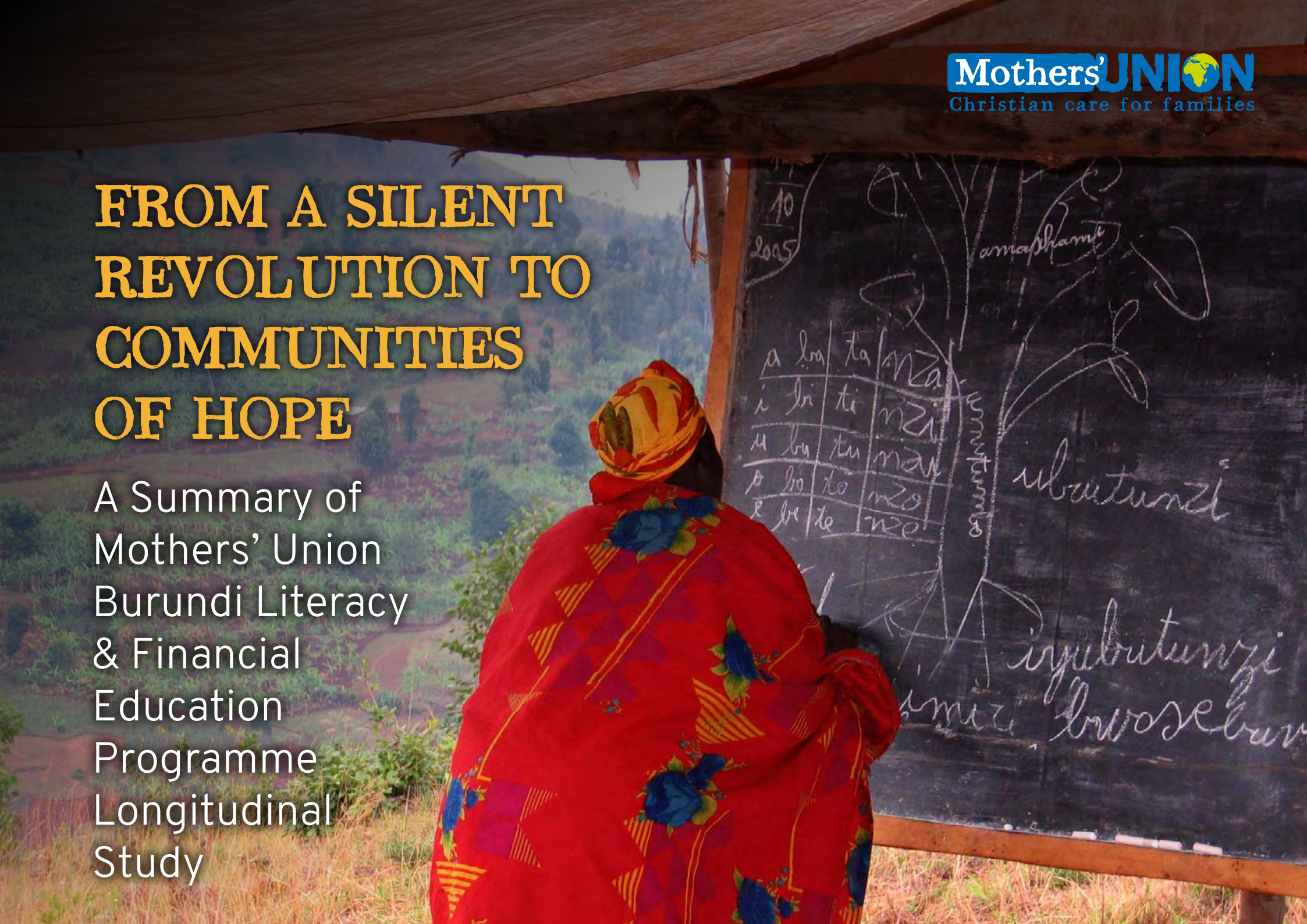
Mothers' UNION
Christian care for families

FROM A SILENT REVOLUTION TO COMMUNITIES OF HOPE

A Summary of Mothers' Union Burundi Literacy & Financial Education Programme Longitudinal Study



Introduction from Claudette Kigeme

Mothers' Union Provincial Coordinator, Mothers' Union Burundi

It is with a huge sense of privilege and achievement and, above all, thanks to God that we are delighted to share the impact of our Mothers' Union Burundi Literacy and Financial Education Programme over the last 20 years.

I have been involved with this programme from the beginning and can genuinely say it has transformed the lives of so many people in communities across Burundi.

When the programme started, it targeted the most vulnerable people in the community – regardless of faith, sex, ethnic group or political party. It was clearly an inclusive programme made for community members, aiming at the empowerment of the most vulnerable, especially women. It was seen as a mere community development programme. No one would have thought it would produce the life-changing impact and spiritual empowerment that we are seeing today.

1,291 facilitators have been trained in multiple subjects including participatory learning approaches, adult literacy training, business skills and Savings and Loans Associations formation, parenting skills, advocacy, peace building, trauma healing and effective communication. 165,416 participants have benefitted directly from this training in 1,289 communities across Burundi. What is even more staggering is that 144,103 people are now accredited as literate according to our national standards of literacy! That is 2.9% of the entire Burundi population. It is phenomenal and shows how effective partnership working can be.

The programme started in 2000, when our country was facing conflict and socio-political problems, and when there was fear, hatred, suspicion and discrimination among people living in the same community. Sitting together and working together was not obvious for some people. Today, love, trust, unity and fellowship are the first characteristics of those community members.

What happened and how? First, despite the anti-proselytization policy, people knew the identity of people serving them: Mothers' Union. They recognised the love and care for those in need without distinction, and they started to be aware of the love of God.

Second, in the programme, people were mobilised to analyse their problems and find solutions themselves using available resources. While some have never realised that their fellows constitute the most valuable resources for their blessings, discovering that reality brought a huge transformation in their lives. They started to value each other and love each other. They understood the power of unity and reconciliation. They started to plan together and journey together, so they understood that everyone has a role to play.

Third, they started to discover that God has given them different talents that can be used to transform their communities. Like Mandela said, "poverty is man made and poverty can be eradicated"; they discovered that if everyone brings his / her talents their community would improve. They started saving together, deepening trust, compassion and mutual care. Collaboration replaced discrimination. The Parable of the Talents is a good illustration of this.

Finally, when people became literate, the first material they started reading was the Bible, which deepened their faith and transformed their lives. Women were no longer cheated at the markets and have started their own businesses, having their own agency in their family lives and their community. Beside personal transformation, many committed to become agents of change and join leadership positions.

Despite the transformational results you will read in this report, there is still more to be done. More communities to reach, more lives to be changed. But for now, let us rejoice and give thanks to God for all that has been achieved over the last 20 years through this life-changing programme.

COMING TOGETHER TO ALLEVIATE POVERTY

The overall objective of the Mothers' Union Burundi Literacy and Financial Education programme, which launched in 2000, is to combat poverty, through adult literacy circles and promoting gender equality and women's empowerment. In September 2022 a study took place to assess the impact of the programme from 2001 to 2021. This longitudinal study enabled us to look at information gathered across 20 years, helping us to gain understanding of the sustained impact of the programme in these and other areas.

As a global movement, Mothers' Union works towards stopping violence, stopping poverty, and stopping injustice so that everyone one of us can live life in all its fullness. At the inception of this programme Mothers' Union delivered functional literacy and numeracy, for over 10 years (2000 – 2010), which provided the foundation for the impact we see today. As the communities became more confident to grow and change their own lives it was clear that partnership working would allow us to achieve more, share resources, enhance productivity and efficiency, alongside sharing knowledge, expertise and capabilities. So: from 2010 Mothers' Union joined forces with Five Talents, Development Services International (DSI) and Läkarmissionen (LM) to form a long-term, collaborative, diverse and harmonised partnership, key to the programme's success in Burundi.

AN EVOLVING AND DYNAMIC PROGRAMME

The programme adopted a flexible approach which included lessons learned and global best practices, allowing adaptations to support emerging participants' needs. The impact of the programme has deepened and been sustained over the years. Additional components were gradually added, motivating transformation and direction. These gave hope to families and communities, while promoting women's rights.

The programme was implemented in three waves, each building on the other:

WAVE ONE

1 Functional literacy and numeracy education

2001

WAVE TWO

1 Functional literacy and numeracy education

2 Formation of savings and loans associations

3 Financial literacy and business development education.

2010

WAVE THREE

1 Functional literacy and numeracy education

2 Formation of savings and loans association

3 Financial literacy and business development education

4 Parenting education.

2018

The programme's participatory learning approach provided a clear framework to identify female participants' prioritised needs, relative to their male counterparts, and ways in which they could be addressed. It has been a learning journey for Mothers' Union Burundi and has initiated various activities to address participants' needs. As with all Mothers' Union work, prayer underpins all the activities.

An underlying principle of the programme methodology is that learning should relate directly to the lifestyles and the needs of the participants. It is culturally sensitive and respects different forms of social organisation. The programme provides a safe space for discussion of issues such as women's empowerment, poverty, gender-based violence, human rights, unpaid care work, family life, parenting, nutrition, sanitation, children, conflict, faith, climate change, and sexual and reproductive health and rights.

The facilitators are volunteers and facilitate the literacy circles, financial and parental education and initiate and sustain participants' engagement in SLAs. They are selected by communities based on specific criteria, such as residence in the community, morality, integrity as well as their ability to read and write. This is in addition to their interest and their capacity to help participants to become literate and numerate and to participate in SLAs.

Schola Harushimana, Eugénie Ntihabose and Joséphine Kezakimana, are part of the Mothers' Union Burundi team leading the work in their Diocese

Over the 20-year period, the programme has:

Directly benefitted

165,416

participants

77% of whom are women

in **1,289** communities

87% are accredited as literate and numerate

Resulted in

144,103

people being accredited as literate according to the national standards of adult literacy.

112,856 (89%) of whom are women

This is a contribution of

2.9%

of the estimated

5,030,955

adult population of Burundi who can read and write.

Mobilised

6,200

savings and loans assocations.

78% of the participants are women, catalysing their capacity to save, borrow and invest.

Enabled

7,500

participants to access parenting education, our newest addition to the programme.

The programme has trained a total of

1,291
facilitators

69%
of whom are women

Whereas the facilitators principally work as volunteers, they receive one off incentives from the programme. These include bicycles and telephones to support transport and communications and occasionally, Igitenge (African print fabric) and Bibles. Many have worked for the programme for multiple years and they are doing it because they see the transformational benefits of the programmes to individuals and communities.

BURUNDI

Burundi is one of the least-developed, poorest and most densely populated nations of the world. The majority of the population work in the agricultural sector. The country is still suffering the effects of a civil war that lasted 12 years (1993-2005), which devastated communities, disrupted family relationships, interrupted access to education and exacerbated gender disparities. This also affected social relations, decreasing social cohesion, weakening social capital and reducing resilience. It plunged a significant proportion of the population into abject poverty.

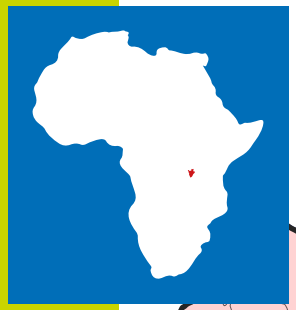
Burundi has a relatively progressive gender policy environment, with the potential to protect and promote women's rights. Nonetheless, social culture continues to perpetuate underlying prevailing norms and values that often create and then dictate differential rights, responsibilities, entitlements and participation between women and men. These are reflected in deep-rooted inequalities between women and men both at home and in society.

Girls are typically assigned responsibilities such as household work and taking care of children, in preparation for women's socially ascribed role of stay-at-home wives and mothers. In contrast, boys are socialised to be more outward looking in preparation for being providers and leaders.

Years of armed conflict have fostered a culture of normalisation of violence in Burundi. The prevalence of sexual and gender-based violence (SGBV) is relatively high, with rape and intimate partner violence (IPV) being the most widespread.

Working in this environment, the programme has had extraordinary impacts. It evolved from a 'silent revolution' to building communities of hope with voice, power and resources for women in a safe and supportive social environment. This revolution was founded in the participants' membership of literacy circles. It drove a grass-root movement advocating for and working towards social inclusion, cohesion and peacebuilding. Sustained engagement with communities meant participants could continuously grow in themselves, as well as lift and build others.

The programme works with the Anglican Church of Burundi as well as wider networks to reach people of all faiths and none and those most vulnerable and illiterate people in the communities we serve.



Map illustrating concentration of programme activities by Diocese

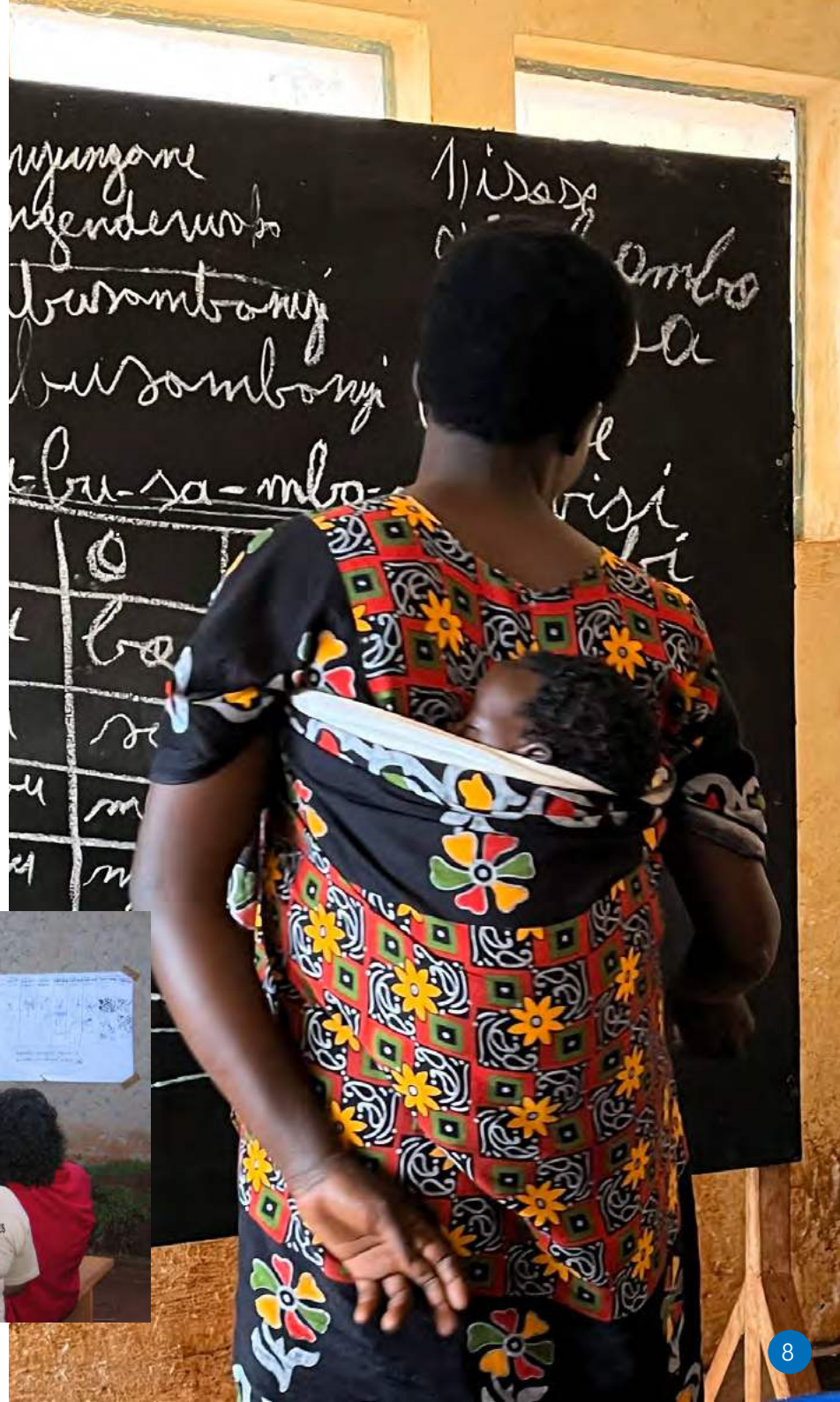
LITERACY – THE BUILDING BLOCK TO TRANSFORMATIONAL CHANGE

Functional literacy and numeracy form the educational building blocks to other aspects of the programme. During the first 10 years of the programme, Mothers' Union focussed on eradicating illiteracy. The 2008 evaluation recommended strengthening the programme's post literacy activities allowing accredited literate learners to use their new reading and writing skills to generate income and build businesses. This is when the Savings and Loans Associations and business skills were added to the programme.

Facilitators use the REFLECT approach, which was developed by ActionAid to support adult literacy[1]. It facilitates group learning and action, using adult learners' life experiences as the basis for learning through Participatory Learning Action/Approach (PLA) tools. These tools link the process of literacy with the process of social change, in which learners analyse their situation, work out how to address their needs and develop their own 'texts'. There are no pre-printed textbooks or primers; instead, visual and oral PLA tools are used to enable non-literate people to 'articulate their knowledge'.

Each literacy circle develops its own learning materials through discussion, drama, stories, dance or the joint construction of maps, charts, calendars and diagrams that represent their local situation. By linking oral and visual literacy tools with alphabetical and numeric literacy, learners build self-confidence and acquire new skills, as well as making decisions and organising themselves. The learners' analysis of their situation reaches out beyond the literacy circles, with the potential to benefit the wider community.

Literacy circles transform into self-selecting Savings and Loans Associations (SLAs), which are consistent platforms for practising PLA tools for continued learning and advocacy. The SLAs are established and registered entities in their communities. They promote financial inclusion and are a catalyst for social cohesion and agency for community development using the PLA methodology.



[1] www.participatorymethods.org/glossary/reflect

PROGRAMME IMPACTS

The programme had six key impacts on individuals, families and communities. Each component enforced the others, with the sixth – 'faith in action' – significantly unlocking many. This was complemented by a participatory, agency-building approach to literacy and financial education.

IMPACT ONE: Gender equality and women's empowerment

Recognising potential and strength

The programme improved women's self-esteem, confidence and aspirations. It brought their voices and skills to the forefront, increased their participation in the productive economy and their access to credit, largely through loans from Savings and Loans Associations (SLAs). It contributed to breaking down mindsets and challenging dominant narratives that underlie gender inequalities. It demonstrated that deeply ingrained norms can change. It promoted a social environment relatively free from the threat of GBV, where women's rights are intrinsically recognised, realised and safeguarded.

Since taking part in the programme, many of the women are poised and self-assured. They demonstrated assertively their capabilities and strengths, able to participate in business and public leadership, as well as ensuring the welfare of their families, on an equal footing with men. Women are informed, independent and empowered not only to speak out for themselves (self-advocacy), but also to speak out against social inequality – including gender injustice.

Participants deepened their connections with their most authentic selves:

- Women unlearnt information from years of internalising dominant narratives that undermine female potential.
- They learnt that they can be strong, can drive change and are able to sustain themselves without being financially and emotionally dependent on men.
- They learnt how to navigate peer and intimate partner relationships, so that these are positive influences on their lives.
- Not only are they more aware of their rights, they also appreciate that securing their rights is key to their social, political and economic advancement.
- Nearly all participants (both female and male) pointed out that they could see gifts/abilities in themselves that they did not see before.

99%
of the programme participants improved in self-esteem. They pointed out that they loved and valued themselves more.

96%
now take part in family decision-making.

They perceived themselves as being worthy human beings who are of value to their spouses, their families and to society.

Improved sexual and reproductive health and rights

The literacy education component includes discussion of issues such as gender-based violence (GBV); sexual and reproductive health and rights; and advocacy in relation to human rights in general – women's rights in particular.

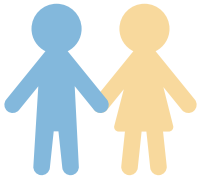
95% of married programme participants, particularly the men, reported improved relations with their spouses. 82% of married women reported improved use of reproductive health services, including family planning, antenatal and maternity.

Men report reduction in intimate partner violence

2006

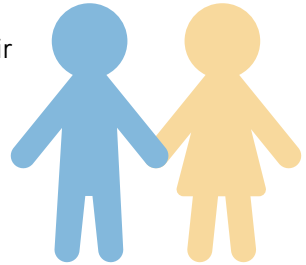
41%
of male participants indicated that they had stopped beating their wives

50%
pointed out that they were in monogamous relationships



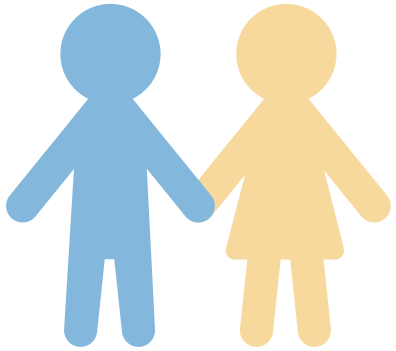
2008

75%
reported that they no longer physically abused their wives



2022

90%
reported reduction in domestic violence



98%
of both male and female participants advocate against sexual and gender-based violence

"I became a community health worker after becoming literate. One of our roles is to monitor all pregnant women to ensure that they deliver at a health facility. This has reduced the deaths related to pregnancy and childbirth. Women's and children's health has improved, because of the literacy programme. We used to be embarrassed asking our husbands for sanitary towels... it was also difficult for them to provide these. With the savings group, women can easily request for a small loan to buy towels on their own."

Female programme participant, Mukungu community, Diocese of Makamba

Literacy circle participants proudly holding up their health cards, meaning they can access affordable health care. Through the programme they learnt about this important government scheme.

A supportive social environment and shifting gender norms

The programme fostered a supportive social environment and broke down mindsets, debunking the stereotype Nta mashure y'umukobwa ("there is no point in educating a girl"). Now, there is near total acceptance of girls' rights to education. More and more girls were sent to school over the years and this increase is partly attributed to the participants' appreciation of the significance of girl's education, as well as their membership of Savings and Loans Associations (SLAs). The relative ease of access to loans made it possible to purchase scholastic material and uniforms as required.

By increasing their confidence, the programme helped women to claim their space, speak up, stand up for themselves, believe that they can excel, aspire to be financially independent, accept themselves as enough and re-focus on achievements and values. As a result, over half of female participants reported becoming elected leaders in some capacity.

While there are not enough platforms for all female participants to take up leadership roles, many have become women of purpose in their respective communities. Two thirds of programme participants joined other community networks. At the household level, there has been a shift in norms that restrict women's agency and decision-making power. It is increasingly common for wives and husbands to share household expenses and to have discussions about how to spend family income.

Nearly all husbands of participants were more involved in household work, such as taking care of the children and maintenance of the home. By easing women's domestic work burden, the programme helped free up women's time for self-development and for participation in productive work, including income-generating activities. Women are also taking on roles that are traditional male domains, such as construction. Men are more supportive because they are more aware of women's rights and value and appreciate their wives' contributions.

The majority of programme participants belong to SLAs. 68% reported that they had also joined and/or formed other community-based organisations and networks. For example, some female participants in the Diocese of Rumonge joined a builders' association, providing them with an opportunity to not only engage in construction work (a traditional male domain) but also to earn an income.

Female participation in family decision-making and spouses sharing routine housework has resulted in reduced family conflict, higher levels of relationship satisfaction and healthier and happier households. Nearly all participants believe that women make good leaders and should participate in family decision-making.

Many programmes focusing on women's empowerment are criticised as being discriminatory against men. This sentiment was not expressed here, possibly because the programme did not devalue men and adopted male engagement as one of the strategies. This has led to many male participants pointing out that they had started deconstructing their own masculinity. Many men now share domestic work with their wives and some were observed carrying babies. Others participated in activities dedicated to promoting gender equality, such as the 16 days of activism against GBV as well as International Women's Day.

Participants serve as role models and send empowering messages to other members of the community as a way of transforming mindsets in gender equality, women's empowerment and transformation of families. Participants have been actively advocating against GBV, including domestic violence, as well as conflict in the community.

Perceptions in gender relations changed at the household level and within the community structures. The programme contributed to changing the mindset of seeing women as incompetent. Programme participants actively promote positive gender stereotypes and relations.

"Women used not to be involved in family decision-making. Typically, men would manage all or most of the household assets and would satisfy only their needs. Children used to be malnourished... women used to wear dirty and torn clothes. The man would spend money to make himself attractive for other women. Also, if a woman gave birth to girls only, she would be rejected and the husband would get married to another woman who could bear him sons. The programme has helped a lot. Women participate in household decision-making; there is a reduction in divorce; girls are more valued by their families and society."

Male Diocesan Secretary, Diocese of Buye

92% of the participants disagree with the stereotype that "men are the primary breadwinners and women, the primary homemakers".

98% believe that women should own productive assets and 99% believe that they make great business owners.

TRANSFORMATIONS OVER 20 YEARS

The programme has been:

- Breaking barriers to women's leadership and voice in the community and church
- Increasing women's household decision-making power
- Disrupting the deeply ingrained norm that care work (household chores) is the responsibility of women and girls
- Improving security of access to productive resources for women.

IMPACT TWO: Financial empowerment

The programme contributed to financial inclusion, expanded entrepreneurship, improved household income and promoted financial stability.

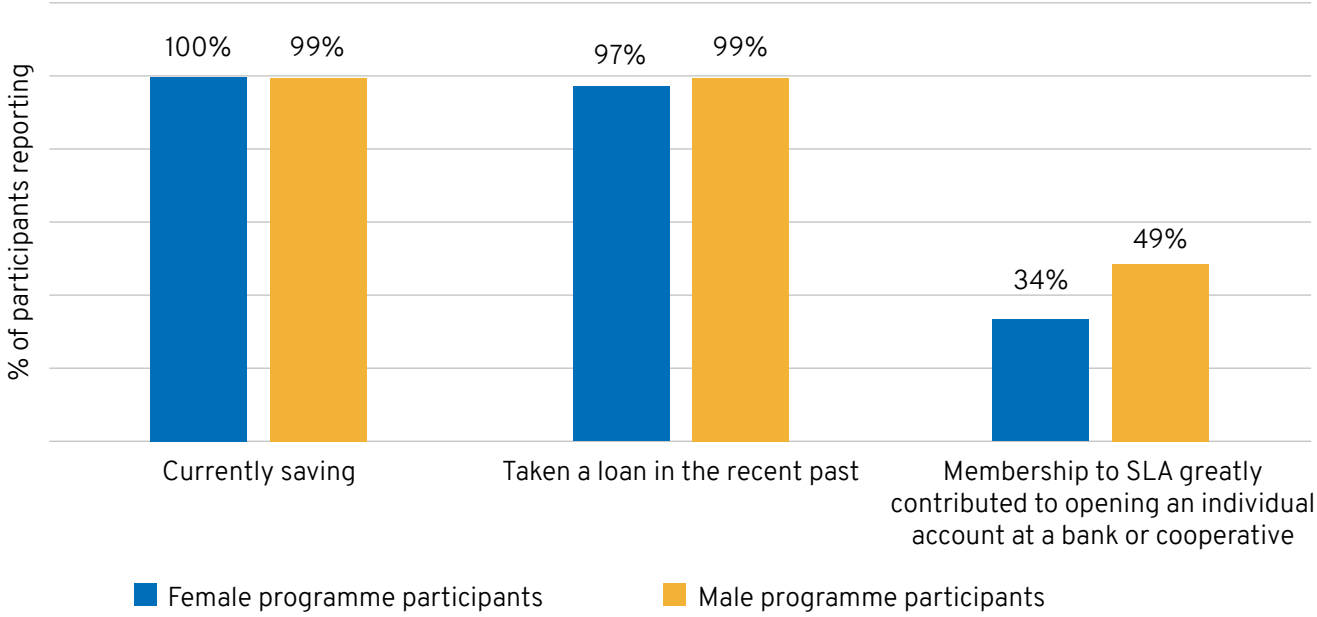
Improved household income and financial stability

The Savings and Loans Associations (SLAs) are perceived to be a visible embodiment of women's (and men's) economic empowerment. Participants have accumulated assets, such as land and livestock, over time. Many have established a base of resources, which they mobilise to produce additional assets or even sell as needed.

Ownership and mobilisation of productive assets improved household outcomes without any injection of outside capital. This improved family well-being and security.

Most participants (98% of women and 95% of men) feel that they have become more resilient and are able to able to cope with adverse shocks and stresses and to adapt to uncertainties. The financial education equipped them with the knowledge and skills to make smart decisions, manage their resources more effectively and achieve financial stability. By becoming more financially independent and self-reliant, women's status in their families and in the communities became elevated. Due to this financial autonomy, there has been a reduction in domestic violence arising from household economic stress.

Impact of the Programme on Financial Inclusion



Source: *Mothers' Union Burundi Longitudinal Impact Study (2001-2021): Programme participants' survey, 2022*

Savings and Loans Associations (SLAs) – how do they work?

At their formation, SLAs prepare a constitution to guide their operation, elect their leadership and are trained in financial literacy and business development. Members meet weekly, biweekly or monthly to save money as a group, following their own regulations. Depending on the SLA, all members may save the same or different amounts. After accumulating enough money, the members start to loan amongst themselves. Members borrow money from the pool of savings for family needs or income-generating activities. Loans are repaid to the group with a small interest rate decided on by the group themselves.

After a period of 12 months, the savings and interest on loans are shared out. After each share-out, the SLAs immediately begin another cycle of saving and borrowing. Mature SLAs may decide to pay dividends to their members instead of sharing-out. All the SLAs have a separate emergency fund where each member contributes an agreed amount. These funds are used in emergencies largely for the SLA membership, but also to assist the wider community. All activities of the SLAs are governed by their respective constitutions. These are underpinned by spiritual principles of trust, loyalty, humility, transparency and discipline.

Nearly all programme participants indicated that they had joined an SLA, started saving and taken out loans from their groups. The programme also fostered participants' accessibility to, and utilisation of, formal financial services.

Since 2010: a cumulative total of 6,271 SLAs have been formed under the programme, comprising of more than 144,015 members. 78% of these are women.

84% of SLAs formed more than a decade ago are still functional without input from the programme. 93% of SLAs have a repayment rate of above 90%.

My wife used to ask for permission to go and participate in the SLA and I would refuse. I used to think she was going to meet other men. Whenever she asked for money for food and I did not have it, I would beat her. She decided to join without letting me know. Then I started seeing changes... she became cleaner... she started dressing better. Then she bought a goat and then a bicycle. I also decided to join. Our house was comparable to a chicken coop... we have built a brick house with a tin roof. I was almost nothing... I was in the dark... my mind was closed.

Male participant, Mukungu community, Diocese of Makamba

Increased female control over resources

The programme has expanded women's opportunities to access and have control over productive resources. Nearly all the female participants have improved their ability to manage their own assets. Small livestock (goats, pigs and chicken) are one of the preferred investments on securing a first loan from an SLA. Returns for investment in livestock are high and they provide fertiliser to improve soil quality.

Most of the enterprises established are small and agriculture based. The most popular is primary crop production, followed by livestock farming, then marketing of agricultural products. Some are also involved in other businesses, including bee keeping, grocery stores, boutiques, taxi business and fishing.

The impact of financial empowerment

79% have better quality housing

88% of female participants have increased personal income

78% can afford higher education for their children

The average loan size went from **25,000** Burundi Francs to **66,000** Burundi Francs

96% can afford health insurance

Over 10 years, average monthly savings went from **2,162 Burundi Francs** to **4,965 Burundi Francs**

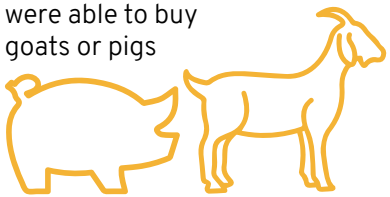
In Burundi, rural populations have extremely limited access to financial services. To start any kind of business, they often have no choice but to borrow from traders and 'loan sharks', who charge excessive interest rates. Women are least likely to hold a deposit account both as individuals and as members of associations.

The programme has addressed some of the barriers to financial inclusion of the participant communities, such as low levels of education and income, lack of access to banks and lack of income-generating activities.

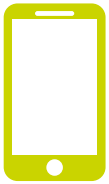
Most participants see the SLAs as a vehicle to increase their income and get out of poverty. Many save in multiple other ways – the most popular being investing in tangible assets such as goats, pigs and land.

In 2006, only 15% of the female programme participants owned productive assets including land and cattle. In 2022:

91% were able to buy goats or pigs

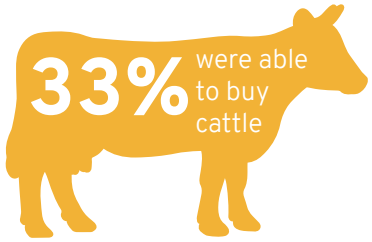


71% were able to buy a mobile phone



SOLD 52% were able to buy land

33% were able to buy cattle



This could, in part, explain why **80% of women** indicate that they were no longer financially dependent on their husbands

81% were able to diversify their livelihoods and/or businesses

Expanded entrepreneurship

The programme catalysed participants' entrepreneurial spirit and interest. They applied the biblical parable of the talents to multiply their resources and to become self-sustaining. Their membership to SLAs provided space for them to learn and grow. Many were constantly thinking of new ideas to expand their businesses and make them more effective. The starting point of their journey of growth was being literate and numerate. This, in combination with their SLA memberships, financial education and improved self-confidence, inspired them to start or expand their businesses.

Prior to the programme, the participants were predominantly subsistence farmers, producing on small holdings and largely for domestic consumption, with minimal volumes for sale. Those involved in businesses typically invested in seasonal income-generating activities. As a result of the programme, many participants are not only engaged in income-generating activities but operate two to three businesses.

45% of the participants in the first programme wave indicated that they had opened an individual account at a bank or cooperative, compared to **19%** in the current wave – a difference of **26%**.[2]

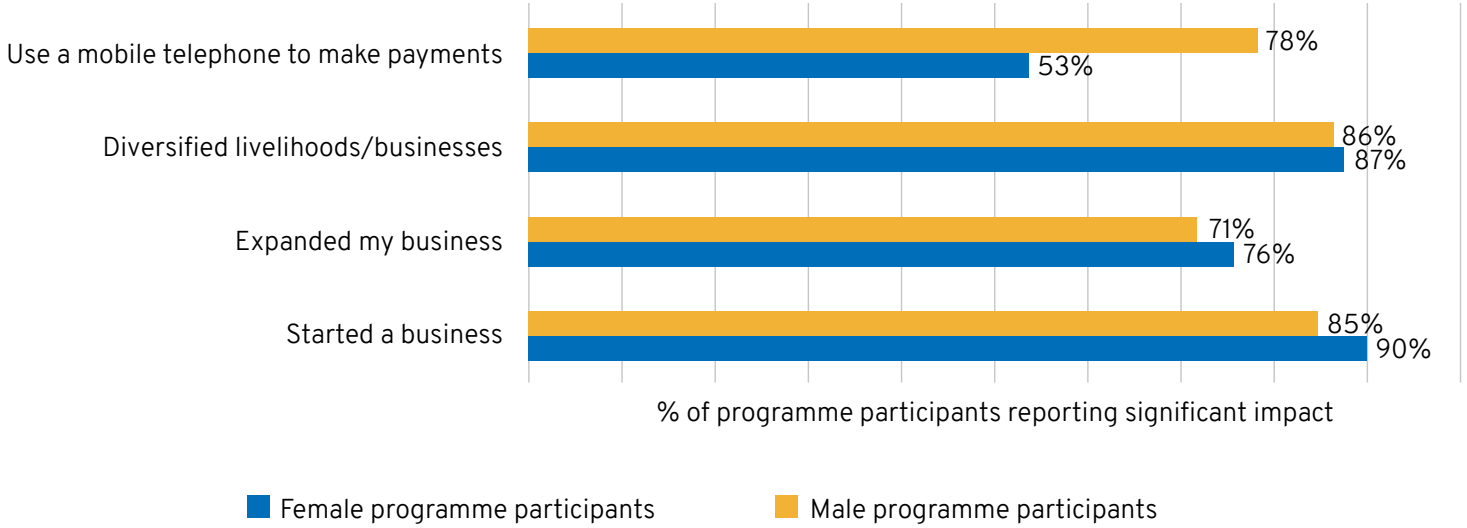
90% of the female programme participants started a business; **83%** have two or three businesses.

94% of female and **99%** of male programme participants employ at least one other person in their businesses.

Nearly all female programme participants have accessed a loan **(97%)**, had business training **(100%)** or are engaged in an income-generating activity **(90%)** – up from **10%** in 2013.

95% of female programme participants can now manage resources / assets better.

Impact of the Programme on Participants' Entrepreneurship



Source: *Mothers' Union Burundi Longitudinal Impact Study (2001-2021): Programme participants' survey, 2022*

From a pig... to a cow... to a motorbike and a successful taxi business in under two years.

"I got a loan of 20,000 Burundi Francs from the savings group and bought peas and beans for sale. Then I bought a pig that multiplied. I sold the piglets and bought a plot of land. The pig multiplied again. I sold the pig and the piglets and bought a cow. I sold the cow and bought a motorcycle that I use as a taxi. From the profit, I bought another cow."

Female programme participant,
Busoro community,
Diocese of Buye

[2] The longer participants are involved in the programme, the bigger the impact on their lives.

IMPACT THREE: Transformation of families

The programme fostered reconnections in family relationships and encouraged positive parenting. It had impacts across generations, not only benefitting the participants, but their families and communities as well.

The literacy component enhanced participants' appreciation of their children's education; their membership to SLAs improved their financial capacity to cater for their children and the parenting skills sharpened their reflective practices, including listening.

Over the years, participants reported great improvement in their ability to afford tuition for their children's higher education, as well as improved awareness of the significance of sending their children to school. The programme also significantly improved registration of marriages and births.

As previously mentioned, many married participants reported improved relations with their spouses, including a reduction in domestic violence. Many share tasks, responsibilities and decision-making in the home, which has contributed to stronger marriages and more stable families. Learning about gender equality has been key to this.

Positive parenting

Relationships between children and their parents have improved. There has been a shift in attitudes from authoritarian to authoritative parenting. Parents adopted a mutually respectful parent-child relationship – loving, nurturing, empowering, non-violent but not permissive. They acknowledged that parenting is not just about feeding their children, but providing space and tools to ensure children's positive development – assuring self-confidence, happiness and resilience. Children of programme participants are more respectful and loving, responsible, attract good friends, make good choices and stay in school.

The programme promoted parenting of children in the faith and life of the church and also promoted their protection. Participants had improved relations and communications with their children and other dependents and were more patient with them.

The programme has debunked some of the stereotypes about parenting. 99% participants acknowledge that positive parenting leads to quality education and a happy, healthy and successful adulthood. Additionally, that children's voices should be taken into account in family decisions.

"I learnt how to be a great parent. I used to be very tough with my children. I used to beat them because my mother used to beat me all the time. She also used to have no time for me... to talk to me. I have improved communication with my children. I make time to listen. I give them space... they have the freedom to talk. The programme empowered me to live happily and peacefully with my children, my neighbours and my husband.

I will ensure that my children go to and complete school. I would like one to be a doctor, another a bishop, another a minister, another an ambassador and another working justice but without corruption."

Female participant,
Busoro community,
Diocese of Buye

Intergenerational impacts

Some intergenerational impacts, including parents' commitment to ensuring that their children complete school, has been sustained over the years. One of the immediate outcomes of membership to SLAs was the ability to access lump sums to pay school fees for children or for family health care. Children shared that they viewed their parents as role models and that they wanted to attain the highest educational level they could, in addition to aspiring for financial independence.

The highest level of education achieved by their now adult children of the programme participants is secondary school closely followed by primary school. A significant proportion of participants reported that their now adult children had attended higher education, 63% of whom were graduates. Some proudly shared that their children were professionals, a fact that they attributed to their being literate and their membership to their respective SLAs.

Children of the programme participants who are now adults engaged in business are doing well:

23% have a successful agribusiness

1% are lawyers

16% have a profitable general income-generating enterprise

6% are civil servants

3% are doctors

2% are nurses

4% are agriculturalists

9% employ other people

2% are accountants

11% are teachers

Deo and Verdiane both became accredited literate through the programme in 2005. Since becoming literate, they have sent all their children to school, funding their education through the businesses they have created.

> Cultural barriers are being broken... communities have been sensitised to value the girl child... parents have been mobilised to send their girls to school. As a result, in Makamba diocese, 52.4 percent of the girls of school going age are in school... compared to 48 percent of the boys. This is a great improvement... when the programme started in 2000, less than 18 percent of the girls were in school. As a result, there is a reduction in girl child marriages.
>
> Spiritual impact discussion, Diocese of Makamba

The Mothers' Union Burundi team

IMPACT FOUR: Helping Mothers' Union to deliver its mandate sustainably

The programme contributed to literacy and numeracy of Mothers' Union members and improved their financial inclusion. Of the 24,000 Mothers' Union Burundi members the programme has enable the 6,650 members who were illiterate to become accredited literate. 45% of the members have undergone financial literacy training and belong to SLAs. Additionally, it strengthened the capacity of the programme frontline workers and contributed to the achievement of the aims of Mothers' Union.

Contributing to the aims of Mothers Union' Burundi

The programme has greatly advanced the aims of Mothers' Union Burundi, promoting legal marriage, positive parenting and increased compassion for those whose family life has met with diversity, which has helped communities to become more resilient. Additionally, the programme has supported fellowship of Christians united in prayer, worship and service.

Strengthening the capacity of programme practitioners

Over the past 20 years, there has been sustained investment in building institutional capacity. Programme staff have been trained in multiple areas, including participatory learning approaches; adult literacy training; business skills and SLA formation; parenting skills advocacy; peace building; trauma healing; effective communication; masculinity transformation; sexual and reproductive health and rights; project management; monitoring, evaluation and learning; conflict; English language; driving and computer skills.

Programme staff members are also provided with opportunities to experience new contexts to continuously improve themselves. They now have an empowered worldview and are perceived as literacy and PLA experts and trail blazers. Some programme staff have been invited to facilitate workshops outside Mothers' Union Burundi (in and outside the country) in areas such as PLA, adult literacy, SLA formation and business development.

This has resulted in great institutional improvement in programming, planning, budgeting, monitoring and reporting.

Sustainability

Overall, one of the key indicators of sustainability was the ease with which data collectors were able to reach participants who joined in the initial years of the different waves of the programme - because they are still active members of their groups.

The most important factors for sustainability of the SLAs were good leadership, trust and love. Nearly all SLAs formed under the programme are characterised as strong, sustainable and still active without external support.

An average of **84%** of the SLAs formed under the programme are still actively saving and loaning together.

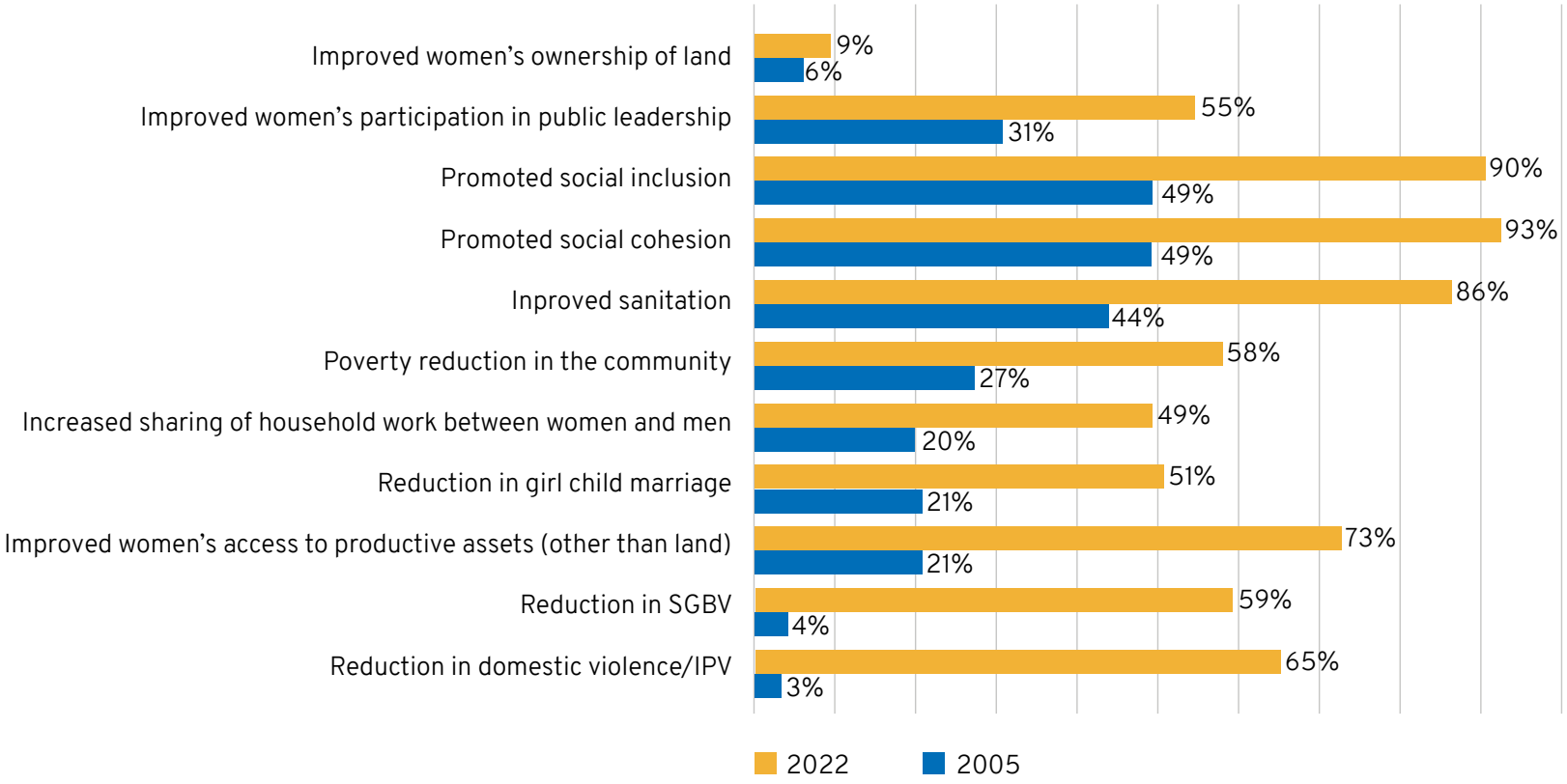
This is attributed to the following:

SLA participants put money into baskets like this for their groups' savings and emergency funds. The baskets allows everyone to see the contents, which reflects the transparency of the programme.

Facilitators, and the local steering group members who support them, are members of the participant communities. The trainers who monitor the programme and provide supervisory support to the facilitators are diocese-based. Accordingly, the programme team are well-positioned to identify participants and partner communities that are truly in need of the programme.

The facilitators are volunteers and the trainers are paid less than the market rate. Despite this, most trainers and volunteers have provided dedicated support to the programme and the participants over the years. The intrinsic motivation for both is the opportunity to serve God. In addition, both the trainers and facilitators are highly valued and esteemed in their respective communities and by programme participants.

Selected Highlights of Programme Impact[2]



Sources: *Mothers' Union Literacy and Development Programme - Mid-Point Evaluation 2006/07. Burundi country report, August 2007. Mothers' Union Burundi Longitudinal Impact Study (2001-2021) - Key informants survey, 2022*

[2] With comparable baseline data

IMPACT FIVE: Contribution to community development and nation building

The programme supported implementation of government policy. Furthermore, it built communities of hope that espouse values of social inclusion and cohesion, conflict resolution and peacebuilding. It also contributed to the achievement of eight of the Sustainable Development Goals (SDGs). The programme participants lifted and built others through community outreaches, support to those in need, advocacy, role modelling, and sharing messages of empowerment.

98% of participants report improved relationships with neighbours and community. They serve as role models and share empowering messages with other members of the community, transforming mindsets for gender equality, women's empowerment and transformation of families.

Building communities of hope: social inclusion, cohesion and peacebuilding

An evaluation of the programme in 2009 concluded that the emerging impact was a silent revolution; a revolution founded in the participants' membership to the literacy classes, and thus social inclusion; a revolution driving a grass-root movement advocating for, and working towards social cohesion and peacebuilding.

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. As one programme partner said: "Social isolation is a companion to illiteracy."

Programme participants have become literate and are no longer socially isolated. This has been further reinforced by their sustained participation in SLAs. Nearly all the 'pioneer' participants of the literacy and development component belong to SLAs and have acquired financial literacy skills.

The programme is open to all, irrespective of gender, ability, age, ethnicity, denomination or religion. Many participants testified that the programme provided a safe space and multiple opportunities to come together, become literate, learn from each other, save together and to build community connectedness.

Participation in the programme has:

- Increased their trust
- Enabled participants to make new connections and friends
- Built stronger networks
- Enabled them to discuss their faith more easily
- Made it easier to see gifts or abilities in other people.

The literacy circles and the participants' membership to the SLAs resulted in the development of shared values, attitudes and beliefs, greater trust and openness, transparency, honesty and cooperation.

All the SLAs have an emergency fund that benefits members experiencing adversities such as illness or death. This fund can also be used to assist the wider community experiencing unexpected hardship. This, coupled with the fellowship of belonging to groups, has built community resilience.

Religious leaders pointed out that one of the greatest impacts of the programme was giving people hope. As the programme participants learnt to love themselves more, their relationships with family, friends and community greatly improved. There has been a reduction in practices such as witchcraft beliefs. The programme promoted peaceful families and improved character through behaviour and morality. It contributed towards conflict resolution in the community.

Most non-participants of the programme indicated that the programme had promoted social inclusion in a significant way. Some members of the minority Batwa ethnic group reported that it had greatly contributed to addressing their negative self-esteem leading to self-stigma, the major impact of discrimination and social exclusion. By being inclusive of ethnic, religious and other socio-economic groupings, the programme greatly contributed to peacebuilding. The community and religious leaders, in particular, deeply appreciated the programme for its contribution to the healing, nurturing and restoration of peace. Furthermore, the leaders acknowledged that the programme had promoted alternative dispute resolution, which aims at settling injustice in nonviolent ways.

The programme's design enhanced social confidence and engendered social cohesion, solidarity and mutual aid. Female participants reported feeling less isolated. Some of the SLAs have federated into networks and this has emboldened them to undertake collective action. The federations have enabled some of the participants to belong to more than one SLA, which has expanded their potential to save as well as their access to loans.

The programme instilled a sense of hope, as the participant communities emerged from places of tension and conflict to vibrant communities. Some of the SLAs formed peace committees and, in some cases, they formed minimum standards among themselves with the aim of strengthening peace and security within their respective communities.

The programme has contributed to the creation of new jobs.

56% of businesses employ at least one to two people. Some, with slightly bigger businesses, employ more than two people.

20% of the female participants pointed out that some of their employees are men.

Perceived Impact of the Programme on Social Inclusion, Cohesion and Peacebuilding

Impact	Reporting significant impact (%)	
	Female	Male
Self-reported spiritual outcomes at the individual level		
I am more open/transparent/honest	100	98
I have made new friends	100	99
I have begun to trust some community members that I did not trust before	99	95
Improved relations with my neighbours/ community	98	98
Become more resilient	98	95
I find it easier to see abilities in other people	94	89
Perceived impact by religious leaders		
Increased hope	99	99
Improved relationships with family, friends, and community	99	99
Improved relationships of trust	98	96
Improving character: behaviour and morality	96	96
Promoted peaceful families/reduced conflict in families	96	96
Contributed towards conflict resolution in the community	96	93
Reduced witchcraft beliefs and practices	92	93
Perceived impact by key informants of the programme		
Promoted social inclusion	91	90
Promoted social cohesion	93	93
Promoted peacebuilding	93	93

Sources: *Mothers' Union Burundi Longitudinal Impact Study (2001-2021): Programme participants survey, 2022. Mothers' Union Burundi Longitudinal Impact Study (2001-2021): Spiritual impact survey. 2022, Mothers' Union Burundi Longitudinal Impact Study (2001-2021): Key informants survey, 2022.*

Contribution to the achievement of 8 out of 17

The below chart shows non-programme participants (including community members, leaders, local government administration and teachers) reporting that the programme has had a significant impact in the recipient communities.

Perceived Impact of the Programme in the Community	%	
	Female	Male
SDG 1: No poverty		
Poverty reduction in the community	61	55
Improving community participation in income generating activities	91	91
Improved family income	55	56
Improved quality of housing	34	38
SDG 2: Zero hunger		
Household food security	56	53
Improved family nutrition	51	55
SDG3: Good health and well-being		
Good health and wellbeing	62	65
Improved maternal health	75	79
Improved children's health	73	78
Improved use of modern family planning methods	40	38
Reduction in too early births	45	40
Reduction in substance abuse	43	47
SDG 4: Quality education		
Improved adult literacy	88	85

Perceived Impact of the Programme in the Community	%	
	Female	Male
SDG 5: Gender equality and women's empowerment		
Reduction in sexual and gender-based violence	58	60
Reduced intimate partner violence (domestic violence/ conflict between wives and husbands)	59	71
Reduction in girl child marriage	52	50
Increased sharing of household work between women and men	44	55
Improved women's participation in public leadership	57	52
Improved women's participation in family decision-making	31	32
Improved women's ownership of land	7	12
Improved women's ownership of other productive assets such as livestock, farm implements/tools and mobile phones	70	76
SDG 6: Clean water and sanitation		
Community members using safe drinking water	74	73
Improved sanitation	86	87
Hand washing with soap and water	85	83
SDG 13: Climate action		
Community resilience: able to cope with adverse shocks and stresses and to adapt to uncertainties	57	65
SDG 16: Peace, justice and strong institutions		
Promoted peace building	93	93
Promoted social cohesion	93	93
Promoted social inclusion	91	90

Source: *Mothers' Union Burundi Longitudinal Impact Study (2001-2021): Key informants' survey, 2022*

"Traditionally, women were considered to be of a lower status than men... with the programme, they are valued, honoured. They have increased their status in society. They are teaching their children, both boys and girls, when they are still young, that both are of the same value. The hand is no longer facing down (begging)... they are able to send their children to school and to buy clothes and this has contributed to the reduction of incidences of GBV. It is no longer only one hand that is providing, both hands, women's and men's, are contributing to the wellbeing of their families."

Diocesan Secretary, Diocese of Rutana

The programme has promoted peacebuilding and social cohesion. It has improved community participation in income-generating activities, social inclusion and adult literacy, as well as improved hygiene and sanitation.

Several aspects of the impact of the programme have deepened and been sustained over the years. The most significant improvement pertains to gender-based violence (GBV), with significant reductions in sexual and gender-based violence (SGBV) and intimate partner violence (IPV). This progress is attributed to the improvement in women's financial autonomy and reduced dependence on their husbands, which was cited as the primary cause of domestic violence.

The programme also greatly contributed to improving women's purchasing power and their ability to access productive assets. It also, over time, made a significant impact on sharing of household work between women and men, a reduction in girl child marriage as well as poverty in the community.

62% of the participants in the 2000-2009 wave reported that, as a result of the programme, they were able to buy land. This is compared to 34% in the 2018-current wave – a significant difference of 28%. This progress is due to the participants being involved in the programme for a greater length of time and therefore have been involved in some of all of multiple saving cycles, taken out more loans, developed their businesses and generated more capital to buy land – one of the biggest invests/purchases a participant can make.

Literacy is the foundation of everything. It's hard to preach to people who are illiterate. The programme addresses social issues... it has improved social cohesion... it has contributed to conflict resolution. Women sit with men to discuss family issues. Once there is peace in the family, there is peace in the community. It has also increased the visibility of the church in those areas where the Anglican Church was not well known.

Bishop, Diocese of Gitega

IMPACT SIX: Faith in action

The programme had a transformative impact on the participants' personal relationship with God and women's participation in the church. Further to that, it promoted human dignity and enhanced the capacity of the Anglican Church. While the programme is implemented under the Anglican Church, participants are not compelled to convert.

Mothers' Union Burundi aims to demonstrate the Christian faith in action. The spiritual impact of the programme has been phenomenal and is shown through:

- improved self-worth
- improved provision for the needs of others
- improved community engagement
- improved social cohesion
- improved women's participation in the church.
- promoted human dignity
- enhanced capacity of the church to serve its foundational functions.

"The programme is life changing... it gives you a new (lease of) life. We have learnt to read and write so it has opened our eyes. We can read the Bible and give glory to God. We make money and can feed and clothe ourselves and our children. We have bought land and have built our own houses. We (women) have become the light of our families."

MU leader, Diocese of Matana

Improved personal relationships with God irrespective of faith

Nearly all programme participants reported that they can read the Bible for themselves. This has significantly transformed their faith and improved their personal relationships with God. Besides reading the Bible, they can also sing from hymn books. All participants said that they feel loved by God and see God as a worker in their lives.

Increased and more regular church attendance greatly contributed to their feeling of love, acceptance and belonging. They discuss faith more easily with others and have an improved awareness that faith is key to personal growth and development. There has also been improved provision for the needs of others.

Many individuals pointed to the contribution of the programme to human dignity. Most said that they love themselves more and acknowledge that they are created in the image of God, worthy of respect. Others said that, because the programme was inclusive of all irrespective of religion, economic or social status, it promoted mutual human dignity as a cornerstone of relationships within the family and the community.

The programme has made a significant contribution to improving women's active participation in church lay ministry. Many female participants shared that they have taken on a new role in their respective churches.

40% of the female participants also indicated that they had become Mothers' Union members,

15% stating that they had joined its (MU) leadership. Some female participants also became lay readers, evangelists, Sunday school teachers and catechists.

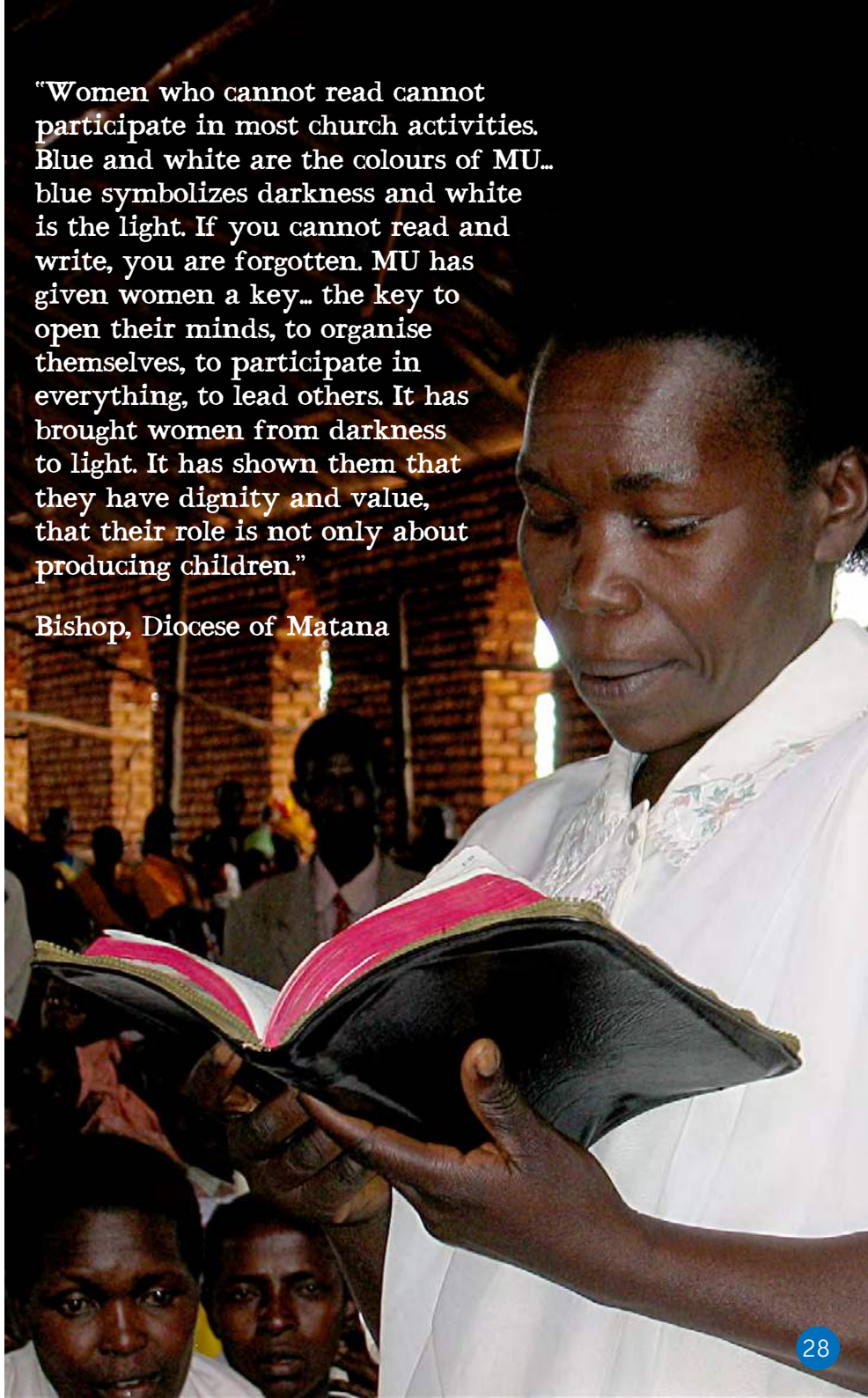
Most participants reported that they had become choir members.

As many programme participants got involved in church activities, this reduced pastor burnout. The literate participants support the pastors in the leadership and management of their respective churches.

Participants also contributed to constructing new churches or improving existing ones. They increased tithing and giving. Some reported that they had contributed to the planting of churches.

Over the years, MU became more intentional with regards to incorporating a spiritual dimension in the programme, which has been a key success factor. Programme participants and key informants alike testified as to how spiritual empowerment unlocked most of the documented impacts. As indicated earlier, the programme participants are not obliged to convert.

The formation and operations of SLAs are all underpinned by faith. SLA members freely express their gifts, talents and uniqueness and take focused action inspired by God. Participant membership of SLAs gave them a sense of dignity, enabling them to engage in income-generating activities and providing for the needs of their respective families. Ability to earn and the subsequent financial independence had resulted in others treating them with respect.



"Women who cannot read cannot participate in most church activities. Blue and white are the colours of MU... blue symbolizes darkness and white is the light. If you cannot read and write, you are forgotten. MU has given women a key... the key to open their minds, to organise themselves, to participate in everything, to lead others. It has brought women from darkness to light. It has shown them that they have dignity and value, that their role is not only about producing children."

Bishop, Diocese of Matana

MORE THAN A PROGRAMME

The Mothers' Union Burundi Literacy and Financial Education programme was implemented during periods of political instability and wide-ranging sanctions. Road travel was unsafe and fuel was scarce. Nonetheless, it kept running and, as is shown in the results of the study, had some amazing impacts over the 20 years. It continued throughout the turmoil, bringing people together and giving them hope.

As it was said in the 2017 evaluation:

"It has been more than a programme – a movement, given the very high levels of community ownership and alignment with women's and community priorities. This was clearly a programme designed with the 'grain' of the vision for change that people have for themselves. It has taken on a 'life of its own' as women and men whose lives have been improved, spread the word to others about the positive changes in their lives."

Mothers' Union, Mary Sumner House, 24 Tufton Street, London, SW1P 3RB
The Mothers' Union, Incorporated by Royal Charter 1926, is a charity registered in England and Wales (Registration No: 240531)
MU Enterprises Ltd (Registered in England No. 2848474) is wholly owned by the Mothers' Union.
Photos credited to:
The Taking Pictures, Changing Lives Foundation; Ross Oscar Knight; and Mothers' Union and Five Talents' teams