



Microcredit Program:
Participant Portraits

Kaolack Region, Senegal

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Coumba Ndappa Diouf



Coumba Ndappa Diouf is 47 years old, a mother of seven, and a grandmother. She was married at the age of 16, and while she had completed primary school by this time, her marriage forced her to leave school abruptly. Coumba attended Tostan’s Community Empowerment Program (CEP) in her village of Gapakh. Reflecting on her experience, she shares that “I learned many things. I now know how to plan and manage my activities, look after my household’s health and also how to read and write much better.” Coumba was initially elected treasurer of the Gapakh Community Management Committee (CMC) because of her reading and writing skills. She has since become a strong advocate for her community in many different areas, which has resulted in her being elected as a member of the Rural Council. “I want to defend the rights of my village and those nearby,” she explains. The rights that she advocates for include access to water, land, education, electricity and farming tools. For example, Coumba petitioned the rural council for the construction of a new school in her village. Clarifying the process, she describes how “I first go and discuss with the villagers, then I go to the rural committee and present the villagers requests to the officials.”

Coumba has lived in Gapakh all her life. The village has a population of approximately 700, the majority of whom are engaged in farming millet, maize, peanuts and sorghum. Coumba believes that the main problem the village faces is the unemployment of its young people—particularly girls. She is actively trying to solve this problem through volunteering to lead the Returning to Agriculture Group (REVA) in her village. This is a government project aiming to provide skills and employment to young people. When Coumba offered to lead this initiative, the villagers warned her that the project wouldn’t work. One year later, it is progressing very well and she explains how “I hope to be an example to the other adults, to encourage them to get involved.” Having just come from the REVA field to do the interview, Coumba happily shares that “I love

my work so much. I can help my family and the development of my village, and I can teach others what I have learned.”

Coumba describes how the microcredit project has allowed her to expand her knowledge: “I learned a lot. We learned how to manage funds. Plus, I still have all the documents that I can reference.” She has been able to apply these skills directly since receiving her loan of 13,400 FCFA through the support of the Global Fund for Muslim Women. “When I received the money, I thought first about how to do activities that would bring enough profit to repay [the loan]. I took my pen, notebook and calculator, and calculated what profits I could make so that I would know the amount of goods to buy, and then how much of the profit I should save.” She explains that these careful calculations helped her determine the price that she could buy the goods at. She knew that these calculations were important, because “I needed to know how to use the money to get a profit, so that others could benefit from it.” Thus far in her new small business, Coumba has purchased sugar, peanuts and millet at retail prices, and has repackaged and sold them for a profit at a market three kilometers away from Gapack. She explains that she uses the profits “for my family’s needs, and especially to buy rice, notebooks and soap.” However, she has planned her activities carefully and is also putting a portion of the profits aside for the loan repayment: “If I earn 30 FCFA, I take out 20 FCFA and put it aside.”

When asked for her thoughts on whether the microcredit loans have had an impact on the role of women in the village, Coumba replied, “Yes, it has changed a lot. Before, we had money problems and didn’t know how to resolve them. But now we have a solution.” The Gapakh CMC had previously started savings groups, but had been forced to end them due to a lack of funds. The training they have since received from Tostan has helped the community to more effectively manage its funds. “We used to calculate interest in a disorderly way, but now it is uniform.” As this is the only microcredit program in the village, it is the sole opportunity for Coumba to improve and to prove her entrepreneurial skills. The impact of the program, however, is much wider. Coumba explains that through the training and sharing of ideas, it has also increased the effectiveness of the three other savings groups operating in the village. Improved business management means more profit and more savings for everyone.

Coumba believes that the impact of the CEP is still felt in the village, particularly in regards to women’s increased role in decision-making. “Women are now making the decision to not give their daughters away in marriage too early, and ask their husbands for money to go to the hospital if they are pregnant. This is because of what we learned from Tostan.” The Gapakh CMC, which consists of five men and 12 women, is also still very active, meeting once a month to plan activities. The CMC has commissions for different issues including health and education, which work to mobilize the community around positive social development. For example, they encourage people to bring their children to the health center to be weighed, organize village-wide clean up days and encourage the enrolment of children in school.

In the future, Coumba hopes to continue her new Income Generating Activity (IGA) and also to engage in more collective entrepreneurial activities in her community. This collective approach will allow more goods to be purchased when the price is low, so that a greater profit can be made when the price increases. She plans to use her profits to build a new poultry house, to help people repair their homes from the damage caused by rainy season storms, and to expand her business so that she can employ others. In the immediate present, Coumba is extremely grateful that “With the profits I make, I can feed my family and treat them when they are ill.”

Fatou Mané



Twenty-nine year old Fatou Mané moved to the village of Latmingué when she got married at the age of 22. She now has three children—one girl and two boys. Although her marriage forced her to abandon her high school studies, Fatou has completed the entire CEP. She was elected as secretary of her village’s CMC because of her reading and writing skills, and shares that, “I like my work and respect it because it was what was entrusted to me.” Her activities as secretary include writing the minutes of meetings and notices of meeting times, looking after CMC documents and passing on information to other members.

Fatou has gained new skills through her participation in Tostan’s microcredit program. “I learned many things,” she says, including “how to use a form to enter income and expenses, and how to calculate the balance.” She explains that the most important thing she learned was that “You can’t just spend money without managing it if you want to make the best of it and earn a profit.” These lessons built on the knowledge Fatou had gained earlier through her participation in Tostan’s CEP—particularly writing and calculating, but also the critical five steps for effective problem-solving. Fatou values the opportunity she has had to now put this training into practice through planning and implementing her own IGA. “Through these activities, I know how to manage a project and how to do a feasibility study.”

Fatou received a loan of 10,000 FCFA through the financial support of the Global Fund for Muslim Women. Of this total amount, she used 5,000 FCFA to purchase fruit at wholesale prices. She then sold this fruit at retail prices for a profit. When these fruits were no longer available, Fatou began using her fridge to make ice and local juices, such as *bisaap* (hibiscus), to sell in the market. This initiative has thus far been very successful, bringing in enough profit to pay for the repair of her fridge when it broke down recently. Fatou currently has 10,000 FCFA in profit. She

keeps this herself, enjoying the freedom of having her own money. “With my own profits, I can help my children if they are in need.” So far, she has used her earnings to buy school supplies and to give her children lunch money, as well as helping out her husband financially when necessary.

Fatou believes that the other loans administered by the CMC have also been successful. The members decided to pay their interests monthly, and “because people are paying their interest regularly, we know that the activities are working.” Before these microcredit funds were made available, the CMC used to have a collective savings fund. According to Fatou, the microcredit program has greatly improved these activities. “Before [the loans], we could only buy a small amount of merchandise to sell, but now with access to greater funds, the profits are growing.” The Latmingué CMC, made up of two men and 15 women is still active in other ways too, meeting once a month and leading village clean up campaigns every Friday.

Fatou says that the impact of the Tostan program can be seen very clearly in the village. “Many things have changed. Now women plan out their activities, and if you plan, you will be able to rest a little.” This is important, as she explains that women have too much work to do, trying to balance their domestic responsibilities with farming. Additional changes within the community include people making better use of available health facilities, and a marked decrease in communicable diseases due to a greater knowledge of health and hygiene among village residents. Fatou feels that it is important that the CMC continues to manage the microcredit effectively so that the profits can be used for collective development projects in the village.

In the future, Fatou hopes to scale up her activities so that she can generate a greater profit and then use it to build a small shop. She also aspires to work as a facilitator for an NGO. She is very grateful for the partnership between Tostan and the Global Fund for Muslim Women, noting that, “Now that I have my own funds to meet my needs, I don’t have to rely on my husband. If you ask men for money they only reply, ‘where is the money I gave you before?’”