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MEET DIARRA FALL OF PARCELLES ASSAINIES, A LARGE COMMUNITY IN DAKAR, CAPITAL OF SENEGAL.

DIARRA FALL IS A 40 YEAR OLD BUSINESSWOMAN AND WIFE WITH 4 CHILDREN. DIARRA FALL CAME INTO CONTACT WITH API WHEN SHE HELPED ORGANIZE SOME MICRO-CREDIT GROUPS TO JOIN API PROGRAMS. LATER, IN MAY 2009, SHE APPROACHED API SEEKING FINANCIAL ASSISTANCE TO REINVIGORATE HER BUSINESS. SHE OWNS A SHOP IN HER NEIGHBORHOOD WHERE SHE SELLS A VARIETY OF FOOD ITEMS, CLOTHES, COSMETICS , DRINKING GLASSES AND OTHER HOUSEHOLD GOODS.

API GAVE HER A LOAN OF \$ 2,000.

DIARRA FALL'S BUSINESS JOURNEY.

DIARRA FALL STARTED BUSINESS ACTIVITIES IN 1995. SHE RECALLS MOBILIZING ' A SMALL CAPITAL, BOUGHT AND SOLD CLOTHES. I HAP NO SHOP. I SOLD FROM HOME' A FEW TEARS LATER, SHE PURCHASED A KIOSK (A SMALL STRUCTURE LIKE A NEWS STAND) FROM WHICH SHE SOLD HER GOODS.

BY 2003, DIARRA FALL'S BUSINESS, IN TERMS OF VOLUME , HAD OUTGROWN THE KIOSK.

TO ACCOMMODATE HER BUSINESS, DIARRA FALL ACQUIRED A SHOP SPACE ON THE FIRST FLOOR OF A TWO-STOREY BUILDING.

DIARRA FALL'S LOAN REPAYMENT RECORD IS EXCELLENT.

API CONTINUES TO PROVIDE CAPITAL TO HER.

NOW SHE TRAVELS TO DUBAI (UNITED ARAB EMIRATES, A GULF STATE), TO BUY GOODS FOR HER SHOP.

DIARRA FALL SUPPORTS HER FAMILY WITH FOOD, PAYMENTS OF UTILITIES AND HER CHILDREN'S EDUCATION. ASKED ABOUT PROBLEMS ENCOUNTERED IN HER BUSINESS, DIARRA SAYS THAT HER MAIN PROBLEMS ARE OCCASIONAL LATE ARRIVAL OF HER GOODS FROM DUBAI TO DAKAR AND PAYMENT BY SOME OF HER CLIENTS.

API IS PROUD TO CONTRIBUTE TO DIARRA'S BUSINESS SUCCESS.

DIARRA'S SHOP



GRADUATION; A MEASURE OF SUCCESS

NIAXX JARINU MICRO-CREDIT ASSOCIATION JOINED API PROGRAM IN 2007. IT HAS 25 WOMEN MEMBERS.

THE GROUP IS WELL ORGANISED AND MEETS WEEKLY TO CONTRIBUTE MONEY TOWARDS THE REPAYMENT OF API LOANS, TO PAY INTO THEIR SAVINGS ACCOUNT AND DISCUSS ISSUES OF COMMON INTEREST.

NOW AFTER ABOUT 3 YEARS IN API PROGRAM, THE ASSOCIATION HAS DECIDED TO 'GRADUATE'. GRADUATION IN THIS CONTEXT MEANS THAT THE GROUP NO LONGER SEEKS API LOANS, BUT RATHER WORKS WITH THEIR COLLECTIVE SAVINGS WHICH NOW AMOUNTS TO \$ 8,000.US.! HOWEVER, THE GROUP CONTINUES TO MEET WEEKLY AS USUAL

YOU MAY RECALL (AT LEAST SOME OF YOU WHO WERE PRESENT AT API PROGRAM PRESENTATION IN SEVERAL US CHURCHES) THAT ONE OF OUR OBJECTIVES FOR API WOMEN'S GROUPS IS FINANCIAL SELF-RELIANCE.

API'S DIRECTOR, ON BEHALF OF STAFF AND BOARD MEMBERS CONGRATULATED NIAXX JARINU FOR THIS REMARKABLE AND EXEMPLARY ACHIEVEMENT. API IS PROUD TO BE AN ENABLER TO THIS ASSOCIATION AND LOOKS FORWARD TO THE NEXT 'GRADUATING CLASS'.

SOME ASSOCIATION MEMBERS



WOMEN'S EMPOWERMENT KEY TO GIRLS' EDUCATION.

ABOVE IS THE TITLE OF AN ARTICLE BY INTER PRESS SERVICE (IPS). THE ARTICLE PROVES THE LINK BETWEEN WOMEN'S ECONOMIC EMPOWERMENT AND GIRLS' EDUCATION.

ACCORDING TO THE ARTICLE, ,THE COMPLETION RATE FOR PRIMARY EDUCATION IN BURKINA FASO (A WEST AFRICAN COUNTRY IS JUST 39%. IT IS WORSE IN THE NORTH OF THE COUNTRY WHERE THE RATE IS A MERE 18%.

POVERTY AND CULTURAL VALUES ARE BLAMED FOR THE SITUATION. NOW ALL THAT IS CHANGING.

A GOVERNMENT PROGRAM THAT FINANCIALLY SUPPORTS WOMEN'S INCOME-GENERATING ACTIVITIES IS TURNING THE SITUATION AROUND. THE BENEFITING WOMEN ARE DEVOTING PART OF THEIR BUSINESS PROFITS TO SUPPORTING THEIR DAUGHTERS'S EDUCATION— BUYING SCHOOL SUPPLIES AND LAMPS FOR STUDYING AT NIGHT WHERE THERE IS NO OR ERATIC ELECTRICITY SUPPLY.