



## *Emily Hibbets, CRS Burkina Faso*

*Emily Hibbets  
with an interpreter,  
Sophie, in  
Djimboari,  
Burkina Faso*



**F***an fahmma!* Hello from Burkina Faso. I've just completed the first half of my fieldwork research on the savings attitudes, behaviors and needs of poor women in the two zones where GRAINE, the microfinance institution created by CRS/Burkina Faso, operates. In fifteen days, my interpreter and I visited 59 villages, surveyed 180 new, exiting and non-clients, and organized 11 focus groups with 140 other clients—all while traveling on a motorcycle along dusty and unmarked "roads" to villages where women use microcredit to advance their farming and animal-raising activities. I'm looking forward to starting the second half of my data collection in the provinces of western Burkina, where client activities include dying and weaving indigo cloth, producing cotton, making dolo (fermented millet beer), and selling sesame.

The chance to do field work in such fascinating places, to make decisions about research methods, and to spend time with women whose bright smiles and colorful dresses betray the hardships they endure in rural Burkina, has enriched my IPED degree to an invaluable extent. My understanding of microfinance and village banking has grown, along with my conviction that the poor continue to need simple but innovative financial services that can accompany them through the development and expansion of their revenue-generating activities. The opportunity to work for CRS, an organization that constantly challenges itself to reach the poorest of the poor and is centered on the dignity and humanity of the people it serves, has reinforced my sense of purpose.

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## What is IPED'S International Peace & Development Travel Scholarship?

All matriculated IPED students in good academic standing are invited to apply for the IPED Travel Scholarships and up to four are offered each year. Scholarship recipients spend six months at the conclusion of their studies working overseas with an international non-profit relief and development agency. For the Spring 2008, the IPD Travel Scholarships are in partnership with Catholic Relief Services. One student each was assigned to the Sierra Leone, Burkina Faso, Madagascar, and Senegal Offices of Catholic Relief Services.

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## Mae Mortel, CRS Senegal



*Mae Mortel at a SILC group meeting in Kolda, Senegal*

The temperature is 104°F and I'm sitting under a tree with colleagues from CRS and Caritas Senegal. Villagers begin to arrive and each of them comes over to shake hands and greet us. As an intern for CRS/Senegal, this is a chance for me to observe a group meeting for SILC (Savings and Internal Lending Communities) in Kolda, a region located in southern Senegal.

Kolda is an isolated and marginalized area of Senegal devastated by a 24-year conflict between the Senegalese Army and rebel factions. Kolda suffers from a high level of poverty and poor social indicators. Over 57% of households in Kolda live under the poverty line compared to the 32% national average. In addition, a 1998 UN Development Program report ranked Kolda with the low-

est human development index of all other regions in Senegal.

Late in 2007, CRS/Senegal and its partner Caritas Kolda launched SILC in four communes in the region. SILCs are self-selected groups of people who regularly pool small amounts of money into a fund from which members can borrow. An interest is charged on loans taken which enables the group's fund to grow. Some groups also have social funds they can use for expenses within the group, or as a form of insurance. As part of a SILC group, members learn to manage their own resources, achieve social cohesion, enjoy simple and transparent transactions, and gain access to loans without complicated requirements or collateral. Furthermore, unlike micro-finance institutions, SILCs are self-managed, less costly, and target the poorest of the poor. There are now

53 groups and 1,349 members of SILC in Kolda, with the project close to reaching its targets for the year. Monitoring and evaluation for the SILC project is now underway and we are in the process of looking for ways to link SILCs with technical service providers such as agro-enterprise projects.

The SILC project is very important to villagers in Kolda. "Before joining a SILC," shares a group member, "we would feel humiliated every time we had to ask someone else for a loan. Now with SILC, we have a system in place to request money properly." SILC members are proud to be managing their own funds and are excited to watch their money grow. Seeing them smile from their success, I can't help but smile back . . . and forget how hot it is today.

*Jhin Han, CRS Sierra Leone*



*A CRS training of field agents in Sierra Leone*

Many friends have asked me, where is Sierra Leone? Located in West Africa, surrounded by the Atlantic Ocean, Guinea and Liberia, Sierra Leone is roughly the size of Ireland. After gaining independence from Britain in 1961, political instability quickly followed and culminated in the 1991 civil war, which lasted for 11 years. Sierra Leone currently ranks at the bottom (177th out of 177) of the UNDP Human Development Index.

As an intern with CRS/Sierra Leone, I am currently involved in a post-conflict re-building project focused on good governance and early warning systems for future conflicts. As a result of the civil war, the country's political and legal systems are non-existent; services that are offered are unknown by most. At CRS/Sierra Leone, we are work-

ing to rebuild structures by offering trainings to field agents on good governance, government structure, advocacy, and forming community organizations. The agents then go to villages where they help form self-governing community organizations that can advocate for their own sake. We are also working with a local "law firm" to give heavily discounted legal advice to micro-entrepreneurs and monitor their business and registration progress.

People's self-esteem and motivation were deeply damaged by years of colonial rule and devastating civil war in Sierra Leone. At CRS, we are working with local partners to cultivate self-determination, rebuild communities, and help the people of Sierra Leone believe in a brighter future for their country.

I believe everyone has a role to play in bettering this world, whether

it be in economic or political development, curing the sick, or beyond. My current role at the grassroots level brings me joy and satisfaction, so I must be in the right place. ■

*Emily Hibbets*

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When we left each village, I was presented with a live chicken. In this barren landscape from which people scratch out a living, these women gave away their food—and their savings, if you consider buying animals a way of locking up income—to strangers. They thanked us for choosing their village in the sample and for working on something they believe will help them. The best jobs truly are in the field, and there's no better way to understand development or microfinance than here. ■

## Elizabeth Pfifer, CRS Madagascar



Liz Pfifer at a Hearth program focus group in Madagascar.

I could not believe Robin was 2 years old. He looked only a few months old, weighing 13 pounds and unable to walk or talk. His mother died during childbirth and a friend had taken him in. Due to improper care and lack of nourishment, Robin's growth had been terribly stunted, and he did not develop during those crucial first years. But now his caregiver, part of CRS' Positive Deviance/Hearth program, is learning how to make extra nutritious meals for Robin and he is growing and changing every day.

The Positive Deviance/Hearth model is a grassroots approach implemented by CRS/Madagascar with local partners that seeks to find mothers (positive deviants) in a village that are able to feed and provide for their children against the odds. These mothers are asked to become volunteers to teach other mothers in the community at the same level of poverty. They show the mothers (or grandmothers or older girls) how to prepare healthy meals for their children with locally available foods. In addition, health educators from the community teach

about sanitation, breastfeeding and agriculture. These daily lessons last for 12 days and take place in what is known as the "hearth" in the village, a special room set aside for classes, learning, and sharing. Follow-up is continued monthly after the 12 days.

One of the questions I ask mothers in my focus groups is, "What changes, besides weight, have you observed since you starting coming to the hearth?" The mothers in Robin's village all looked at him when they answered and said, "He is stronger, happier, and wants to eat all the time." They see how children like Robin are benefiting and want the same for their children as well.

My internship involves gathering data through questionnaires, interviews, and focus groups with those participating in the Positive Deviance/Hearth model all over Madagascar. My research involves questioning and investigating, but I believe equally important are my observations of the attitudes, motivations, and mindsets of the people I meet. They are resoundingly positive and enthusiastic, even in the face of disasters like cyclones and droughts, where in an instant progress is wiped away. With these kinds of experiences, my hope lies in the dedication of the people I have met. ■

