

*Savings Group and Savings-led  
Microfinance  
Community of Practice*

*June 2023*



**CED**

Christian Economic  
Development Network



# Agenda

- Welcome: Prayer and logistics
- Introductions in the chat
- Five Talents' Presentation
- Reflection and Q&A

# Introductions in the chat

- Name
- Organization
- Where you call home?



# Introducing our Speakers



Claudette Kigeme  
Mothers' Union Burundi



Maria Owen  
Five Talents



Hannah Wichmann  
Five Talents





five talents

Celebrating 25 Years

**Mothers' UNION**

Christian care for families

**LONGITUDINAL STUDY**

**MOTHERS' UNION  
BURUNDI PROGRAMME**

**2001 - 2022**

# TODAY'S PRESENTATION

- **MU Burundi Programme Context, History & Approach**
- **Evaluation methodology**
- **Programme impact – what factors created the impact?**
- **Reflections and Q&A**

# **SIX KEY INTERRELATED IMPACTS**

- 1. Gender and women's empowerment**
- 2. Financial empowerment**
- 3. Transformation of families**
- 4. Capacity of MU Burundi**
- 5. Community development & nation building**
- 6. Faith in action**



# BURUNDI BACKGROUND CONTEXT

- **187/191 UN HDI ranking (United Nations Human Development Index)**
- **75% live in multidimensional poverty**
- **88% live in rural areas**

# **PARTNERSHIP PROGRAMME**

- **Mothers' Union Burundi**
- **Mothers' Union**
- **Five Talents**
- **Läkarmissionen/ LM International**
- **Development Services International**

# PROGRAMME HISTORY

- **Literacy Circles started in 2001**
- **Savings Group element added in 2010**
- **Plus: Adding Gender, Parenting  
Training through Literacy & Savings  
Groups**

# PROGRAMME APPROACH

- **Functional Adult Literacy combined with Participatory, Learning and Action (PLA) tools**
- **Savings Groups & Business Skills Training (Chalmers)**
- **Underpinned by Asset-Based Community Development**

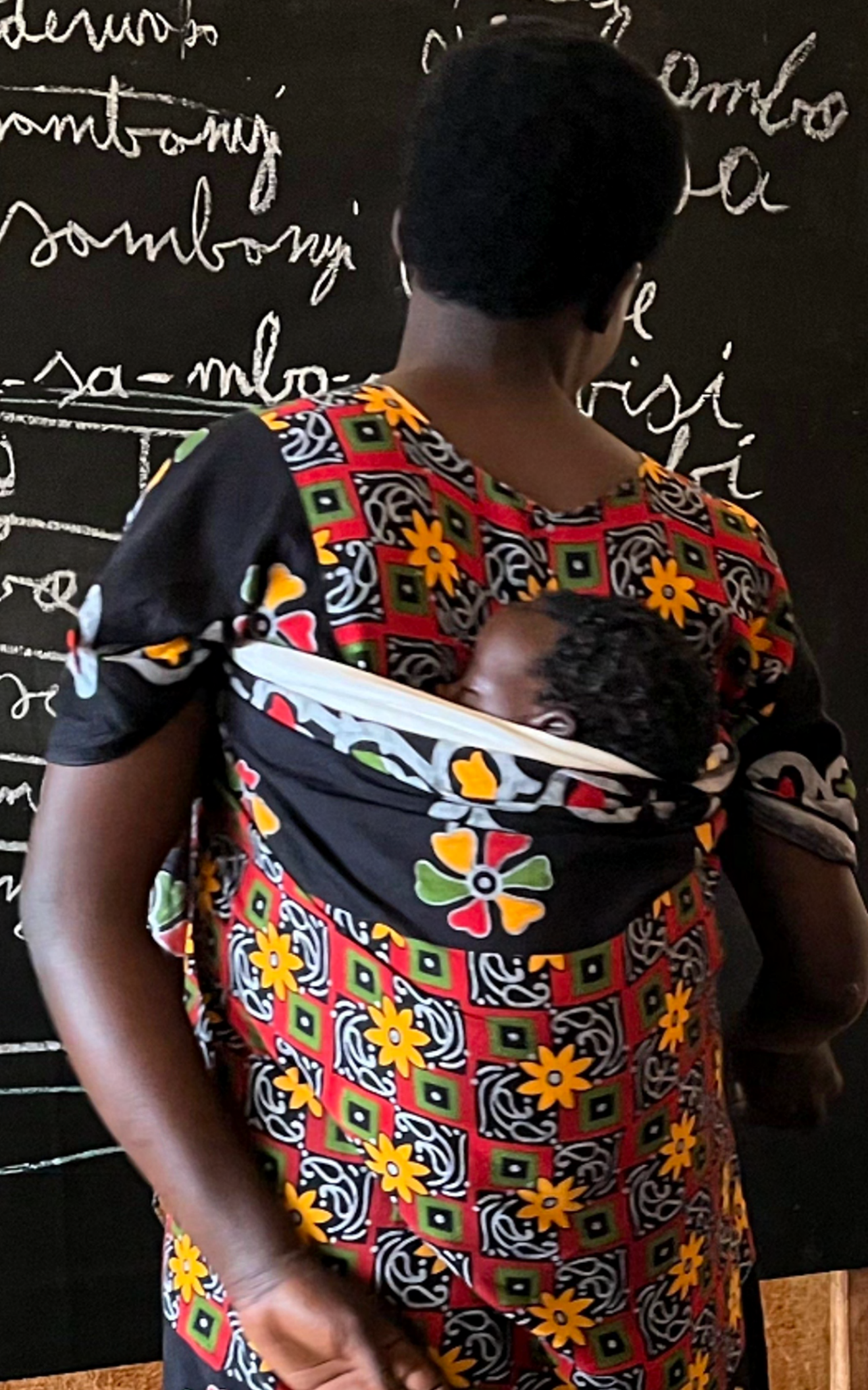


Handwritten text on the chalkboard:

nyungwe ngenderw...  
 yuburambonyi  
 Apomyomura suburambonyi  
 u-bu-sa-mbo

ba	bi	bu	ba
ba	bi	bu	ba
sa	si	su	sa
mbo	mbi	mbo	mbo
mbo	mbo	mbo	mbo

Additional text on the board includes "Amakaza" and "vizi".









# PROGRAMME APPROACH

- **Functional Adult Literacy combined with Participatory, Learning and Action (PLA) tools**
- **Savings Groups & Business Skills Training (Chalmers)**
- **Asset-Based Community Development**

# PROGRAMME REACH

**Learners Accredited: 144,100**

**Contribution to national adult literacy via programme:  
2.9%**

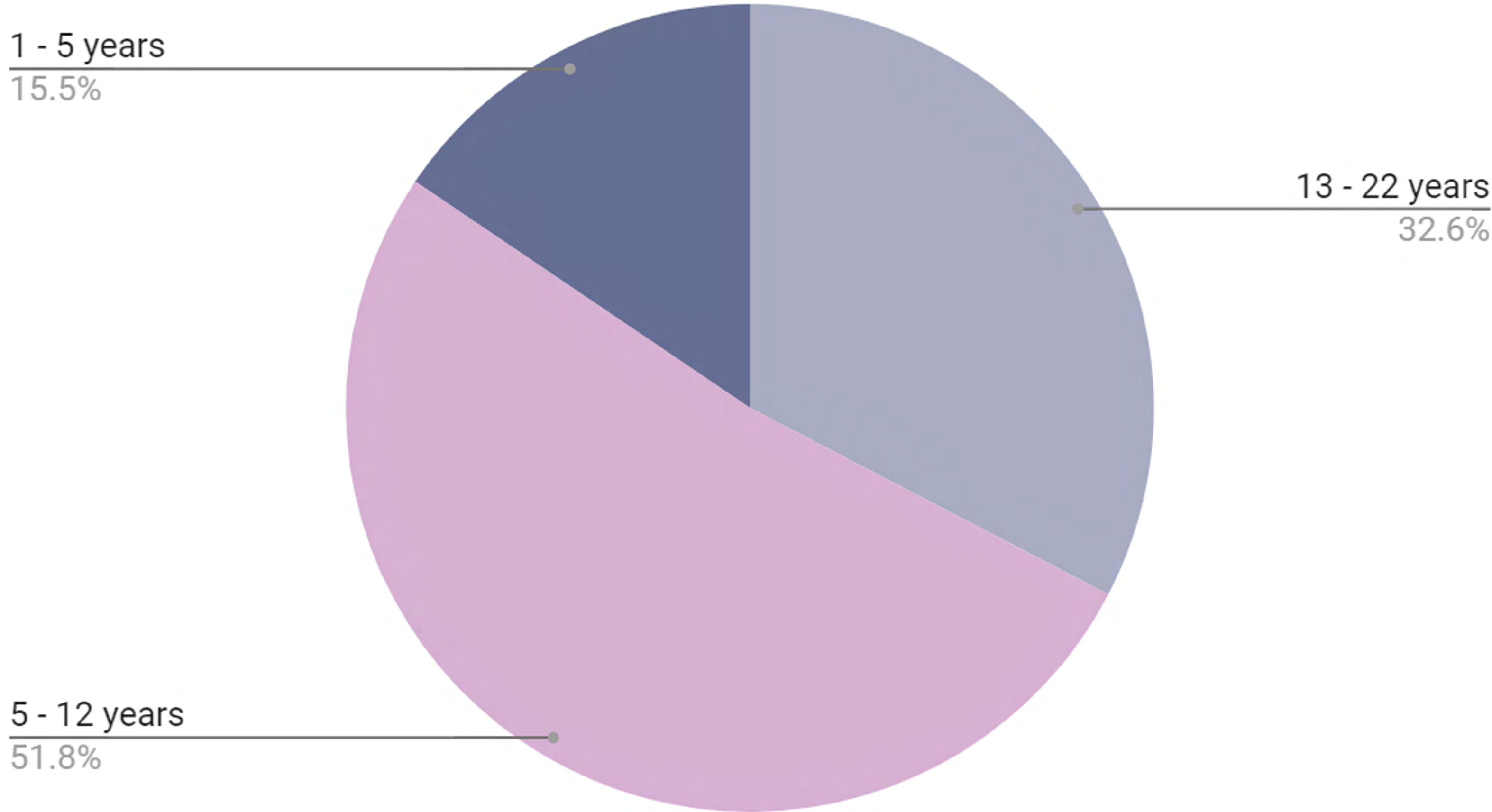
**Savings Groups formed: 6,200 & over 144,000  
participants (78% women)**



# STUDY METHODOLOGY

- Documents Review
- Focus Group Discussions
- Surveys
- Key informant interviews (non-participant community leaders)
- Validation meeting

# Participant Survey Sample by Years of Programme Participation



**IMPACT**

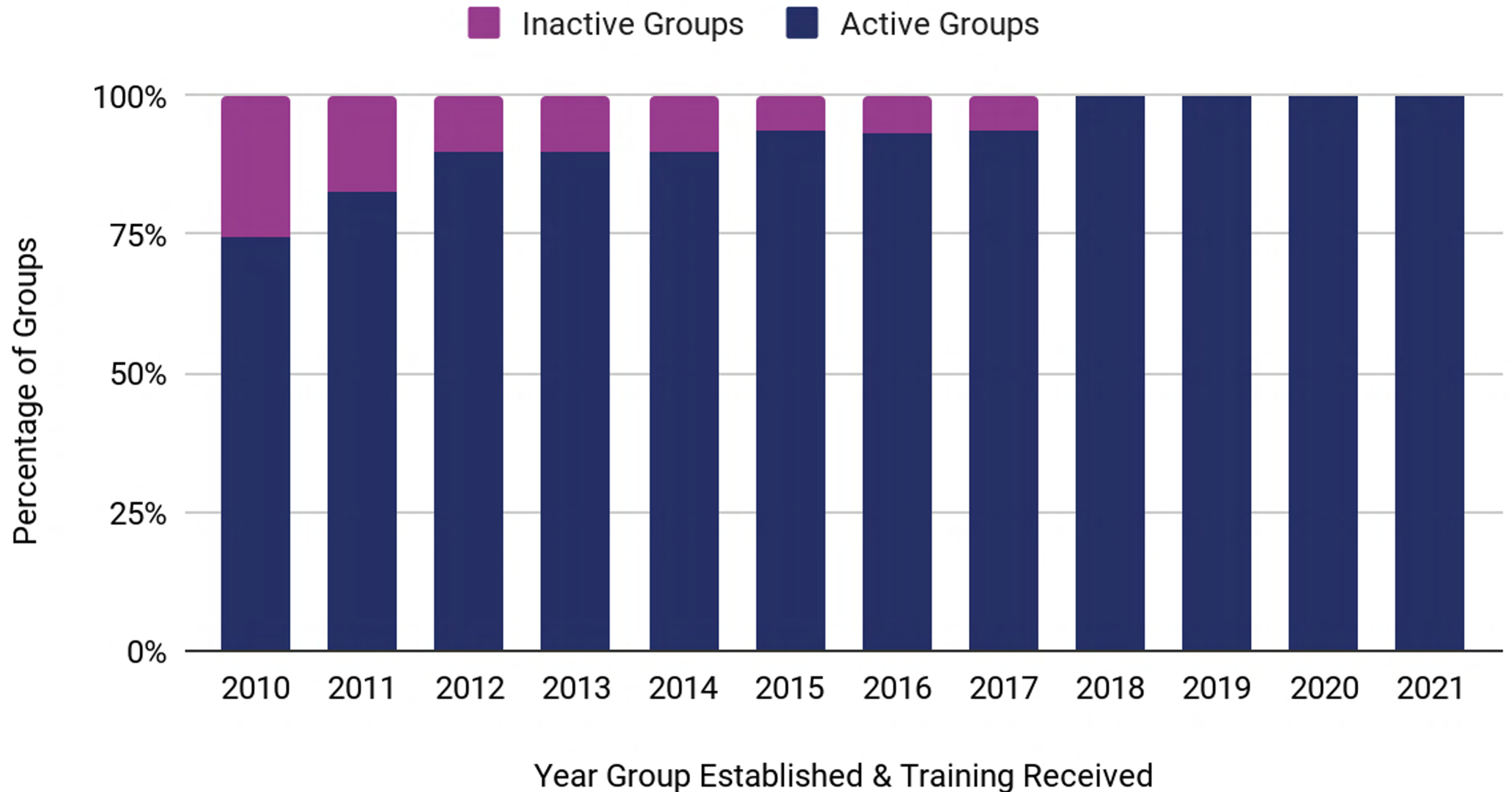
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**SUSTAINABILITY**

# Proportion of Active Savings Groups by Year Established



# CONTRIBUTORS TO SUSTAINABILITY

- Church network, MU leadership & 'faith in action'
- Community ownership - Spirit of volunteerism of facilitators
- Gender focus & prioritization of women
- Participatory, learning and action methodology

**LITERACY: BUILDING  
BLOCKS FOR  
SUSTAINABLE  
DEVELOPMENT**



husha

imye

ga

sha  
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guta chamye

12 gish





# **WOMEN'S EMPOWERMENT**

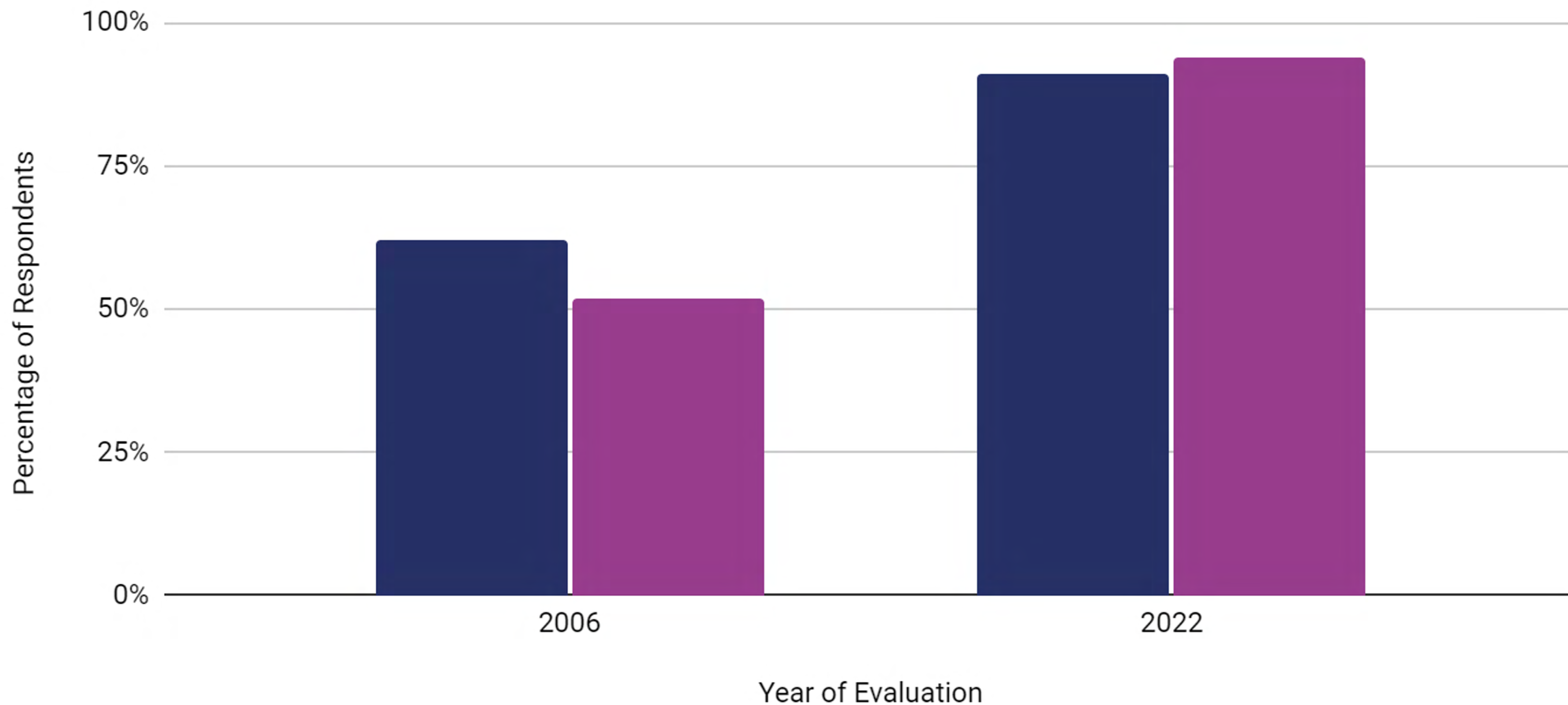






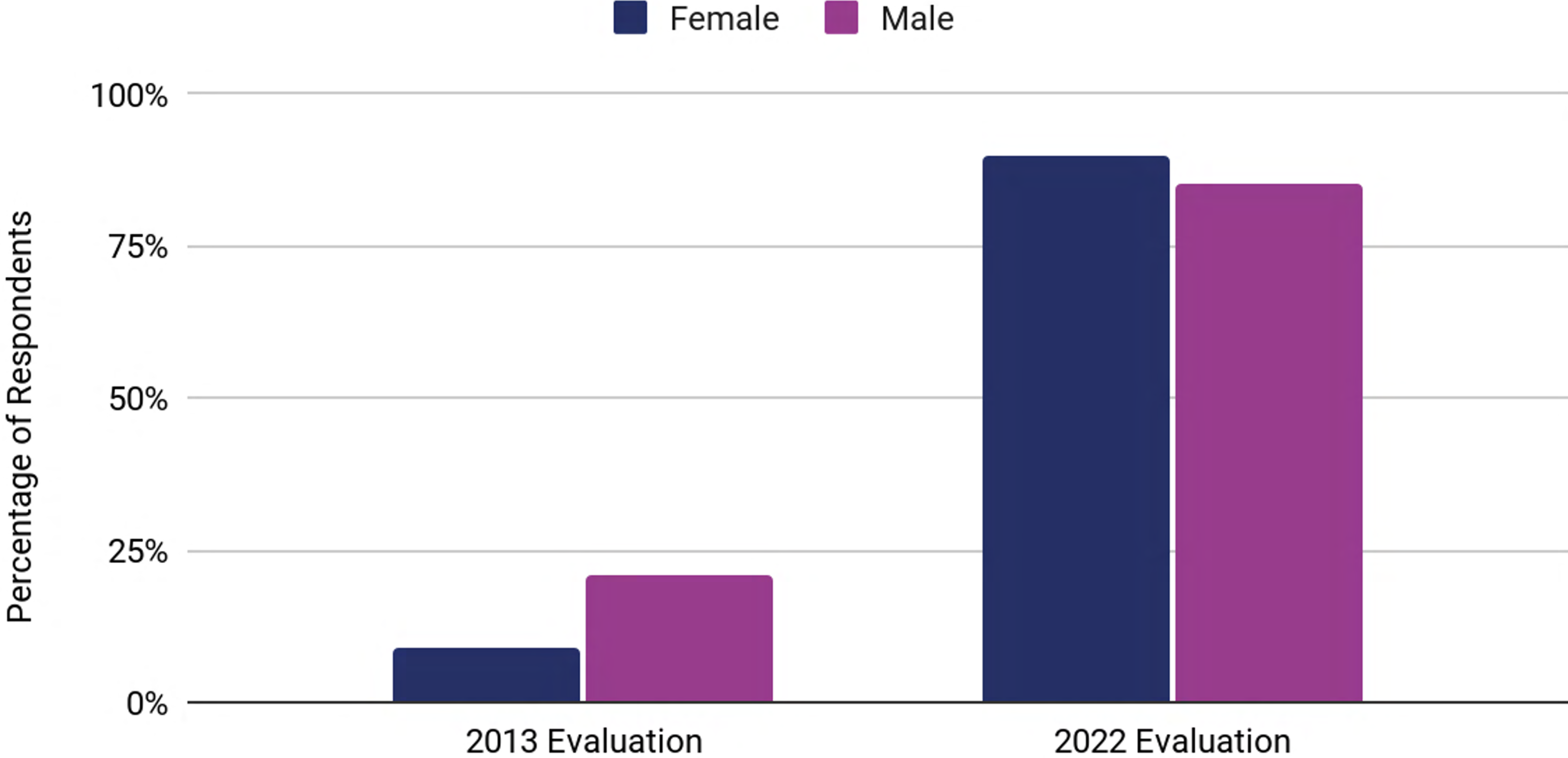
# Participants Reporting Sending their Girl Children to School as a Result of the Programme in 2006 Compared to 2022

Female Male



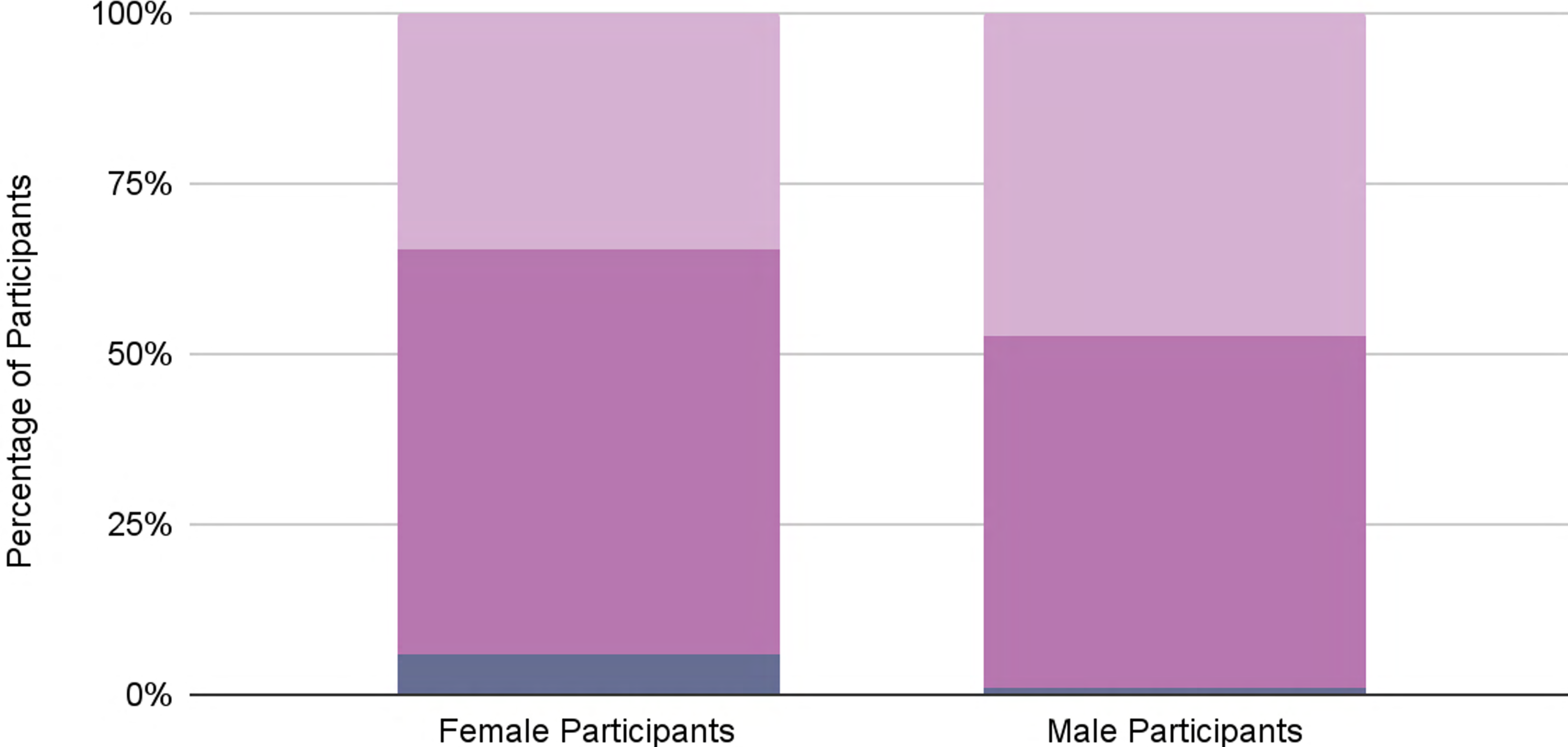
# **FINANCIAL EMPOWERMENT**

# Programme Participants Reporting a Significant Improvement in Income from their Businesses



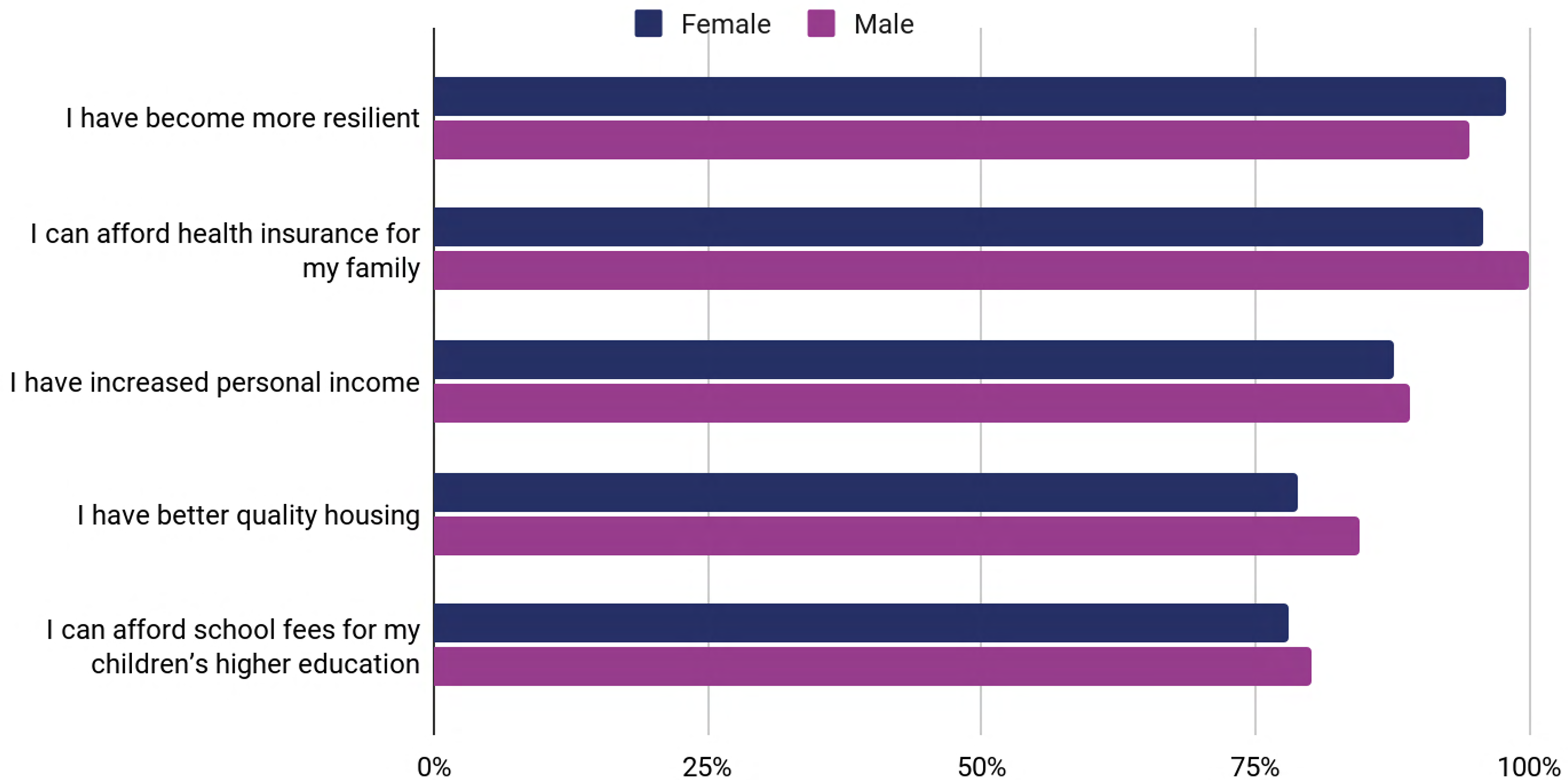
# Number of Employees at Participant's Businesses

More than 2 Employees    1-2 Employees    0 Employees

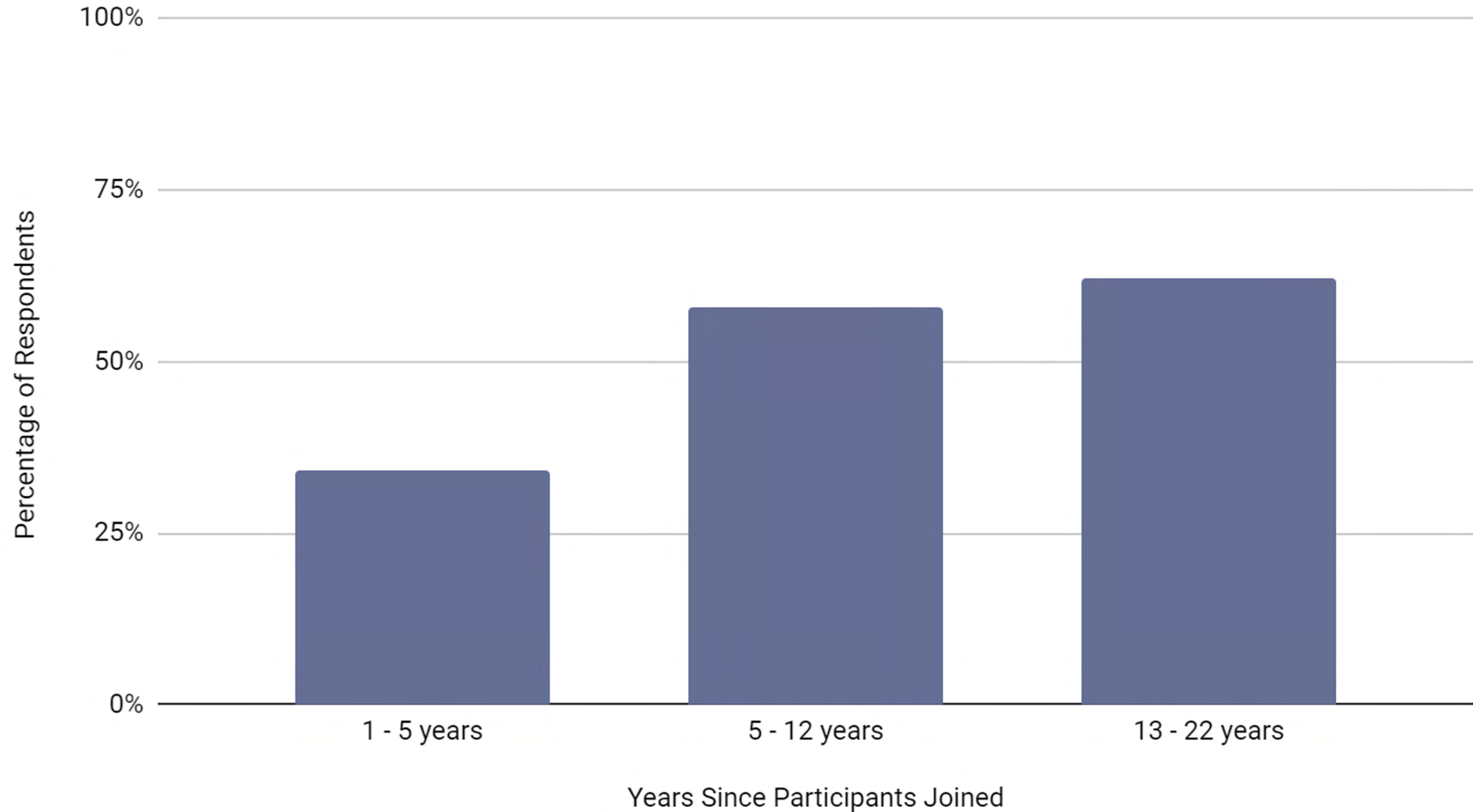


# **FAMILY TRANSFORMATION**

# Participants Reporting a Significant Improvement in Incomes, Welfare and Resilience as a Result of the Programme



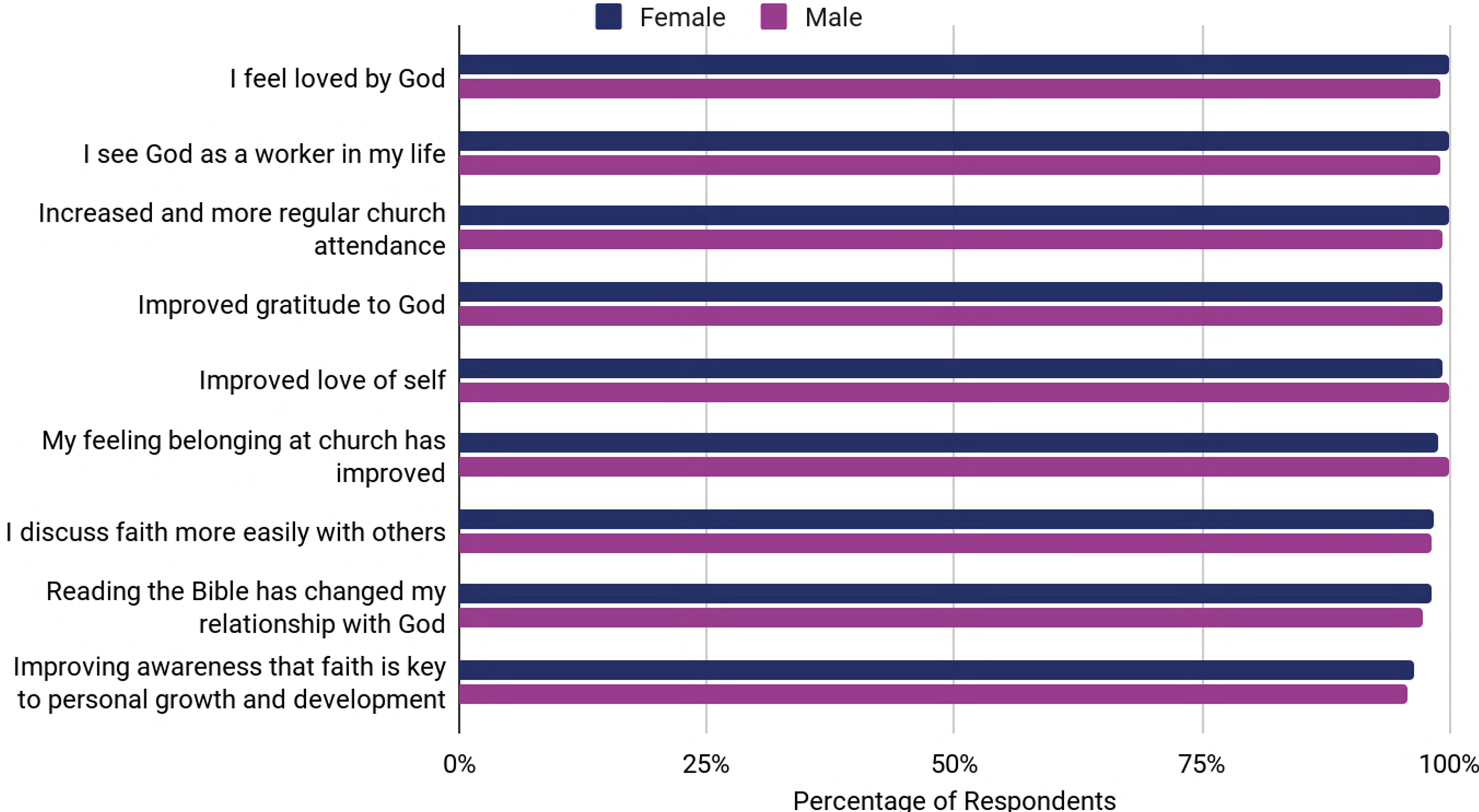
# Participants Reporting a Significant Improvement in Purchase of Assets by Year of Joining





**AMPLIFIED FAITH IN  
ACTION**

# Participants Reporting a Significant Improvement in Spiritual Outcomes as a Result of the Programme



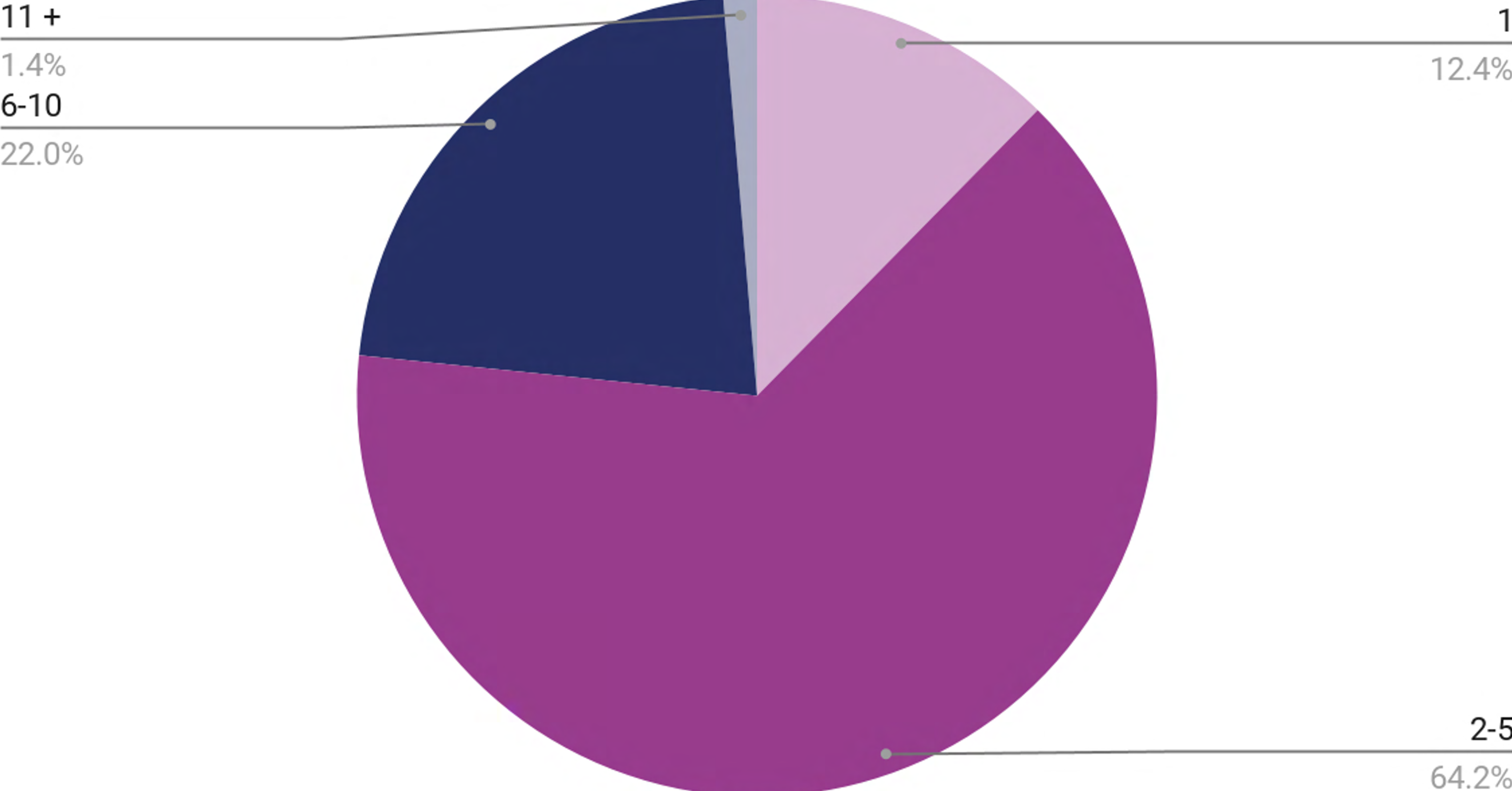


**‘One of the major conclusions of this longitudinal impact study is that communities of hope have been born out of the silent revolution, supported by human values such as connection, social inclusion, cohesion, harmony and peace building.’**

**Nite Tanzarn, Evaluation Consultant**

**REPLICABILITY**

# Number of Savings Groups Formed by Volunteer Facilitators







	Abayabo	Abagore	Abayabo	Abagore
ibikorwa				
Kurima	3/10	7/10	10/10	0/10
Kwambaka ITEN	7/10	3/10	10/10	9/10
Antepa	4/10	5/10	10/10	0/10
Gusemya	2/10	8/10	10/10	0/10
Kwambaka	6/10	4/10	10/10	0/10
Kwambaka	7/10	4/10	10/10	0/10
Guburura	0/10	5/10	10/10	0/10
Uwera abany	1/10	10/10	10/10	0/10
		9/10	10/10	0/10
Amushole	25/80	15/80	70/10	0/75
			80/80	0/10
				0/80



# REFLECTIONS

1. How do the key factors for sustainability resonate with what you find in your work?
2. We found that literacy circles combined with PLA tools empowered previously illiterate communities to engage impactfully with Savings Groups. How does this compare to your experiences in your work?
3. The use of the PLA tools appeared to be critical for helping communities take action to achieve other 'non-financial' impacts. Does this resonate with your work? How else have you seen Savings Groups achieve this?



# Q&A

**FULL EVALUATION REPORT HERE:**

[fivetalents.org/fivetalentsreports](https://fivetalents.org/fivetalentsreports)

**MORE QUESTIONS? REACH OUT TO:**

**Maria Owen** [mariaowen@fivetalents.org](mailto:mariaowen@fivetalents.org)

**OR Naomi Herbert (Mothers' Union)**

[naomi.herbert@mothersunion.org](mailto:naomi.herbert@mothersunion.org)



# Thanks for attending!

- [Consider joining](#) this (or other) CoPs
  - Share your ideas for future CoP calls
  - Preview of our September call –
    - Feedback on CoP: what's good, bad, could be improved?
    - Updates from your work: what's exciting, challenging, missing?
- 