

Report of Visit to Burundi, 11-15 April 2011

Team members:

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Five Talents' programme in Burundi is partnered with the Mothers' Union (MU). The programme has trained trainers and facilitators, who have now trained over 2,000 people in groups across the whole nation (6 Dioceses). The training comprises financial literacy, basic business training, savings and loan group methodology. We are extremely grateful to Claudette Kigeme, the MU Burundi president and her colleagues for hosting us. Also the Archbishop of Burundi and the two Diocesan Bishops whom we met.

Gitega Diocese, Burundi

As we arrived we were welcomed by the group's singing and dancing, the words to the welcome song included the following lyrics: Our group is now saving and helping those in need in the community; we have gained skills and fought against ignorance; we are grateful to the 'association' (ie group) that has enabled women to be independent, have good hygiene and be empowered economically; we have worked together and progressed together; women now speak up; 'we are women, mothers, let's put our knowledge together and move ahead'.



After the welcome speeches the group sat in a circle and began their business. The President of the group (Catarina – pictured in group below in green), had a book with a page per group member, detailing all transactions. At the same time the Facilitator (Deo) was taking notes in the official MU book designed for the Programme (pictured right).



The Secretary of the group (Domaides) was simultaneously taking notes at the blackboard listing every transaction and adding the totals which were then tallied with the amounts in the blue baskets (there seemed to be a discrepancy twice – one apparently due to miscounting, the other to only half a fine being paid due to a message having been sent through another group member with the reason for the absence). Each group member also had their own record-keeping book (an exercise book cut in half), which they took to the Treasurer to sign after they had deposited their savings.



The group began depositing their savings in the first blue basket (saving amounts were between 100 (5p) and 500 (25p) Burundian francs); the next round was the emergency fund (100 BuFr – 5p); the following was loan repayments; then fees and interest. One group member paid back her loan in one lump sum, and though she wanted to pay back the interest at the same time she was asked to wait until the fees and interest round.

During the final phase the group decided which loan requests would be granted. Several members had requested loans the previous week and their guarantees had been verified. The group operated under rules set out in their Constitution - in this case a guarantee was required if the loan amount was higher than savings. As well as the money collected in the blue baskets, the President of the group had also withdrawn funds from their account at the local microfinance institution where they have a savings account (Coopec).



Number of group members: 26

Total amount in Coopec account: BrFr 80,310 (39 GBP)

Total saved on day of visit: 11,160 (5 GBP)

Total loans disbursed on day of visit: 40,000 (20 GBP)

Fees : 10 BrFr (or 1/2p) for being late; 20 BrFr (1p) for missing a meeting.

Loan agreements are signed on a piece of paper by the group member (in the case we witnessed her husband had also signed), and the group Treasurer. Once the loan is repaid the loan agreement is torn up in front of the group.

Client Stories

Domaides (pictured right - the Secretary of the group, taking notes on the blackboard in picture above) was granted a loan from the group of 20,000 Burundian francs (9.88 GBP), and was going to use half of it on healthcare as she wasn't feeling well. The other half she was going to use for her business of buying bananas and selling them in the market once ripened. She is supporting three children and was planning to pay back the full amount in June.



Catarina (pictured right - the President of the group) had been an orphan and is a widow, who said the group has really helped her to come out of poverty. She had learned to read and write with the rest of the group and said she now wanted to learn English! She was in a bicycle accident and lost all her front teeth – the group then paid for her medical fees (worth 18,000/ 8.84 GBP) out of the emergency fund. She said the group had also helped her, as after six months they share out the interest among the group – and she had gone to the market to buy clothes. She also said she could now buy soap to wash her clothes and was proud of looking smart. She said “Now I look nice!”



Domacian is a Twa (Batwa Tribe) man who said he was so grateful that he could now read and write, and expressed the need for more people to have that opportunity as many are still illiterate.



Makamba Diocese, Nyanza Lac

The twenty five group members help each other cultivate land instead of employing labourers. The group has opened an account in Coopec instead of using a traditional lock box. They have each been saving an average of 5p a month since August 2010. The President of the group, Libereta, explained that the war has caused many women to suffer; there is nowhere safe for them to save their money, many of the men have died or fled, they have been left hiding in the bushes alone and their children are dying. Now they can come together to save and learn skills to help their families.

Group members' stories:



Gabriel: (here representing his wife Odette who is pregnant) Gabriel thought joining the group would be a waste of time for his wife. But then he saw the skills she had gained, and was amazed when the whole group turned up to help cultivate their plot of land, a benefit of being part of the group. His wife was able to buy him some socks, with which he was delighted as it was a symbol that they had increased their income. He said that he then felt like a real man, being properly dressed! The couple can now feed their children, who previously had kwashiorkor, a form of protein malnutrition. The financial education they had received was useful as previously they had been wasting money.



Delphine: Her husband had initially forbidden her from joining the group, but then he saw that the group helped her to buy a scarf and t-shirt. She said 'Now I am well dressed'. Delphine takes care of 11 children, 6 her own and 5 orphans. Joining the group means she has had enough to provide for them. Her business is selling tomatoes and palm oil at the market.



Etienne/ Steven: (here representing his wife Capitoline who is in hospital) Steven wasn't happy when his wife joined the group, but then he saw the benefit when people came to help cultivate their field. When Capitoline got sick the group gave her the emergency fund to pay for her healthcare costs. She is now in charge of providing for the family needs, and is able to afford soap. Like many men Steven had previously thought the women were lazy for wanting to come and sit in meetings.



Aileen (with baby Magnifique): Aileen described how she used to be lonely at home, and unable to cultivate her plot alone. Now the group comes to help her cultivate the land she is able to get a bigger harvest of beans. Aileen explained that she previously knew nothing about business and just lived on what she could grow. But after learning she can buy and sell produce to make a profit, she now has a business selling bananas, potatoes and other vegetables in the market. Her specialty is making banana juice and selling it. In the photo she is on her way to the market with the bucket in which she makes the juice. She enjoys working in the group, as it means each member can multiply what they have. Aileen takes care of 8 children, some of whom are not hers but are children of relatives who have died.

Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives



Shalti: (he and his wife are both members of the group) Shalti explained that being members of the group has led to increased harmony in their marriage. They used to keep money at home but it was eaten by mice which caused conflict between him and his wife. Now there is peace at home, and they have a business selling tomatoes. He says that with the extra money they can buy clothes for their children. He explained that his wife now welcomes him home and he goes home with a smile!



Chantalle: Chantalle has been married for 7 years and has 3 children. She said that she used to be ignorant, and initially her husband did not want her to join the group as he thought she was being lazy by wanting to sit around rather than work. But then thieves stole from their house (a radio and 15,000 Burundian francs – about £7) and she explained to her husband that the money would have been safe had they joined the savings group. He agreed and she is now saving her money with the rest of the group.



Petronia: Learning to read and write has given Petronia confidence. Now she has started saving with the group. Even when they don't have any money to save, she explained how group members work as labourers. Sometimes they employ each other which means they have some money to save each month. Petronia's children initially wondered how she would be able to save as well as provide for their needs at school, such as buying exercise books. With a profit from her business selling tomatoes she can now afford to do both. Before the group decided that they would all help each other cultivate their land, she was paying labourers to come and help her. Now she is able to save that money.



Querida: Said she used to think that women could do nothing on their own. Now she has confidence and is able to provide and contribute to her family's income. She said "Now look at me, I am well dressed!"

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