



**FANSOTO supports socio-economic initiatives led by vulnerable women in Casamance**

To develop its work in rural areas  
FANSOTO is seeking new financial partners



**COUNTRY FACTS**

**SENEGAL**

- Ranked 162<sup>nd</sup> out of 188 countries (HDI classification 2016)
- 47% live below the poverty line (World Bank data 2010)

**ZIGUINCHOR REGION**

- Population: 549,151
- 67% live below the poverty line (Source: DPS and World Bank (ESAMI))



**KEY FIGURES 2017**

- 3 service centres
- 1,267 beneficiaries, 99% of whom are women
- 950 training sessions

**MISSION**



**A region devastated by over 30 years of conflict**

Casamance has been devastated by an armed insurrection, which has lasted for more than 30 years. Insecurity in the villages has caused significant displacement of the population towards the towns (Ziguinchor and Bignona), in abandoned, out-lying, semi-rural locations lacking basic infrastructure.



**A new microfinance institution**

In 2016, Entrepreneurs du Monde decided to contribute to their socio-economic emancipation. It had already been supporting mutual savings and loan groups in Senegal since 2008 and has now created its own social microfinance programme in Casamance, calling it FANSOTO (self-sufficiency in the local Mandinka language). The team provides local financial services (savings and unsecured microloans) and non-financial (training, monitoring and mentoring) to help the women bring to fruition their income-generating activities and thus improve their families' living conditions.

**2017 HIGHLIGHTS**

**Solid foundations**

In accordance with current WAMZ regulations, FANSOTO has applied for accreditation. With the benefit of Entrepreneurs du Monde's know-how, the team produced the strategic guidance documents, procedures and management systems necessary to ensure a quality service for their beneficiaries.

has delivered 950 training sessions with interactive teaching materials: 6 on initial awareness (role of the group, the importance of savings, etc.), 20 economic and one social module.

**Tracking the impact**

FANSOTO has produced a social categorisation framework according to vulnerability criteria adapted for Senegal. A report is completed with each beneficiary on alternate credit cycles and recorded on the SMS (Social Mission Monitoring) computer. The results enable the team to ensure it is reaching the most vulnerable, and that their living standards are improving.



**A quick start**

The team has set up three service centres in the most vulnerable areas of Ziguinchor and Bignona. One year after the launch, it already runs 66 groups of 33 micro-entrepreneurs, including people referred by Handicap International. It



**ILLIASSOU DIALLO**

**My first attempt gained me respect!**



*The meagre income provided by my husband was not enough to meet our basic needs, so I joined FANSOTO, a women's group. With my first microcredit, I bought seeds and fertiliser to make the most of my patch of land. FANSOTO'S services enabled me to manage and get the best return from my plot. It's too early to predict the long-term results, but I can already provide three meals for my children. This first attempt has gained me the respect of my neighbours as well as members of my family. I find that the women's groups bring the area together.*

## FOCUS

### INTELLIGENT PARTNERSHIPS TO ACT ON ALL FRONTS

#### Dignity regained for certain stigmatised individuals

Through the partnership with Handicap International, we are already supporting 28 people with disabilities. They run their micro-businesses just like everyone else.



#### Women at the heart of the quest for peace

The quest for peace in Casamance is a major concern for women in the region. As the main victims of the conflict, they have created a 'platform for peace' in Casamance. The partnership with this platform has enabled funding and self-sufficiency to become a reality for many displaced women. FANSOTO funding and mentoring helps these women to develop a profitable business and provide for the education and well-being of their children.



#### Inroads into disadvantaged areas

PACTE, a local NGO, has introduced local advisors, to identify or seek out economic opportunities in the Ziguinchor and Bignona areas. The partnership with this NGO has helped the team gain access to the disadvantaged areas to help families with the greatest needs quickly and efficiently.



## INDICATORS

	Micro-entrepreneurs	Loans granted	Average loan amount	Amount of loans outstanding	Cumulative savings	Operational viability	Number of employees
2017	1,267	1,905	97 €	61,257 €	41,898 €	12%	17
Objectifs 2018	6,200	5,400	107 €	304,000 €	155,000 €	19%	40

## OBJECTIVES

#### Deployment in rural areas

To facilitate the financial inclusion of a greater number of vulnerable people, FANSOTO will:

- recruit 12 facilitators, 2 data entry staff, 1 internal auditor and 1 social worker;
- open the fourth and fifth service centres in Ziguinchor and in the Matma region of Northeast Senegal.



#### Building farmers' skills

Ziguinchor is primarily an agricultural region: more than 30% of FANSOTO's beneficiaries work in the agricultural

sector but have not yet mastered the technical production processes.

The team has led a study to identify their precise training needs, and is currently developing modules to improve their skills and productivity levels. A horticulture officer will be recruited to train and mentor these farmers.

#### Establishing social mentoring

FANSOTO will also hire a social worker, who will lend an attentive ear to the beneficiaries, support them in identifying their social problems, and when necessary, direct them towards partner organisations capable of helping them to solve these problems.



## FUNDING NEEDS

To achieve these objectives, FANSOTO relies on its funding partners: the Agence Française de Développement, la Coopération Monégasque, Pays de Savoie Solidaire, the Entrepreneurs du Monde

Foundation, the SAS Microfinance Solidaire and one fund that prefers to remain anonymous. Even so, FANSOTO still requires further partnerships to continue its development.

## PARTNERS



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