

## ONE WOMAN AT A TIME



MEET COUMBA NDAO A 57 YEAR OLD WOMAN IN PARCELLES ASSAINES, A LARGE SECTION OF DAKAR, THE CAPITAL OF SENEGAL. PARCELLES ASSAINES IS HOME TO ABOUT 500,000 RESIDENTS OF DAKAR.

COUMBA IS A MICRO-ENTREPRENEUR WHO OWNS A CLOTHING SHOP IN ONE OF THE LOCAL MARKETS IN DAKAR.

A FEW YEARS AGO, COUMBA ORGANISED A MICRO-CREDIT GROUP OF 20 WOMEN CALLED "MAME DIARRA MICRO-CREDIT ASSOCIATION." SHORTLY AFTER THE FORMATION OF THE ASSOCIATION, COUMBA APPROACHED API FOR FINANCIAL ASSISTANCE FOR BUSINESS ACTIVITIES ON BEHALF OF HER ASSOCIATION. API AGREED.

AFTER SATISFACTORILY COMPLETING API'S LOAN PROCESS, COUMBA AND HER GROUP RECEIVED THEIR FIRST LOAN OF US\$2,000. COUMBA PUT HER SHARE INTO HER NEW CHICKEN FARM PROJECT. SHE BOUGHT DAY-OLD CHICKS, FEED AND CHICKEN MEDICATION.

AFTER REPAYING THE FIRST LOAN, COUMBA AND HER GROUP RECEIVED A FOLLOWUP LOAN.

WITH THIS ADDITIONAL CAPITAL COUMBA EXPANDED HER CHICKEN FARM.

## COUMBA'S WORK AND ORGANISATIONAL SPIRIT

COUMBA IS A HARDWORKING WOMAN WHO BELIEVES THAT TO SUCCEED IN ANY VENTURE REQUIRES HARDWORK AND FOCUS. SHE SAYS "I START WORK AS EARLY AS 4 AM EVERY MORNING".



COUMBA IS ALSO A GREAT ORGANISER AND LEADER, GIVEN THE WAY SHE MANAGES THE AFFAIRS OF HER GROUP. SHE ENSURES THAT EVERY MEMBER MEETS HER FINANCIAL OBLIGATION BY PROMPTLY MAKING HER FINANCIAL CONTRIBUTION TO THE COLLECTIVE REPAYMENT OF API LOANS. SHE ENSURES CONTINUED SOLIDARITY IN THE ASSOCIATION.

## SALES AND PROFIT

ON AVERAGE COUMBA SELLS 130 CHICKENS PER MONTH AND HAS SO FAR MADE A PROFIT OF US\$ 3,500. IN ADDITION, COUMBA OWNS A DELIVERY TRUCK FOR USE IN HER BUSINESSES.



IN THE US  
ANTI-POVERTY INITIATIVE  
10444 KENSINGTON WAY  
INDIANAPOLIS, IN:46234

IN SENEGAL  
BP 15786  
DAKAR FANN,  
SENEGAL

E-MAIL:

SUJEREH@ANTIPOVERTYIN  
ITIATIVE.ORG

WEBSITE:

WWW.ANTIPOVERTYINITIATIVE  
.ORG



## API'S WOMEN FARMERS' ASSOCIATION

UNTIL MARCH 2011, API HAD NEVER BEEN APPROACHED BY A GROUP OF WOMEN FARMERS FOR FINANCIAL ASSISTANCE FOR THEIR FARMING ACTIVITIES. IT HAPPENED LAST MARCH WHEN ONE HUNDRED CHRISTIAN WOMEN FARMERS, ORGANISED INTO FOUR SUB-GROUPS FROM THE VILLAGE OF SEBIKOTANE, CAME TO API TO REQUEST CAPITAL ASSISTANCE FOR THEIR FARMING ACTIVITIES. SEBIKOTANE IS ABOUT 2 HOURS' DRIVE FROM THE CAPITAL DAKAR. API AGREED TO THE REQUEST.

API ARRANGED AND HELD AN ORIENTATION MEETING WITH THE GROUPS DURING WHICH THE GOALS, OBJECTIVES, ROLES, RULES GOVERNING ITS PROGRAMS WERE DISCUSSED AND AGREED TO.

### CAPITAL PROVISION

API HAS SINCE GIVEN THE GROUPS THEIR FIRST LOANS OF US\$ 9,000.

### CROPS GROWN

THE CROPS THE WOMEN FARMERS GROW INCLUDE PEPPERS, OKRA, EGG PLANTS AND BISAP. BISAP IS DRIED HIBISCUS FLOWER USED TO MAKE A POPULAR LOCAL NON-ALCOHOLIC DRINK.

THEY SELL THEIR PRODUCE IN THE BIG NEARBY LOCAL MARKET IN THE TOWN OF RUFISQUE.

WITH THEIR PROFITS, THE WOMEN FEED THEIR HOUSEHOLDS, PAY THEIR CHILDRENS' SCHOOL EXPENSES AND TAKE CARE OF OTHER NEEDS.

