
PROFILES OF MICROENTREPRENEURS



Fatouma Dijbril Issifou
Parakou, Benin

Fatouma Dijbril Issifou began selling vegetables when she was just five, working alongside her mother in a crowded market in the poor West African country of Benin.

When she grew up, Fatouma inherited the stall and was poised to live hand to mouth, just as her mother had.

But Fatouma wanted to give her children a better life and the chance to go to school. She knew that if she grew her business, she would be able to save enough to make her dreams a reality. She tried to put a little money aside at the end of each day, but it was hard to save much.

Then a friend of hers told her about PADME, an ACCION partner program in Benin. PADME saw that Fatouma had the drive to succeed and approved her for a loan of \$130. She used it to buy vegetables in bulk at a lower cost, boosting her earnings. A second loan for \$260 allowed her to buy even more inventory and continue to save. Now, she earns about \$2 on a bushel of carrots and a little more for a kilo of potatoes.

These may seem like small profits, but for Fatouma and her family they have meant big changes. Before the loans she was able to save just \$13 a year to invest in her tiny stand and she struggled to support her three children. Today, two of them are in school and the youngest is eager to follow in their footsteps.

“The loans have helped me a lot,” she says. “I can buy medicine and there is enough food for the children. Now, I don’t worry anymore.”



Jean-Exuvara Jolimeau
Croix-des-Bouquets, Haiti

Flowing lines and intricate shapes are created with humble materials and basic tools in the hot and dusty Haitian town of Croix-des-Bouquets. The transformation takes place with the dedication and skill

of extraordinarily talented metal sculptors, whose clank and clatter have attracted buyers, designers, and collectors for 50 years.

In the early 1950s, sculptor Georges Liautaud began creating sinuous, elegant two-dimensional scenes of Haitian life, mythology, and fantasy. His ability to make internationally recognized art from recycled oil drums and scrap metal gave birth to a school of artists and artisans whose younger members today discover new techniques and subjects every day.

Jean-Exuvara Jolimeau is one of those artisans. Jolimeau learned his craft from his brother who, like so many others in Croix-des-Bouquets, is a superb independent artisan. Jean-Exuvara Jolimeau works from 6:00 in the morning to 6:00 at night creating works that exude his love of quality. On his angels and plates, which feature gold leaf applied to the recycled metal, a process taught him by Aid to Artisans (ATA) design consultant Frederic Alcantara, you will not find better craftsmanship. There are no rough edges, no sharp points on which you might cut yourself. Even with his primitive tools — iron chisels, hammers, metal brushes and good old-fashioned sandpaper — Jolimeau creates works of art that sell extremely well in the United States and Europe.

Jolimeau’s gold leaf works have become so popular that he has had to train other artisans in the intricate, time-consuming process. And that is what ATA is all about — creating and increasing employment for talented artisans who share their love and craft with the rest of us.



Tatyana Panova
Otradniy, Russia

Tatyana Panova lives in Otradniy, a town of 50,000 located two hours from the Russian regional capitol of Samara. A professional chef, Tatyana worked as a cook in one of the main restaurants in the town for 16 years,

but health problems forced her to quit her job in the restaurant. Tatyana's husband worked in the oil industry, but he rarely received his wages on time, so the family—including the two children—could not count on a steady income. Because they needed more income and because Tatyana wanted her children to have an education, she began her own small business. She cooked some small pies, went to the local market, and sold the pies to traders there. Her pies sold well, and she thought she could make a go of it. Then, a few years later, her husband was laid off at the oil refinery. Tatyana's pie business was feeding the family of four. She was working long hours but was always short of money. "Russian women are used to working hard because they feel a strong responsibility for taking care of their children," she says. Then, in the summer of 1999, she was given an opportunity to make her hard work more productive. She heard about the Foundation for International Community Assistance (FINCA), and decided to join one of FINCA Russia's first groups, "Talisman." She invested her first loan in meat, sugar, and other raw materials and started cooking full lunches to deliver to the market. She engaged a number of permanent clients, who waited patiently every day for her lunches to arrive. With her second loan, Tatyana invested in the raw materials to make pastries—particularly kurniki—a traditional Russian pastry with meat and potatoes inside. She found some cafes who agreed to carry her products, and now sells 200-250 pastries and 40 lunches each day. Her husband has returned to work at the oil refinery, and their son has also found work there. Thanks to her mother's earnings, Tatyana's daughter can now attend the technical college. When she is not studying, she helps Tatyana with her business. Tatyana dreams of buying a new, modern gas stove with her next loan and perhaps purchasing a small car in the future to help her deliver meals to her clients. Of her connection with FINCA, she says, "FINCA does the right thing helping women—they are always the main bread-winners in the family."



Lola Tasuna
Manila, Philippines

Lola Tasuna's tenement in Manila faces a sidewalk sewage ditch. She and the five people she lives with are squatters. Like their neighbors, they live in shelters constructed from scrap materials. At 72, Lola should

be enjoying a comfortable retirement earned through her life of hard work, but Lola knows she will eat only if she works every day.

Her business is making kerosene lamps, a necessity in a neighborhood where blackouts are frequent. With a loan from Opportunity International, she buys clean jars at 5 cents a jar, paints the lids, adds wicks, and attaches metal handles. She sells them for 10 to 25 cents, depending on the size. With the help of family members, she can make as many as 300 lamps a day, which net \$30.

Life is easier for Lola than it was before she could afford to buy clean jars. Then she had to search through garbage dumps every morning to find jars. She washed them in a bucket of cold water, scraping off the labels and the filth with her fingernails.

Lola's pride in her handiwork and in her ability to earn her livelihood shines out, despite her grim surroundings. She does not feel poor, act poor, or talk poor. In a land with no safety net of social services, Lola knows she is a survivor. □

Note: The stories and photographs in the above profiles were provided by ACCION International (www.accion.org); photo by Rohanna Mertnes), Aid to Artisans (www.aidtoartisans.org), the Foundation for International Community Assistance (www.finca.org), and Opportunity International (www.opportunity.org).