

## **ANTI-POVERTY INITIATIVE (API)**

September 2015  
Volume 8 Issue 2

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

Adja Toure is 40 yr-old woman entrepreneur with 4 children. She is the secretary of Santa Yalla ('merciful God' in the local wolof language) women micro-credit Association which API supports.

Adja and her family have a chicken farm.

Before enrolling in API's programs through her group, Adja's chicken production was 150 chickens per production cycle. With her profits, she provided the basic needs of her family: food, clothing, school materials and school fees.



Figure 1 Adja feeding her Chickens

Adja's group enrolled in API's programs in April 2015. With increased capital provided by API, she increased her production from 150 to 400 chickens per production cycle.



Figure 2 A cross section of Adja's chicken population

### MARKET

Adja's market is spread across the city of Dakar and suburbs. Her clients are retailers, restaurant operators and final consumers.

Asked about problems in the project, Adja replied that her main problem is late payment by some clients. She deals with it by cutting off supplies to chronic late payers and replacing them with new ones.

Interestingly, Adja saves a significant portion of her profit for re-investment.



Figure 3 Adja's hand-dressed chickens

### FUTURE PLAN

Adja plans to 1. Expand her farm by doubling production from the current 400 to 800 per production cycle 2. Buy a chicken dressing/cleaning machine 3. Buy and place freezers in various local markets for chicken sales thus bringing supplies closer to customers.

API's Executive Director praised Adja's project and pledged API's continued support

## HOW API CHANGES LIVES: ANOTHER GRADUATION

You may recall that, in our past newsletters, we told the story of four groups that 'graduated' from API's credit program. By 'graduation' we mean that the group no longer needs API's loans to finance their income-generating activities because they have saved enough money through API's Savings program. The savings is now their business capital.

The most recent graduating group is Bok Jom micro-credit Association located in Dakar, not far from API's office. 'Bok Jom' means, in the local wolof language, coming together to promote dignity.

The group of 20 women is unique in relation to the other graduated groups. While it took 36 months for the other groups to graduate from API's credit program, it took just 18 months for Bok Jom to do so.

At the time of enrollment in API's programs in February 2014, the group had no savings. However, at the end of August 2015, after just 18 months, Bok Jom had 1.600.000F CFA ( US\$3,000) in their collective account.



Figure 4 Group Leaders with API's Sebastine Ujereh

This is a feat in a society where most people struggle to meet basic living necessities, let alone save.

Asked by API's executive director how they were able to achieve the feat, the group's secretary, Kadia Gucko, replied that hard work, group unity, good leadership and motivation by API helped her group record the achievement.



Figure 5 Group's Savings Collection Bowl

The income-generating activities of the members of Bok Jom include vegetable, fish and local ice cream sales. A few members produce and sell tie-dyed clothing materials.

Although Bok Jom now has its own working capital, API will continue to motivate them and monitor their progress.

While 5 micro-credit groups have so far 'graduated' from its programs, API looks forward to celebrating more 'graduations'

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