

## **ASSOCIATION DES FEMMES D'AFFAIRES ET CHEFS D'ENTREPRISES DU BENIN (AFACEB)**

### **The "AFACEB" >> Presentation**

#### **BACKGROUND**

The "Association des Femmes d'Affaires et Chefs d'Entreprises du Bénin" **was created on the 12<sup>th</sup> of Mai 1988 at Cotonou** (Republic of Benin)

It is the consecration of years long deep thought of business women and Chairwomen aware of the importance of the business women's role in the development of African economy.

The women concerned, appear mainly to be future creators who will not let any technology pass them: Computer science, Electronic, Telecommunications, Health research, Chemistry, Biotechnology, Food processing, Textile, Food Processing Industry, new Materials Trade, Transport, etc.

Welcoming, humanist, dynamic, highly autonomous and conscientious of their destiny, they made of the "AFACEB" an international exchange pole of world trade, and they are ready to take the challenges and join in the creation of Benin and Africa's future.

Its first Chairwoman is Mrs. **Grâce Lawani** who has been presiding over its destiny so far.

#### **MISSIONS**

The AFACEB's mission is to

- Seek, promote, favor, and apply any means liable to help socioeconomic and socio-cultural development of Benin and the other African countries, provide its members with a discussion and consultation context and act as an implement for commercial, industrial and services exchange promotion;
- Set up profitable relations between Africa and the world's producers, manufacturers, distributors, exporters, importers, for the development of its members' activities;
- Contribute to employment promotion, and to unemployment and poverty reduction in the African countries and in the world;
- Contribute to technical vocational training of its members through seminars, training courses, symposiums etc. regularly, in aid of its members, and inspire Beninese and African women with its leadership as regards women getting to business;
- Define the constraints and capacities of Beninese women and women of the African Continent, in order to improve their comfort, develop their aspirations, and help them undertake profitable activities, and have access to means of production. Create for them an environment and arise the opportunities they might grasp with creativity so as to take them out of their position of second rate citizens.

#### **FINANCING**

The **AFACEB's** operation budget proceeds mainly from its members, the United Nation's foundations and organizations Subsidies and institutional supports, granted for projects financing, as well as from other organizations and institutions, like the "Banque Islamique de Développement (**BID**)": Islamic Bank of Development, which finance specific activities; and also from trade fairs, exhibitions, and festivities incomes, and donations and legacies by volunteers.

#### **RESOURCES**

The AFACEB's resources proceeds from the membership subscriptions, tontines, trade fairs, exhibitions, and festivities incomes, donations in cash or in kind, then legacies, and contributions from partners like national and international organizations...

### **MEMBERSHIP**

To date, the **AFACEB** includes about **7500** (seven hundred and fifty five thousand) women members of which **250** COMPANIES CHAIRWOMEN practicing as Hoteliers, Restaurant owners, Master builders and Public work Contractors ("entrepreneur BTP: Bâtiment, Travaux Public"), Architects, Chemists, Consultants, Manufacturers, Exporters and Importers, Traders etc.

**2300** business women excelling in the fields such as designing, model building, farm product processing, clothing industry, hairdressing, aesthetics etc.

**4950** Retailer women are performing in micro-enterprises of both formal and informal sectors.

## **AFACEB >> The Structure**

The “Association des Femmes d’Affaires et Chefs d’Entreprises du Bénin” is constituted of:

- The General Assembly of the partners which meets every year to define an overall policy and budget;
- Experts committee
- Steering committee responsible for program’s preparation and implementation.

Its permanent secretariat is composed of:

- The Chair Woman and its assistants, experts in different fields relating to business promotion, and
- An administration staff, a multidisciplinary group getting down to documentation, research, both consultancy and recommendations, and to training etc.

The AFACEB also provide himself with eight technical commissions which are the followings:

- **Commission N° 1:** is in charge of the issues of Civil Education training on the woman rights and duties.
- **Commission N° 2 :** is in charge of hygiene and health by providing participants with advises for a better feeding, and problems regarding the woman’s critical periods, «puberty and menopause».
- **Commission N° 3:** is in charge of Economy, finance, and management issues.
- **Commission N° 4:** is in charge of the following up of the projects.
- **Commission N° 5:** is in charge of communal banks including savings, tontines, financing, credits to informal sector women.
- **Commission N° 6:** is in charge of the organization of festivities and cultural and economic exhibitions
- **Commission N°7:** is in charge of the woman farmer and woman gardener’s promotion.
- **Commission N° 8:** is in charge of beauty and aesthetics issues.

**AFACEB >> The Management Committee****Chairwoman****Mrs. Maroufatou ZOUMAROU née ADJIBI**

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### **AFACEB: The publications**

Presently, The AFACEB has been implementing a Publication program intended for a large audience of the woman business world.

This program is materialized by the creation of the magazine «la CONTEMPORAINE» which is meant to be the economical and political magazine of the African woman and equally the way open to any key ideas, leading towards a better influence of Africa being at the crossroads of, among other ideas, communication. It is meant to commit to the mission of informing on issues and events, personalities and firms' life.

It is also meant to be a springboard for the woman's promotion; a woman who is able to assume any constraints from the challenges of the third millennium. It equally meant to be the mouthpiece of the "Association des Femmes d'Affaires et Chefs d'Entreprises du Bénin (AFACEB)"

### **AFACEB: The Affiliations**

The AFACEB is affiliated to:

- "OFECAO: Organisation des femmes entrepreneurs et commerçantes de l'Afrique de l'Ouest" ;
- « AFDA : Alliance des Femmes pour le Développement de l'Afrique » whose Head office in Cotonou ;
- « FCEM : Fédération Mondiale des Femmes Chefs d'Entreprises et Femmes d'Affaires » : [www.fcem.org](http://www.fcem.org)
- « REFAO : Réseau des Femmes de l'Afrique de l'Ouest ».

### **ACTIVITIES >> Training**

#### **TOURISM HOSTELRY AND FOOD PROFESSIONS: THE "CENTRE VATEL"**

In its constant concern to promote female entrepreneurship, reduce youth unemployment, contribute to the emergency of a new category of business women, fit to new transformations of the world economy, the members founders of the "Association des Femmes d'Affaires et Chefs d'Entreprises du Bénin (AFACEB) have decided to leave their ivory tower in order to devote themselves to serving the women collectivity, so as to put their knowledge at the disposal of the latter by creating a new structure for training and education in the tertiary professions, named "Centre VATEL".

It is a multidisciplinary school with prevailing technical and professional characteristics whose training fees are within the means of the average Beninese. The students of the "Centre Vatel" are educated for the food professions known as "métiers de la bouche", meaning catering and hostelry.

The Centre means to become notorious by extending in the future its expertise to research, training, firm management, elaboration of business projects, accounting, taxation, and technical support for the projects, with a view to encourage and exploit for development sake, women entrepreneurship as regards small industry commercialization and services.

#### **Domiciliations**

The "CIPC (Centre International de formation la Contemporaine)" has its offices at « Akpakpa in Cotonou. Its activities are carried out in collaboration with both the "ISPEC, (Institut Panafricain

d'Economie Coopérative)” which lends it its knowhow, and the Hôtel GL, located at “Place Lenine at Akpakpa, Cotonou, not far from the town center, which provides students of the Centre with the opportunities to join theory to practice following vocational and other advanced training course.

## **OBJECTIVES**

The “Centre Vatel” aims at making of the students the men and women able to fit to the new transformations of the business world and to economic globalization, experts in using the new information and communication technologies.

The Centre equally aims at launching on the market, men and women able to excel in the ready market for hostelry and catering such as:

Hostelry Agents, Receptionist, Restaurant owners, Barmen, Headwaiters.

- Touristic Agents,
- Touristic guides,
- Hostesses,
- Chef Cooks,
- Bakers,
- Pastry Cooks,

and in other respects,

- Key-board Operators etc.
  - Woman Managerial Capacity reinforcement from the basis to getting to business by providing management and marketing training.
- Technical and technological capacity reinforcement in order to increase productivity and competitiveness.
- Contribution to poverty eradication.
- Research and socio-economical and cultural development promotion, resulting in the future, in a better management of their business for the purpose of increasing their turnovers and for better profits.
- Get to widening the possibilities of partners selection by thoroughly using the Internet.

### **To whom the teachings of the “CIFIC” are intended?**

- Business women of all categories and any women desiring to create its own business and having an academic level which enabling them to assimilate the teachings provided by “VATEL”.
- Business women: engaged in importation, exportation, industry, services, wholesalers, retail-wholesalers, retailers, etc.

## **NICT (NEW INFORMATION AND COMMUNICATION TECHNOLOGY)**

With a view to accomplishing its purposes and to conforming to the resolution resulting from the “Seminaire International sur l’Entrepreneuriat Féminin en Afrique (SIEFA)”, the AFACEB has trained 350 business women divided into four promotions:

- The first promotion, composed of 120 women, had been realizable thanks to the “Fonds de Développement de la Formation Professionnelle Continue et de l’Apprentissage (FODEFCA)” which financed up to 85%;
- The second promotion, composed of 90 women was financed by the “Fonds d’Appui à Frais Partagés (FAFP)” up to 85%;
- The third promotion, composed of 60 women was financed by the “Banque Islamique de Développement (BID) up to 70%;
- The fourth promotion, composed of 80 women, had been entirely supported by the “UFUK” International School.

### **FURTHER INFORMATIONS**

In accordance with its members’ request, the AFACEB can initiate several yet diverse training units: Computer science, Marketing, Plant care, Business undertaking, Capacity reinforcement, Staff retraining...

#### **How are these training carried out?**

Once a good number of members express their desire to receive training on a specific field, the executive committee will start a list of members willing to get the training (the AFACEB’s members can also register their staff for that training, it all depends on each one’s objectives). With the help of the experts of the firm partners a record is drawn up and submitted to the structure partners that regularly organize the desired trainings. When the document is selected, the date and terms of the training are defined. Generally, the AFACEB contributes 20% to the cost of the training.

Nevertheless, the AFACEB can directly initiate training it finances by itself or in association with the organizations partners.

### **Activities >> MICRO-FINANCE**

In its concern to give assistance to the poor women of the peripheral areas of Cotonou, the AFACEB has initiated a microfinance section among its activities, named “Mutuelle Femmes et Développement (MUFED)”, which is about an organization of a cooperative kind, endowed with means of management and control, which provides saving and credit services to women members.

It provides services adapted to the needs of the women carrying out profitable activities, or in search of financing to create profitable activities or to grasp the trade opportunities.

The objective that the “MUFED” is aiming at is both urban and peri-urban areas poverty eradication, by backing up micro-business women, namely, guardians’ wives, boys, cooks, launderers, drivers, workmen.

With the support of the “Banque Islamique de Développement (BID)”: Islamic Bank of Development, a recent mission of four members went to Bangladesh in sight of participating to a seminar / workshop on the GRAMEEN – Bank, which is an originality when it comes to Microfinance that AFACEB wishes,

among others, to establish in Benin in aid of the poorest women, with the financial support of the “BID” and the “FNUAP” and the World bank and other NGOs and Institutions of the UNITED NATION, which are interested in the support to the micro enterprises for women’s poverty eradication in the world.

To date, the AFACEB, in its concern to a greater efficiency, of its micro-finance activities, has proceeded to the decentralization of its related structure; therefore, the peripheral areas of Cotonou and had been granted the following associations:

- 1- Groupement du quartier JAK = wangninagbè N°1
- 2- Groupement du quartier JAK = wangninagbè N°2
- 3- Groupement du quartier JAK = wanghinagbè N°3
- 4- Goupement Akpakpa – Dodomè N°1
- 5- Goupement Akpakpa – Dodomè N°1
- 6- Groupement DONATEN
- 7- Groupement Ayelawadjè N°1
- 8- Groupe ASSALATOU IMADOU – DEEN d’Akpakpa-Centre
- 9- Groupe ASSALATOU ANOUROU – DEEN de Sènadé
- 10- Groupe SOHE de Sènadé
- 11- Groupe AHOUANSORI-AGUE

The Association ASSALATOU IMADOU-DEEN of Akpakpa-centre and ASSALATOU ANOUROU-DEEN DE SENADE are Muslim women groups organized by the “Association des Femmes d’Affaires et Chefs d’Entreprises du Bénin” in sight of helping them feel responsible for the profitable activities within their religions namely, ISLAM.

As for the other groups, the interventions of the AFACEB’s micro-credits are realized in their aid with neither religious nor political distinction.

**Activity >> INFORMATION**

The **AFACEB** elaborated a Publication program, intended for the largest audience of the female Business World. The effect of this program was the creation of the Magazine «la COTEMPORAINE» which is meant to be the economical and political magazine of the African woman, and equally a way open to key ideas leading towards a better influence of Africa being at the crossroads of communication, among other ideas. It is meant to commit to the mission of informing on issues and events, personalities and business' life.

It is also meant to be a springboard for the woman's promotion; a woman who is able to assume any constraints from the challenges of the third millennium. It equally meant to be the mouthpiece of the "Association des Femmes d'Affaires et Chefs d'Entreprises du Bénin (AFACEB)".

The experience of "La CONTEMPORAINE" is now in a bad way, in consideration of the important costs that the running of such a structure involves; the creation the AFACEB's web site has enable to find an alternative to the magazine, which will help spreading information on the Association to the best, not only in Benin but also worldwide. We have reached our tenth issue so far.

### **Activities >> EDUCATION**

The information column above is similar to the education column except that the training is often taken as schooling. Here the targets of the training are the young women.

On the 22<sup>th</sup> of November 2004, the AFACEB, gathered about sixty young girls and spoke to them about the present plague of AIDS. The speakers of this educational and informative séance are teenagers' health and education experts. That day was a day among so many others the AFACEB organizes often for the young and mainly the young girls.

### **Activities >> MICRO-ENTERPRISE PROMOTION**

The micro enterprise's promotion is one the fundamental objectives of the AFACEB. That is mainly the reason why it elaborated the microfinance structure named "MUFED". The observation is clear that small sellers and small tradeswomen has a difficulty getting bank financing, because their earnings do not allow them to have a banking domiciliation and even to start a legal status business creation process. As a company's promotion is not possible without backing up, the AFACEB, with the support from the "Banque Islamique de Développement (BID)" and other Institutions partners, established the "MUFED".

In addition to financing, trainings for management, marketing, stock control techniques are needed. The AFACEB has presently been elaborating a project aiming to make small tradeswomen attend the training units organized by the International Labour Office (ILO); these units are intended mainly for women but mostly for business women with low level of education but who nevertheless know how to read and write (Programme GERME: Gerez Mieux Votre Entreprise; Programme TRIE: Trouvez votre Idée d'Entreprise...).

Similarly, The AFACEB is planning to create a partnership with the "Programme Campus Bénin (PCB), a Small and Medium-sized Business support organization "organisme d'Appui à la Petite et Moyenne Entreprise (PME)", especially small business support, for a technical assistance in many fields, mostly for the purpose of allowing business women generally, and particularly women promoting small businesses, to get extensive knowledge which will enable them to identify risks and perceive from a much more practical and objective angle the development of their profitable activities (" Activités Génératrices de Revenus (AGR)". That's the way seven members of the AFACEB had been of the last promotion (20<sup>th</sup>) of the "Programme Campus Bénin). For two and a half month and even ten weeks, young promoters and company leaders had been granted business training-advice ("formation-Conseils") organized by the "Programme Campus Bénin"

## Participation to Seminars, Forums and Trade Fairs

In order to get training, information, in view of reinforcing its capacity, the AFACEB attended several seminars and workshops.

### At the national level

- International Seminar, whose theme was “(S’ouvrir à l’international: Quelles strategies de Marketing)”, To be opened worldwide: what marketing Strategy?, organized jointly by the “Institut Supérieur de Commerce et d’Administration des Entreprises (ISCAE)” and the “Agence Internationale de la Francophonie (AIF) from the 25<sup>th</sup> to the 28<sup>th</sup> of July 2002;
- Seminar on energy saving and anti pollution measures organized by the “Agence Régionale pour les Economies d’Energie (AREE) from the 23<sup>rd</sup> to the 26<sup>th</sup> of April 2002;
- EU-ACP/ ALAFD high level Workshop on the theme (“Le Diagnostic et la Restructuration des Entreprises pour la compétitivité Transfrontalière”), Business Diagnosis and Restructuring for a cross-border competitiveness, organized by “SAGEX sarl” from the 25<sup>h</sup> of February to the 07<sup>th</sup> of March 2002;
- Seminar workshop on the reinforcement the NGOs’ modern management capacity, organized by “Polytech le CITOYEN”
- Seminar organized by KONRAD ADENAUER Foundation on the theme: Social and ecological Responsibility in a Market economy being a basis for an effective economy”;
- Workshop of the elaboration of the Strategic Planning Project 2002 2004 “elaboration de Projet de Plan” of the “Ministère du Commerce et de la Promotion de l’Emploi” MCICP);
- Information session on the American law AGOA (African Grown Opportunity Acts), organized by the “Cellule d’Analyse de Politique Economique (CAPE) and the Embassy of the United States of America in Benin;
- Seminar on the reserve’s reconstitution “ACDF/PACT” of program project organized by the “Ministère du Plan”;
- Constitution of the (African Grown Opportunity Acts) AGOA National Committee, organized by the “Ministère du Plan”;
- Creation of a consultation context on the democratic governance in Benin, organized by the UNDP;
- Training workshop on the dynamic and operational organization, organized by the “Cellule d’Appui Technique (CA);
- ICT training organized by the “PASP” at “CED”;
- Conference debate lectured by Honorable Alice M. DEAR, banker, business woman, diplomat, africanist, on the theme: “Women in Development, their economic and managerial capacities reinforcement” which took place at the CCIB;
- Workshop on: «private-public partnership, a powerful local development financing», organized by the USAID decentralization and anti-bribery support project in Benin;
- Distribution logistics training, organized by the PASP;

- Private sector operators awareness and consultation meeting, organized by the “Mécanisme Africain d’Evaluation par les Pairs”;
- Training workshop intended for employers and workers on the normative aspects of the struggle against HIV/AIDS within work environment (ILO/AIDS);
- Official launching of the school support on line, a Benin development portal unit; organized by “Planet Finance”;
- Launching workshop on financial and non financial services request by the “MPME” in Benin, organized by MCA-Benin;
- From the Invitations to tender to participating to the public contract and the finance law elaboration procedures, organized by the PASP;
- Missions and actions of the organizations, consulars, employers, professional associative bodies, organized by the PASP;
- Information on the Beninese fiscal system organized by the PASP;
- Projects management training for staff members;
- Workshop works with the International evaluation mission of the “MAEP”;

#### **At the International level**

- Seminar workshop on the theme: Maximize the benefits of the AGOA (African Growth Opportunities Acts); held in Dakar on the 15<sup>th</sup> and 16<sup>th</sup> of June 2002;
- Seminar Workshop on the “NEPAD” at Ouagadougou;
- 6<sup>th</sup> AGOA forum, on the theme: «As trade prospers, Africa prospers: Increase the opportunities under the AGOA, GHANA»;
- Attending the first forum of the business women, nationals of the Islamic countries (Sharjah - United Arab Emirates);
- Attending the second forum of the business women, nationals of the Islamic countries (Malaysia);

#### **Partners**

In its efforts to collaborate with the institutions, associations, ministries, and other structures of the country, the AFACEB got closer and had been contacted with different organisations and ministries such as:

- «Fonds de Développement de Formation professionnelle Continue et de l’Apprentissage (FODEFCA) »,
- «Fonds d’Appui à Frais Partagés (FAFP) »,
- The representatives of the of the « ONUDI » and the UNDP in Cotonou, Patrick WILLOT and Cyprien LOKOSSOU,
- «Ministère du Plan»,
- «Ministère du Commerce»,

- «Ministère de la Famille»,
- «Association de Développement des Exportations (ADEX)»
- «Fondation KONRAD ADENAUER »,
- « Centre d'Etudes, de Conseils, d'Assistance, de Formation et d'Informations en Tourisme et Services (CECAFI) »,
- USAID,
- «Cellule d'Appui Technique (CAT) »
- World Bank.

### **7- Organisation of a GALA Evening**

The AFACEB organized at the "Titanic" pub, a funds gathering evening called "Soirée de GALA" for the purpose of supporting the association's activities and meeting the expenses.

Several friendship lunches and business dinners were organized for the business men and women who paid us a visit.

### **The AFACEB's women promotion**

Since the year 2002, the AFACEB's leading members have started inserting among the ruling authorities of our country.

Thus, we have:

- Madame Grâce LAWANI Vice-Chairwoman of the "Chambre de Commerce et d'Industrie du Bénin (CCIB)", presently, Chargé de Mission for the President of the Republic.
- Madame Massiyatou LAURIANO, "Ministre de la Famille".
- Madame Maroufatou ZOUMAROU, Vice-chairwoman of the Board of Directors of the Continental Bank.
- Madame Amouda GBADAMASSI: Member of Parliament.
- Madame Amouda GBADAMASSI: 3<sup>rd</sup> Assistant to the Mayor of Porto-Novo.

### **Activities >> CHARITABLE WORKS**

- Support to the Women of Zè for the red pepper seeds for exportation.
- Support for the women market gardeners for producing market gardening to the best.
- Practical improvement training for hairdressers, financed by the UNDP.
- Creation of a cooperative of dressmakers for the exportation of the African fashion.
- Visit to the Female training center of SAKETE.
- Elaboration of local raw material processing small scale projects, leaving International organizations to find financial backing.

## **“MUFED” >> Presentation**

### **BACKGROUND**

Resulting from the resolutions of the “Séminaire International sur l’Entreprenariat en Afrique (SIEFA)”, microfinance, in aid of the women’s activities is a priority to AFACEB. Therefore many business women already got credits, allowing them to reinforce their profitable activities.

The “**Mutuelle Femme et Développement (MUFED)**” is thus a Department of the AFACEB working wealth creation through micro-projects initiated and managed by women.

The MUFED is a microfinance institution acknowledged by the “Ministère des Finances et de l’Economie” and is licenced under number N° L.03.0018.A by ministerial ordinance: year 2003 N° 1173/MFE/DC/MICROFIN/SRDE.

It is intended for:

- Provision of local community based services
- Promotion of profitable activities for the woman

### **OBJECTIVES**

- Facilitate a larger access to financing for the women promotion initiatives in order to fight against poverty.
- Improve women’s living conditions
- Encourage a largest participation of women to economical life
- Assist in employment creation

### **MUFED >> Services**

#### **Financial Services**

- Types: Individual credit and joint and several guarantees;
- Duration: ten(10) to twelve (12) months;
- Term of reimbursement: weekly/monthly;
- Amount: 50.000 to 1.000.000 for individual credit and from 50.000 from 2000.000 for the member of a solidarity group;
- Interest rate: 2% per month.

#### **Non Financial Services**

In addition to the allowed credits, the MUFED ensures women’s training, information, awareness, with a view to making able to manage their business to the best.



## **Projets >> NICT/YEARLY TRAINING**

### **CONTEXT AND JUSTIFICATION**

Reference: International Seminar on the Female **"Entreprenariat"** in Africa (SIEFA) from the 31<sup>st</sup> of Mai to the 2<sup>nd</sup> June 2001 in Cotonou.

The Seminar workshop on the Female **"Entreprenariat"** (SIEFA), which is the first of the kind in Africa, organized at Cotonou from the "31<sup>st</sup> of Mai to the to the 2<sup>nd</sup> June 2001 by the "Association des Femmes d'Affaires et Chefs d'Entreprises du Bénin (AFACEB) with the help of the Islamic Bank of Development (IBD) and the Beninese State, lies within a precise context and corresponds to the practical objectives listed in the terms of reference.

Indeed, considering human development, <<poverty being the deprivation of the possibilities of choice and the opportunities which allow people to afford a decent life>>, women of developing countries, can be treated in their present situation, as the social stratum most hit by poverty.

The Seminar brought out in the resolutions and recommendations, the fact that the lack of woman training, at all levels, is an impediment to African women development and to poverty reduction as well.

Following another Seminar workshop organized by the business women at Lomé on the 25<sup>th</sup> of June 2001, on the New Information and Communication Technologies, the Beninese business women felt their heavy backwardness and, considering the frantic transformation that international trade and globalization create, it is imperative that these women immediately get used to the New Information and Communication Technologies with the help of the training Centre that the AFACEB had set up in collaboration with the "ISPEC , Institut Supérieur Panafricain d'Economie cooperative)".

As often said, «Time is money», we think it necessary to manage the time. A WOMAN wanting to progress must not lose sight of that notion. The world is developing at full speed. People must fit their time, otherwise we will be regressing, and if we keep on regressing we will end up falling down. Moreover, the illiterate of the year 2000 is the one who doesn't know about computers. The woman of today is striving to find herself a place in the sun. She can win the fight unless she is competent. For that purpose, she must fight daily? The business world is like a jungle, therefore one must consolidate himself. Consolidation in business means controlling and managing one's time and indirectly, one's business. We have all means available to reach that objective among which computer science plays an important role in the business world.

A businessman must know how to use the computer. With the computer a whole big structure can be managed. Owing to computer, it is possible for one to communicate with his suppliers and get what he needs in a short time. In business you don't need to let someone else keyboard your confidential texts and mails. Considering all that has been said, women must get the training that will enable them to become effective. How can they get within fifteen (12) days, the necessary softwares, that are Windows, Word, Excel and Internet? (See the planning)

### **OBJECTIVES**

Women managerial capacity reinforcement from the basis to getting to business through management and marketing training;

- 1- Technical and technological capacity reinforcement, in order to increase productivity and competitiveness;
- 2- Contribute to poverty eradication;
- 3- Seek, promote and favor socio economical and cultural development.

**EXPECTED RESULTS**

- Improving business management;
- Increasing turnovers and profits;
- Easy choice of partners owing to Internet;
- Improving living conditions;
- Poverty reduction.

**PERFORMERS**

To be fixed after invitation to tender.

**THE TARGET**

- A- The business women.
- B- Women managers of all categories educated enough to be able to attend the courses, and even to assimilate elementary levels.

BUSINESS WOMEN: Importers – Exporters – Wholesalers

## Projets >> MICROFINANCE

### CONTEXT AND JUSTIFICATION

For more than a decade, sub-Saharan countries had encountered socio economic crisis which involved today a constant recession of our Continent.

The "Programmes d'Ajustement Structurel (PAS)" African countries increasing indebtedness, poverty and women impoverishment particularly, devaluation of the CFA currency, in our monetary zone in January 1994, are the important factors which negatively influenced the sub region countries development. Inequality increased and the fight against poverty appeared as one of the big challenges of the international community.

Today, 1,3 billion people are living with less than one US dollar a day and are if nothing is done they will reach three billion on 2040.

Worldwide poverty eradication today is tied down to the private enterprise's development. Mainly in the less developed countries. While being highly important for poverty eradication, the contribution of the African women in general and Beninese women in particular, is restricted by the lack of or the insufficiency of their access to credit, which also contribute to increasing women's poverty.

The MICROFINANCE's (MF) institutions and a few Non Governmental Organizations (NGO) has tried to face the plague by setting micro-credit programs. The AFACEB follows the same way by creating the "Mutuelle Femmes et Développement".

The microfinance's work is directed to the neighborhood, striving in the villages as well as in the towns. It will grant credit to the poor, namely women because they it is important to get a minimum financing, as a loan, enabling them to create and manage micro enterprises. It is important to notice that women always asked for credit in order to finance profitable investments (credit request to finance a procession activity, a purchase/sale project, catering, purchase of a sewing machine, and a vocational training and apprenticeship).

At the Present time, in Benin, no matter in the rural world or in the urban or per-urban environment, microfinance seems to open the way for the population being marginalized so far. Nevertheless, the opening rate is weak: between 13% and 15%. Consequently, there still remains a great part of the population to satisfy.

That is the reason why, the AFACEB, in his fight against poverty has considered that it is important to initiate the preset project which is but the reinforcement of numerous social actions which are being carried out since 1995 in some areas of Cotonou such as:

- JAK
- DONATIN
- AYELAWADJE
- AKPAKPA DODOME
- AKPAKPA CENTRE
- SENADE
- AHOUANSORI AGUE
- AVOTROU

- YENAWA
- SODJATIMEY
- MISSESSIN

Through the present project, the AFACEB will consider solutions which make of the woman the centre of development.

The strategy will consist of improving the conditions the women's access to the credits without requesting prior guaranty, and seeing to the girls schooling which will no longer be used for the whole-time domestic works.

### **THE PROJECT'S OBJECTIVES**

- Make available to women with a profitable activity the necessary financing micro-credits) they need,
- Promote the expansion of micro-enterprises,
- Contribute to poverty reduction,
- Encourage and reinforce tontines and microfinance,
- Encourage women to gather for mutual aid and solidarity.

### **EXPECTED RESULT**

- Improvement of the living conditions of the women and their children,
- Poverty reduction,
- Access to credit facilitation for the poorest
- Increase of the girls' schooling rate.

### **THE TARGET**

The project is intended for women of all categories practicing at Cotonou (experimental zone), mainly the poor women. These are:

- Micro-business women (hairdressers, dressmakers, farm product manufacturers, farmers;
- Retailers (in areas, schools, road stations, and markets);
- Unemployed young women;
- Business women.

### **Projects >> MARKET BUILDING**

### **CONTEXT AND JUSTIFICATION**

In the second district's areas, there are no neighborhood markets for residents, like the markets of Ganhi, Saint-Michel, Gbégamey, Wologuèdè, etc.

The surrounding's survey shows that 50% of the working people of this district draw their resources from transport, services and business activities. These activities are carried out, for now, on the sidewalk along the streets of the district, in the houses or booths or else in the small evening markets of Irédé. They are above all busy with fishing, and processed food products micro-retailers. The transport of these goods is by vehicles and motor bike taxis called «Zemidjan».

The small evening market of Irédé was created about 20 years ago, and has about 80 sellers. You will find essentially, cereals, foodstuffs and smoked fishes. The areas' traders get supplies in "Dantokpa" and sell them off locally.

17 persons out of the 41 questioned declare that their monthly turnovers are less than 50.000 F, 9 of them declare theirs to amount from 50.000 to 1000.000F, 10 of them have from 100.000 to 5000.000 F monthly turnovers and 5 declares they have over 500.000 F of turnovers. The average turnover is around 163.768 F per month. Almost half of the persons questioned save less than 5.000 F per month but the differences are considerable. 80% of the questioned declare they spend every month a maximum amount of 20.000 F for living.

While realizing the surrounding's survey, in August 1998, 60% of the people questioned in the district had classified the market to be the priority among all of the areas of the district.

### **OBJECTIVES**

- Liven up the economic and social life of the district;
- Improve the supply of goods and current consumption services for the population of the region covered by the project;
- Improve the place of the business transactions;
- Improve food hygiene in the market;
- Yield resources with the sight of the local development.

### **LOCATION**

The site intended for the markets are selected in consultation with the Chiefs of the different districts, the wise people and the reference people of each area, as well as youth NGOs.

### **CONCISE DESCRIPTION OF THE WORKS**

- Relaying, streamlining, and cleaning up, the way to the market site;
- Fitting up the access road;
- Fitting up the market site: embankment, excavation refuse collection and cleaning up.

### **CONSTRUCTION OF THE MARKET INFRASTRUCTURES**

The project's identification survey planned the construction of 24 booths of 29 m<sup>2</sup> each, 3 shops of 12 m<sup>2</sup> each, 6 butchers' shop of 6 m<sup>2</sup> each, and 2 grain mills on the basis of 9 m<sup>2</sup> per mill and 2 blocks of latrines of 4 cabins requiring 900 m<sup>2</sup> useful surfaces. Yet the realization of this complex will be done, as the resources are progressively gathered.

The booths to be constructed will be of the following dimensions:

8,20 m x 3,60 being 29 m<sup>2</sup> on which each trader may be granted 3 m<sup>2</sup> The place. As for the 4 cabin latrines, each cabin must be of 4 m<sup>2</sup>. That is to say about 193 m<sup>2</sup>.

Each of the twelve (12) areas of the 2<sup>nd</sup> districts will be granted a market.

## **Projects >> LATRINES CONSTRUCTION**

### **CONTEXT AND JUSTIFICATION**

The second district includes 12 areas with 40.000 residents in 2002 on 454,06 hectares which means a density of population of 88 residents per hectares. The most populated areas are Irédé, Kpondéhou I, Kpondéhou II, Djèdjèlayé and Minontchou.

The three-fourth (3/4) of the district's land is regularly parceled; the non parceled areas which are mainly situated in Yénawa are currently in the process of land fitting up

The socio-sanitary living conditions of the populations are worrying, mostly in the areas which are in the process of parceling like Kowégbo, Minontchou and Gangbodo.

The survey of the surrounding realized in 1998 showed that 23% of the houses were without latrines (57% were equipped with a ventilated leakproof septic tank, 10% with a modern WC pan with toilet flush) and 75% had sumps. The water supplies are spoiled and the ground water is polluted.

The bad socio-sanitary living conditions in the 2<sup>nd</sup> district are mostly explained by the insalubrities of the fishes selling place, the proliferation of the illicit garbage grounds, the environment's infestation by insects, defecation in the open air, the insufficient garbage collecting structures to cover the district, the insufficiency of latrines, other than latrines on piles, the socio-cultural habits and the disorderly dumping of used waters.

This population living in precarious hygiene conditions is exposed to high sanitary risks. The most frequent diseases are malaria (60%), diarrhea (5%), and acute respiratory infections (3%).

All these reasons are the result of ignorance, endemic poverty of the households, the incivism, and the fact that the town council fails to play its role for the time being.

Thus, to make up for these different harms, hindering the 2<sup>nd</sup> district's development, we initiate the present project consisting of providing every household with a block of two latrines.

### **OBJECTIVES**

- Improve the hygiene conditions of the population of the 2<sup>nd</sup> district
- Get the populations to give up the habit of open air defecation
- Improve the populations' socio-sanitary living conditions
- Provide households with latrines
- Make populations change behavior when it comes to using the latrines.

### **LOCATION**

The project will be carried out in all the areas of the 2<sup>nd</sup> district. The houses will be selected together with the chief of the areas the wise men and the reference persons of each area.

### **IMPLEMENTATION STRATEGIES**

- Determine houses without latrines;
- Define the process of conceding and management of the household latrines;

- Build household latrines house by house;
- Teach the population's the way to use them;
- Identify house by house, the appropriate site for the implantation of the household latrines;
- Set up and train area by area, households cleaning and hygiene brigades in order to make up for the insufficiency of public hygiene agents;
- Identify contractors who will be responsible of the management of the equipments and gather up their own contribution to the investment;
- Train and give provide contractors with the equipments;
- Gather households contribution to the investment;
- Organize awareness sessions on the priority themes by house;
- Identify the "IEC and the groups to make aware according to their specific preoccupations (families interesting in the construction of the household latrines);
- Elaborate the training units for the brigades and messages to make populations aware;
- Follow up and evaluate the sessions with the help from the public or specialized private Institutions.

## **Projects >> EXTENSION OF THE TEXTILE CLOTHING INDUSTRY**

### **CONTEXT AND JUSTIFICATION**

All the surveys realized by the United Nation's system and mostly by the World Bank, agreed on the fact that generally, Africa is the poorest continent of the planet, as regards development. Benin is an example. The meager income that the Beninese draws from its multiple and strenuous activities do not enable them to satisfy his essential needs, to economize in order to help his children get the adequate material for his own setting **up in the future**. That is the reason why you can see such young unemployed workmen putting a lot of effort into driving motor bike taxi commonly called "Zémidjan" in our country.

Besides, what you can observe with these workmen is their being unsuccessful in their job, their lack of modern work tools, their being ignorant of the work on an assembly line, their ignorance or their poor knowledge of the new work technologies.

In order to make up for such problems, the 2<sup>nd</sup> district had considered that it would advisable to elaborate a project whose problematical theme is «CREATION D'UN CENTRE DE COUTURE POUR LA CONFECTION DE VETEMENTS DESTINES A L'EXPORTATION», (Creation of a Sewing Center for Ready-to-wear Garment Intended for Exportation). The concept is to gather a certain number of unemployed couturiers and dressmakers into a cooperative and to get them take advantage of the opportunities offered by the "AGOA (African growth and Opportunity Act) as regards textiles exportation.

The AGOA is a law promulgated on the 2<sup>nd</sup> October 2000 according to which the United States of America gave 34 Sub Saharan African Countries new measures on growth and economic opportunities in Africa. This law on trade and development opened the access to the USA market for the different countries with favorable conditions in sight of consolidating the effort towards the reforms engaged by the African countries, facilitate the access to credit and to the USA's technical knowledge, and establish dialog on trade and investments on a high level in the context of the USA-Sub-Saharan economic and commercial cooperation Forum.

Similarly, the AGOA defines, among others, the preferences for garments and textiles produced in Africa with African material and yarn.

This section is intended for dressmaking and exportation of the garments produced by the Center. As the American request is very strong and very demanding it will be necessary to produce great quantities.

### **OBJECTIVES**

The project aims at:

- Gathering young qualified but unemployed and jobless into cooperative;
- Resorbing unemployment;
- Improving living conditions;
- Reducing poverty;
- Reinforce business capacities of the youth for their products exportation towards the United States and the other parts of the African Continent.

### **EXPECTED RESULTS**

- Job Creation;
- Better business management (exportation);
- Improvement of living conditions;
- High profits and turnovers;
- Facility for the choice of partners thanks to exportation;
- Exportation development;
- Poverty reduction.

## **TARGET**

In order to realize its objectives, this project is meant for:

Unemployed and jobless Young qualified men and girls.

## **TECHNICAL ASPECT OF THE PROJECT**

### **Term of the Project**

The project may last revolving five (5) years, considering large field it is covering

### **Working Method**

The labor in the Center will consist of sewing garments intended for exportation towards the United States in priority but also for local and sub-regional market; the web site for the products exhibition is already set up: [www.betexpro.bj](http://www.betexpro.bj)

### **Human Resources**

The project will gather up numerous dressmakers and couturiers (50) of the second district of Cotonou which is the experimental district.

### **Organization:**

The project aims at elaborating a competent and devoted organizational structure for the purpose of proceeding to:

- The selection of dressmakers, couturiers and designers;
- The training of the selected ones and their setting up in the center;
- The regrouping tailors according to their competence;
- The determination of the products to sew according to the demand;
- The appointment of 1 or 2 Mauritians or Chinese experts with a good knowledge of the textile sector in order to guide us in the required procedures;
- The preparation of the promotional demonstrations of the sewn up products;
- The fashion show;
- Fashion exhibition;

- Trade fairs.

#### Material Resources

To succeed in this mission, what we need is:

- the site renting;
- fitting up the site;
- 50 professional sewing machines;
- 55 sewing tables;
- 6 big cupboards;
- 60 chairs;
- 20 tailor's dummies;
- 05 computer sets;
- 04 desks for the staff;
- Working capital;

### **Project >> CONSTRUCTION OF THE COMMUNAL DEVELOPMENT CENTERS**

#### **CONTEXT AND JUSTIFICATION**

The populations of the different areas of the 2<sup>nd</sup> district do not get any spare time, exchange, or meeting place. There is an opportunity to grasp in order to endow the intervention zone with socio-cultural centers intended for spare time, entertaining, training, and meetings for the populations of the district in question.

#### **OBJECTIVES**

- Improve the socio-cultural environment of the intervention zone for a better communal participation to the local process;
- Promote socio-cultural; socio-sanitary; entertaining and economic activities;
- Value the artistic and cultural potential of the district residents;
- Support the development of solidarity between residents and that of the district's associative life.

#### **LOCATION**

The sites intended to receive the center will be selected together with the chiefs of the different areas the wise persons, each area's reference persons as well as the youth NGOs.

A Center Construction:

The identified basic program provides:

- 2 meeting rooms of 50 m2

- Multi-purpose room of 120 m2
- A sale room 24 m2
- An office of 25 m2
- A terrace of 50 m2
- 4 blocks of four latrines (4 m2)
- 3 straw hut of 40m2 (12m diameter)

The CDC Equipment:

- Furniture, hardware (youth ciber), public address system, video-tape recorder, and television, book-case.

### **REALIZATION STRATEGY**

- Information and mobilization for the constitution of the CDC users association;
- Users association creation (statute, registration and affiliation to the CDC);
- Decision authorities election;
- Elaboration of the planning and the yearly activity and operating budget of the CDC;
- Preparation of the Public service agreement to be signed by both the CDQ and the town council;
- Signature of the public service agreement;
- The CDC's construction;
- The CDC's staff recruitment;
- Putting the CDC into service;
- Annual activity and management assessment;

For more than a decade our country has experienced diverse approaches to improve somehow the living conditions of the poorest populations.

Facing such situation, one can wonder whether the numerous strategies as for the daily real-life of the Beninese can reduce poverty.

Poverty shows up in different ways:

- lack of productive resources and income, sufficient enough to insure lasting means of existence;
- hunger and malnutrition;
- bad health;
- illiteracy;
- morbidity and increased mortality due to sickness;

- unhealthy environment;
- Social discrimination and exclusion.

This definition which takes into account poverty's multidimensional character has the advantage of pointing out the different parts segments on which a national poverty reduction strategy may lean on.

Among these concepts, that of communal development is the focal point expected by the AFACED in the present context characterized by the decentralization laws.

Thus we perceive the diversity of the actions carried out at the communal level in order to promote basic development. There are indeed many experiences acquired, but there still remains much to do for a lasting communal development.

On the account of the surveys carried out with the population, we confirm that this information show the problems the basic (women) community is facing. The consultations consist of collecting the opinions the business women have of poverty in their respective locality. Finally, these meetings have mostly offered women the opportunity to express their major concern, and proposed solutions wishing the implication of the partners and the beneficiaries.

According to them the main causes which determine poverty can be summarized as follow:

- The lack of their own financial means and the difficult access to micro-credits;
- The weak development of the profitable activities;
- The socio-cultural gravity;
- The weakness of control and equipment;
- Damage of the environment;
- The inadequate techniques and implements of agricultural and halieutic production.

It is for the purpose of making up for these harms that the business women initiated the present project whose objective is to improve the living conditions of the poor communities.

## OBJECTIVES

- Poverty reduction
- Exportation stimulation
- Job creation
- Insurance and backing up the progressive integration of the Beninese economy to the world market
- Continuation of the external market prospection with a view to backing up the national exportation's growth and appropriation of new markets.

## **EXPECTED RESULTS**

- Job creation;
- Better business management (exportation);
- Living conditions improvement;

- High profits and turnovers;
- Facilitation for the choice of partners owing to exportation;
- Exportation development;
- Poverty reduction.

### **LOCATION**

The farm will be located in the town of Sèmè Kpodji.

### **TECHNICAL PRESENTATION AND BUDGET**

**SECTION N°1:** Construction of the cabins, booths, stocking warehouses with permanent materials.

With a constant view to help the farms' employers, and enable them to have access to more or less reasonable conditions, for the purpose of carrying out their activities freely, it would be desirable to build booths wide enough and also cabins able to shelter them during the raining season, or which allow them to sleep in them in case they are surprised by the night while carrying out their daily activities.

Construction of 2 booths with baking fire place;

Length = 120 meters

Width = 80 meters

a) Construction of a dwelling house

Length = 150 meters

Width = 60 meters

b) Construction of boxes for breeding and fish breeding