A region scarred by a three-decade conflict
Casamance has been battered by an armed conflict for more than 30 years. A lack of security in villages has resulted in major population movements towards the cities (Ziguinchor and Bignona), to deprived, semi-rural outlying neighbourhoods with little or no infrastructure. Formal employment is extremely rare and people survive by running a small business, a livestock farm, a sewing workshop, etc. But their precarious situation limits their ability to develop and sustain these income-generating activities.

A social microfinance offering
Entrepreneurs du Monde has taken the decision to contribute to their socio-economic empowerment. Already active in Senegal since 2008 with Mutuelles d’Épargne et de Crédit, in 2016 the French NGO created its own social microfinance program, FANSOTO. The programme provides local financial (savings and microloans) and non-financial (training, follow-up and social support) services to help women successfully run income-generating activities, to improve their families’ living conditions.

METHODOLOGY

Full support
The beneficiaries organize themselves into small groups, led by a facilitator once or twice a month. After 6 initial outreach sessions, the beneficiaries receive a first loan, for an amount suitable for each of them, with no collateral or guarantee. Then, at each meeting, the group facilitator manages loan repayments and savings deposits, and provides economic or social training to strengthen both their businesses and their position in the family and community.

A solid base
From start-up to independence, the FANSOTO team has been supported by the technical team at Entrepreneurs du Monde, working on nine key points: operations management, information and management systems, social performance, strategic planning, administrative and financial management, governance, human resources management, risk management, advocacy and fundraising. FANSOTO is now an association under local law, having received approval for loans and savings from the Central Bank.
FANSOTO has run its first satisfaction survey with its beneficiaries, on its financial (savings and loans) and non-financial (training and support) services. The results are very positive and demonstrate, for example, a relationship of trust between beneficiaries and facilitators:

- 98% of beneficiaries consider their facilitator to be respectful
- 96% that s/he is available to help
- 91% that s/he provides enough information about the services.

Two service centres have opened in Kafountine, near Ziguinchor, and in Matam, northeastern Senegal. The latter is designed in particular to support farmers to whom the new Entrepreneurs du Monde programme, FAWROU REMOBE, offers a storage solution for harvested products to avoid losing many of them or selling them at a loss before.

Two new loans
The team has created two new loans: one to buy a cookstove better for health, finances and environment, and one for FANSOTO entrepreneurs that have highly developed their business already or for LIGODEN* entrepreneurs, starting or developing a VSB.

Diversifying agricultural training
As more branches open in rural areas, the agricultural training provision will be strengthened, including practical learning in environmentally responsible techniques.

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SOCIAL PERFORMANCE MANAGEMENT
Each year, the FANSOTO team analyses all the data gathered from its beneficiaries and drafts a social report. In 2020, with Entrepreneurs du Monde providing SPM support, it will conduct a social audit and review its social mission, social objectives and criteria for measuring poverty. It will then adjust its data gathering, processing and analysis tools, and even draft a social performance framework document.

* LIGODEN: a programme incubated by Entrepreneurs du Monde to support creation/development of Very Small Businesses.

FOCUS
FANSOTO IN STRUGGLES AND STEP FORWARDS
Issues with the information and management system
The team has had to deal with bugs in its information and management software. Fortunately, Entrepreneurs du Monde’s technical expert in IMS is arranging fixes with the supplier.

A freeze in operations
In April, the regulatory authorities issued FANSOTO with an injunction to cease its business due to a lack of authorisation, despite the application for approval having been filed in 2016. This resulted in FANSOTO freezing all its development and growth work. Everything went back to normal when the loans/savings approval was granted in November.

New training modules
The team has created new social and agricultural modules to better meet the needs of beneficiaries, with loans just one of the tools in the comprehensive scheme offered to entrepreneurs.

Recruiting an agricultural advisor
Advice and support for farmers provide significant added value. Crop yields have risen sharply. Farmers are mastering the techniques involved and using pesticides less and less, in favour of environmentally responsible practices.

HIGHLIGHTS
Satisfaction survey
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OUTLOOK
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KEY FIGURES

<table>
<thead>
<tr>
<th>Key Figures</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
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<tbody>
<tr>
<td>Entrepreneurs who have received at least one loan in the last year</td>
<td>4,043</td>
<td>4,355</td>
<td>4,380</td>
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<tr>
<td>No. of loans granted</td>
<td>6,872</td>
<td>11,999</td>
<td>21,000</td>
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<td>Average loan amount</td>
<td>€ 114</td>
<td>€ 142</td>
<td>€ 165</td>
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<td>Outstanding loans</td>
<td>ME 0.8</td>
<td>ME 1.7</td>
<td>ME 3.5</td>
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<tr>
<td>Accumulated savings</td>
<td>ME 130</td>
<td>ME 297</td>
<td>ME 816</td>
</tr>
<tr>
<td>Operationally sustainable</td>
<td>22%</td>
<td>38%</td>
<td>49%</td>
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<tr>
<td>No. of employees</td>
<td>27</td>
<td>43</td>
<td>66</td>
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> FANSOTO

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