHERS IN MY CARE. THANKS TO API"

COUMBA SAYS SHE SOMETIMES PAYS

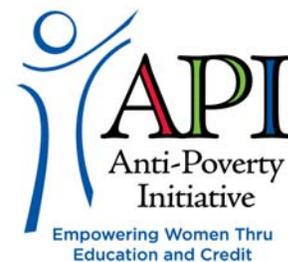
THEIR HOUSE RENT AND UTILITY BILLS WHEN HER HUSBAND IS UNABLE TO PAY THEM. SHE PAYS HER CHILDREN'S SCHOOL FEES AND IS ABLE TO TAKE CARE OF HERSELF WHEN SHE IS SICK.

COUMBA IS SO SATISFIED WITH API'S PROGRAMS THAT SHE WOULD LIKE API TO EXTEND ITS PROGRAMS TO THE MARKET COMMUNITY WHERE SHE OPERATES HER BUSINESS AND ACROSS THE ENTIRE CITY OF DAKAR.

API HAS SINCE ORGANIZED 2 GROUPS OF 40 WOMEN IN THAT MARKET. THEY HAVE EACH RECEIVED 2 LOANS SO FAR).



PROUD COUMBA IN HER FABRIC SHOP



*"I WISH THAT EVERY
SENEGALESE WOMAN IS
A MEMBER OF THE ANTI-
POVERTY INITIATIVE."
-MARIAMA THIAM*