



SUCCESS STORY

Keeping Loan Payments on Track

Women's association makes loans and guarantees repayment



Photo: USAID/Lamine Coby

Santa Yalla member Siré Mané in Kafountine, Senegal, prepares her smoked fish for transport to Guinea, where she has expanded her market.

Since I got the loan and built my oven, I feel like I am really doing business,” said Siré Mané, a businesswoman in Casamance who prepares and sells smoked fish.

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Women in Senegal have proven that peer pressure can be a good thing. Just ask the carefully selected members of *Santa Yalla*, a homegrown women’s loan association. *Santa Yalla*, which means “praise God,” brings together clients of a USAID-funded small loans program in the country’s Casamance region. The female entrepreneurs make sure all loans are repaid. They have to be prudent – there’s simply too much at stake.

Santa Yalla has three branches in Casamance. Each has a president and a treasurer responsible for reimbursement. Women are divided into committees: if one member does not reimburse, the entire committee pays back the loan. To protect their interests, the committee scrutinizes each candidate to make sure she is credit-worthy before bringing her onboard.

Every year, the three branches come together at an annual meeting. All members pay a yearly fee of \$10, which goes into the *Santa Yalla* bank account. Loans are awarded directly from each solidarity committee’s own bank account.

Working a stone’s throw from pristine tourist beaches, *Santa Yalla* member Siré Mané strives to expand her smoked fish activity to neighboring Guinea. It’s business as usual this day as she prepares to ship off four types of smoked fish. “I frequently receive orders from Guinea, and as you can see people travel from Guinea to Kafountine to buy products,” she explained. “I delivered an order yesterday and this gentleman in front of you is awaiting his order. This indicates that business is going well.”

During a trip to Guinea, she realized that the smoked fish market had expanded and was far from being satisfied. “That is why I am doing everything I can to convince the rural community officials to allow me to build more ovens,” said Mané, a mother of four grown children who has hired three full-time and 20 temporary workers to stoke her fires and market her fish. It’s a challenge for her to stay one step ahead of the game, but with help from her peers at *Santa Yalla*, she is making it happen.