supports entrepreneurship among the marginalised: particularly widows and people living with HIV or disabilities

**BACKGROUND**

**Vulnerable, yet entrepreneurial citizens**
The most vulnerable people in society, especially women who have spent less time in education, have great difficulty finding work. The only way they can survive and gain their independence is to start a business. Overnight, these men and women start a distribution business, a small restaurant, a livestock farm, or a tailoring business. However, they need help to develop their businesses and make them sustainable.

**MISSION**

Social microfinance designed for the most needy
In 2015, Entrepreneurs du Monde set up Assilassimé (*Hand in Hand* in the Ewe language) to support these people. This scheme is unique within social microfinance in Togo because it requires neither a guarantee nor a deposit, thereby meeting the needs of the most vulnerable. Besides offering microloans, the team provides essential services to support these citizens towards lasting socio-economic independence: microcredit, savings, training and social support. The scheme prioritises support for people who are living with HIV or a disability.

**METHODOLOGY**

Partnerships and socio-economic inclusion
To promote the socio-economic inclusion of the most marginalised, the team works with 32 associations which refer those living with a disability or with HIV, widows, single mothers, and others. Following referral, those people are asked to form groups of micro-entrepreneurs so that they can make progress together, share good practice, encourage each other, and reintegrate themselves into society. Each person is supported for as long as necessary. Close monitoring of our social performance has shown that beneficiaries’ living conditions have improved.

**SUPPORT**

Support and sustainability
Set up Entrepreneurs du Monde in 2012, Assilassimé is now a legal association under Togolese law. In 2015, the organisation was granted approval to undertake activities in microfinance and it has since requested permission to hold savings. At the end of 2018, its operations became sustainable. Entrepreneurs du Monde continues to support the association with its governance and strategic decisions.

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**BACKGROUND**

**TOGO**
- 7.3 million inhabitants
- 165th of 189 countries in the HDI*
- 39% unemployment
- 49% of the Togolese population live on $2 a day

*Human Development Index
Source: hdr.undp.org

**MILLENIUM GOALS**

1. Eradicate extreme poverty and hunger
2. Achieve universal primary education
3. Promote gender equality and empower women
4. Reduce child mortality
5. Improve maternal health
6. Combat HIV/AIDS, malaria, and other diseases
7. Ensure environmental sustainability
8. Achieve sustainable development
10. Reduce child mortality
17. No poverty

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**NOUKOU Soap maker**

Thanks to ASSILASSIME, I have been able to grow my business considerably. The training sessions have helped me to boost my sales, and to keep better accounting records. The loans allow me to buy oil when the price is at its lowest. My profits are now much improved; I am able to save money and I have employed one of my neighbours. You know, I had to leave school very early - but I will be able to pay for my children to complete their schooling!
Each year, the international community celebrates the day of people with disabilities. This year, Assilassimé invited 200 people to an event entitled “My disability is not an obstacle to my independence”, to celebrate and encourage the disabled people who are registered with their service, and also to raise awareness among those who are not yet benefitting.

Three micro-entrepreneurs were each given a gas kit for their loyalty to Assilassimé and for their determination to make their business a success.

Vicky, who is deaf and has been a beneficiary of Assilassimé since 2012, shared her story and thanked the team for providing training sessions, loans and the individual support of social workers as she developed her business and improved her social integration.

5 partner organisations were involved in helping disabled people to attend this event and discover how supported entrepreneurship opens up future opportunities. The success of this day has bolstered Assilassimé’s social mission.