

BURUNDI IMPACT EVALUATION

SUMMARY | fivetaLENTS



Savings Groups in Burundi: A Community-Led Movement for Sustainable Economic and Social Transformation



Savings Groups in Burundi: A Community-Led Movement for Sustainable Economic and Social Transformation

Five Talents Summary: Mothers' Union Burundi - Literacy and Financial Education Program Longitudinal Impact Study (2001-2022)

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Five Talents works with the Anglican Church in rural areas of central and eastern Africa to enable those who have little or no access to financial services to begin Savings Groups. The programs offer members access to a safe place to save their money, as well as training and support to set-up and grow small businesses. Since Five Talents was founded in 1998, over 270,000 people have participated in programs we support. The work of Five Talents is shaped by our Christian foundations and values. In seeking to empower those who have been marginalized and live in poverty, our programs are open to people of all faiths and none. As set out in our Theory of Change, our programs seek to ensure that: “Communities experience an improvement in health, education, and standard of living. They are able to cope better during times of crisis. Communities are able to influence change in their society. They have an improved self-esteem and sense of hope.”

This evaluation was carried out by Nite Tanzarn, an independent consultant. You can find [the full report here](#).

The evaluation was commissioned jointly by Mothers' Union Burundi, Mothers' Union, Five Talents, Läkarmissionen and Development Services International. This summary of the report has been prepared by Five Talents with a specific focus on the elements of the program supported by Five Talents and the resulting impacts.

THE POWER OF INVESTMENT: REFRAMING THE NARRATIVE

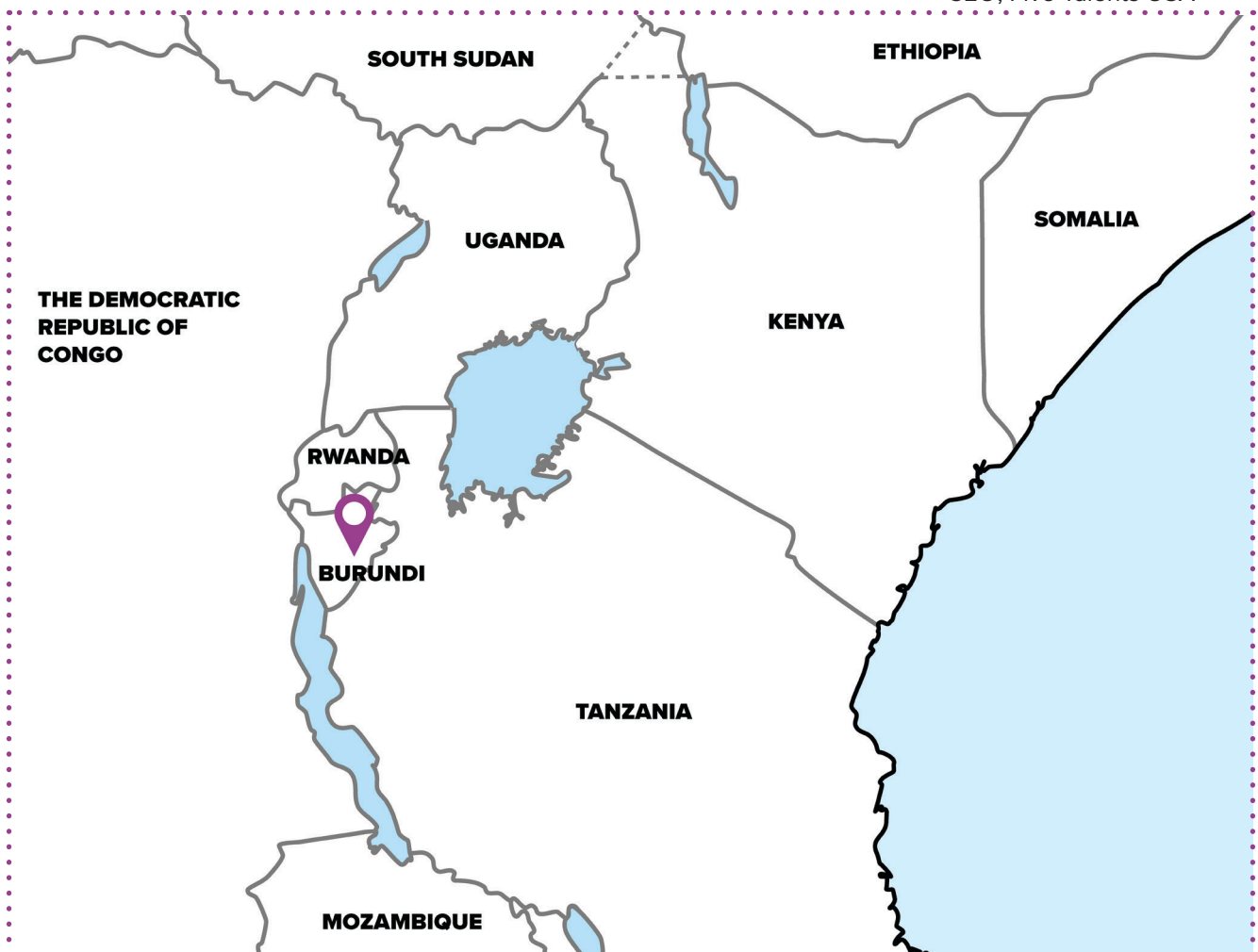
“ I hope you find extraordinary inspiration in the pages of this report, as it reframes a narrative about poverty alleviation. This report is not about what charities and NGOs have achieved. It is the evidence of what happens in people's lives when, in the face of some of the heaviest economic, environmental and social injustices, individual empowerment and agency combine with community-led partnerships. It shows women and men overcoming the incredible challenges of poverty and becoming a transformational community of investors through hard work, entrepreneurship, and the collective spirit. And it reveals a multidimensional return on investment when the most marginalized and powerless are given the opportunity to shape their own futures.

Five Talents is privileged to have worked alongside communities and remarkable partners in Burundi for well over a decade, and this report is a clear validation of the power of that investment. Eight of the United Nations Sustainable Development Goals have been impacted by the Burundi program, including poverty reduction; gender equality; zero hunger; quality education; clean water and sanitation. The report shows that the Five Talents Savings Group model creates a platform for deepening and growing those impacts, far past the initial program support. It offers a model for sustainable development that endures and flourishes, years beyond the conclusion of our investment, leading to generational change within families and communities.

As we mark our 25th anniversary year, we aspire to see this transformation reach the most vulnerable communities in the world, which are facing some of the most brutal effects of violent conflict, gender inequity, food shortage, and global climate change. Operating in nine countries in the global south, Five Talents is poised to grow further over the next five years. We are working to double the number of new members joining Savings Groups annually from its current level of 10,000 to 20,000 by 2027. This will mean launching programs in three new countries, as well as adding new programs in existing countries.

I hope you will join us in celebrating these results and working together toward investing in the next 25 years of Five Talents, and a new narrative of hope and empowerment for those living in poverty.

Elizabeth Kim Ha
CEO, Five Talents USA



Program Context & Approach, Evaluation Aims and Methodology

The main objective of the evaluation was to learn more about the program's impact in the twenty-two years since it began. The evaluation looked at the impacts across the different focus areas of Mothers' Union (MU) Burundi and its partners. The evaluation also provides insight into how the program approach helped communities achieve this sustainable impact.

Program Context and Approach

Burundi is a low-income country where decades of socio-political instability have weakened the economy and climate-related shocks and global crises (e.g. COVID) have hampered development efforts. Over 75% of the population live in multidimensional poverty (UNDP, 2022). For individuals this has meant an inability to exercise basic rights due to: illiteracy; economic insecurity and exclusion; lack of rights to land ownership; and restrictions on self-reliance (e.g., control over household resources and decision-making). Those most affected are women, and consequently, children.

In 2010, MU Burundi invited Five Talents to partner with them to support the formation and training of Savings Groups. The MU already had a successful literacy and numeracy program but identified that there was a need to help communities to mobilize their economic resources.

Since then, a consortium of partners has supported the MU to reach some of the most marginalized communities - people who are illiterate with a particular focus on women. You can learn more about how Five Talents programs work [here](#).

Facilitators

All literacy sessions and Savings Group training are supported by volunteer facilitators. These facilitators are selected by the participants and live within the same village as the group members. They are referred to as 'facilitators' rather than 'trainers' as their role is not to impart knowledge to participants, but instead to provide resources and help guide discussions so that participants build their own skills and generate their own content based on their existing knowledge and experiences.

The facilitators are trained by MU Burundi and work as volunteers (meaning that they receive no pay for their work). However, facilitators receive a one-off incentive when they are first trained, which is normally a bicycle and a phone for local transport and communications; they are then expected to form and support one Savings Group. The duration of this support is typically just one year for a Literacy Circle and then an additional year for the Savings Group.

Literacy

Literacy Circles lay the foundation for the program. They aim to equip participants with the skills and knowledge needed to pass the national adult literacy and numeracy test set by the government of Burundi. Just as importantly, they also aim to build confidence in participants by helping them identify the skills and knowledge they already have and use this to take action in their communities to achieve social change.

To aid this process, tools referred to as Participatory, Learning and Action (PLA) tools are used to help learners organize and analyze their ideas, learn from one another, make decisions and take action. 'Action' could involve engaging local leaders around a particular issue, educating others in their community, and pooling resources to capitalize on their combined strength. PLA tools include problem and solution trees, community resource maps, priority matrices and seasonal calendars. The literacy and numeracy component is then incorporated by learning words which are identified as themes during the use of the PLA tools, and carrying out practical math exercises also related to the theme chosen by the learners.

With this transformative approach, learners gain increased awareness of issues they themselves identify as important to them, such as gender equality, women's rights, peacebuilding and how to access better healthcare and provide good nutrition for their families. Additionally, they become agents of change within their own lives, their families and communities. The learners meet once a week for about one year until they are accredited as literate.

Savings Groups

After learners have sat for the literacy exam, they form Savings Groups. The Savings Groups have, on average, 23 members and meet weekly or bi-weekly. In their first year, Savings Groups receive training from their facilitator which includes financial literacy, Savings Group formation and management, and business development. They also continue to use the PLA tools. The Savings Groups give participants a platform to mobilize their economic resources using their literacy and numeracy skills. In this way, Savings Groups are a natural building block following the Literacy Circles.

The group members save together and after four to six months, members can begin to borrow from their group's accumulated savings. Members borrow money from the pool of savings for family needs or businesses. Loans are repaid to the

group with a small interest rate, set by the group. At the end of the year, the groups share out their savings and dividends and the group begins saving a new cycle. In addition to their savings, members also contribute to an emergency fund. These funds can be accessed by members in need or may be used by the group to help others in the wider community.

For their second and subsequent years of saving and loaning together, the volunteer facilitator no longer provides regular support or oversight. As group members manage all their own affairs and raise their own loan capital via savings, Savings Groups are designed to continue operating long after the program support ends.

Prioritizing the Marginalized

Burundi has relatively high reported literacy rates, 61% of women are literate and 76% of men. Therefore, being illiterate is often the result of marginalization. Women from households living in more extreme poverty, and those in rural areas are the most likely to be illiterate. Starting with literacy sessions means that the program is reaching those most marginalized not just because they are illiterate, but also because they are female, from lower income households and live in rural areas.

Evaluation Methodology

The evaluation used a mixed-methods approach:

- **Document review:** Review of previous evaluations, existing program data and global/national reports.
- **Qualitative data collection:** Focus group discussions with program participants to identify key areas of impact important to them which could be quantified in the quantitative stage. Also, a verification meeting with key stakeholders at the end of the evaluation to verify findings.
- **Quantitative data collection:** Four surveys were used to quantify outcomes identified during the focus group discussions. The surveys conducted were:
 - **Sustainability survey:** This survey was used to understand the longevity of the Savings Groups and the number of additional groups formed by facilitators without an incentive or financial support. 593 facilitators were included in the sample.
 - **Participants survey:** This was used to understand the impact of the program as perceived by the participants themselves. 573 participants were included in the sample. 80% of the sample were female - so comparable to the gender breakdown in the wider program (78% female). As shown below, the vast majority of the sample were people who first joined between 5 and 22 years ago.
 - **Key informants survey:** This was used to understand the impact of the program as perceived by non-participants and those with specific leadership roles within the community (e.g. political leaders, religious leaders, community leaders & teachers). This sample included 271 people.
 - **Spiritual Impact survey:** This was used to understand the spiritual impact of the program for individuals and the church. The survey sample of 272 respondents included church leaders from various denominations and included 50% women.

As the program was implemented in 'waves', some results are disaggregated to show impact by wave 1 (13-22 years), wave 2 (5-12 years) and wave 3 (1-4 years). The evaluation also drew on the findings of previous evaluations in 2006 and 2013.

Impact of Literacy: Building Blocks for Sustainable Development

A Literacy Revolution

Through this program, more than 144,000 literacy learners have been accredited as literate via the government-accredited literacy exam, 78% of whom are women. This equates to 2.9% of the literate Burundian adult population. From this alone, it is clear that the program has made a significant contribution to SDG 4, quality education.

2.9% of the Burundian adult literate population can read and write via the program

Literacy Leading to Social Change

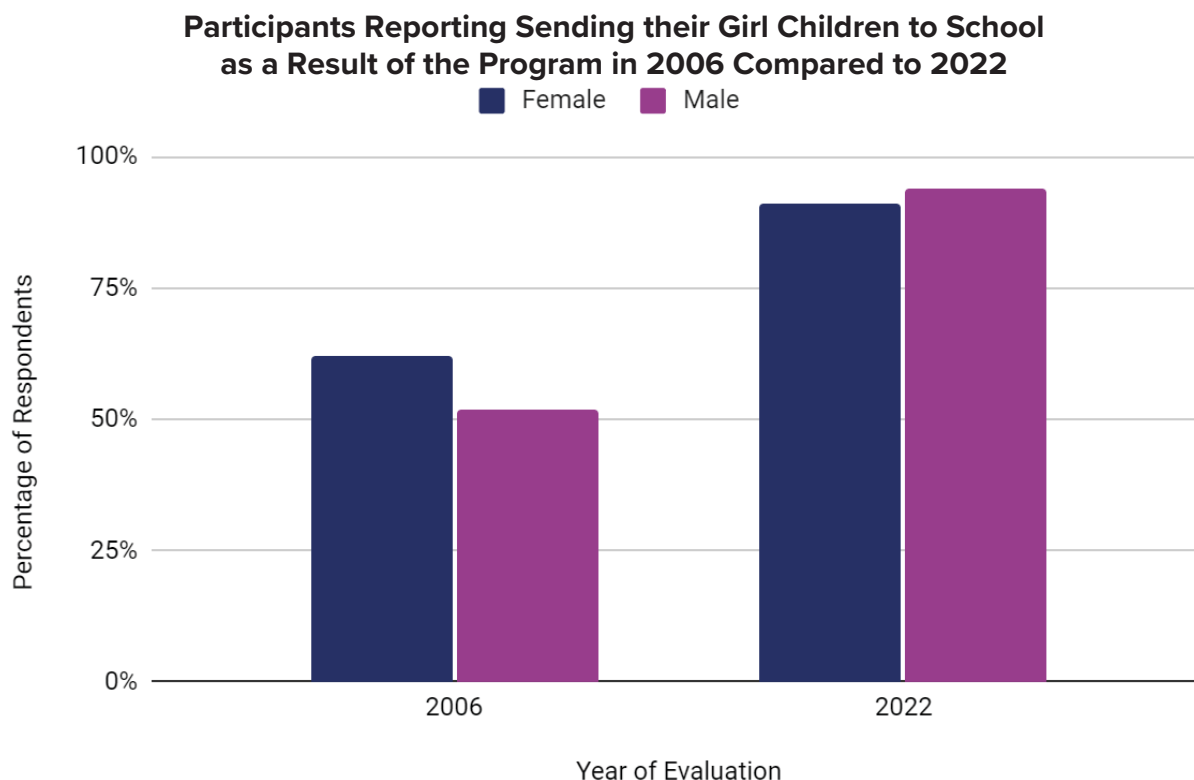
Through the literacy sessions, participants grew in self-confidence and hope, which resulted in a belief that they could take action to affect change in their lives.

Increased confidence was found to be one of the first impacts and, especially for women, was a result of them unlearning dominant narratives which undermined their potential and understanding of their rights. The evaluation found that **99% of participants reported improved self-esteem**. Many participants of faith reported an enhanced understanding that God loved and cared about them and also those around them which, in turn, led to improved self-worth and sense of dignity. For all participants, increased confidence and understanding of their value led to a desire to secure their rights and achieve social change for themselves and their community.

The literacy sessions use Participatory, Learning and Action (PLA) tools which help groups to analyze their strengths and challenges and identify actions they can take to achieve social change. For example, the evaluation found that **98% of participants advocated against gender-based violence as a result of their involvement in the program**. The evaluator attributed this to the discussions which took place in the literacy sessions using the PLA tools and the participants' increased confidence and drive for social change.

The advocacy and social change engaged in by participants was not limited to gender-based violence. Through the use of PLA tools, the evaluation found that participants took action and saw change in many areas including access to education for girls, improved health and sanitation and advocacy for women's rights. Often, the literacy sessions and PLA tools build a desire for change which was then actioned through the Savings Groups.

For example, the graph below shows the difference in members sending girls to school in 2006 compared to 2022. The evaluation notes that since 2006, the Savings Groups element of the program has given participants the means to act on their desire to provide an education for girls through access to loans and increased incomes.



Participants' increased inclusion and participation in society began during the literacy sessions and was then sustained through their membership in the Savings Groups. The evaluation found that these different elements of the program complemented each other and together, helped to achieve the holistic impacts reported by so many participants.

“ The program does not only get people literate, but the participatory approach used gives power to the people to discuss issues relevant to their lives and to come up with solutions to address them. ”

- Bishop, Gitega Diocese

Impact of Financial Inclusion: From Subsistence Farming to Employers

Financial Exclusion in Burundi

At the end of 2017, the financial inclusion rate in Burundi was an average of 21%; it was only 7.9% for women and 8.5% for rural populations. In 2013, just 9% of female participants in this program had ever accessed a loan - this shows the program is reaching the financially excluded demographic.

Since Five Talents joined the partnership in 2010, saving and accessing loans has become a key part of the program. Today, all 144,015 Savings Group participants have had access to financial and business training and 97% have been able to access a loan.

Saving and Loaning

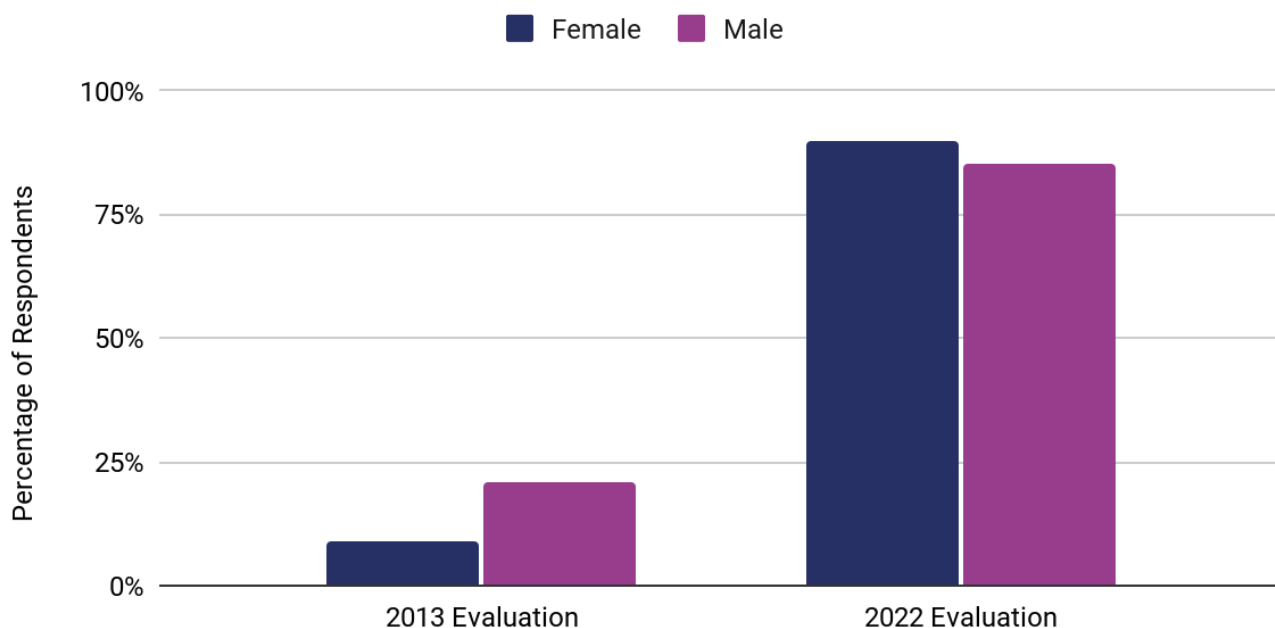
Over ten years, the average savings contribution per member per month has increased in 'real terms' from 1.7 USD to 2.4 USD - a nearly 30% increase. There was also an increase in the real terms value of the average loan amounts borrowed from 20.3 USD to 31.9 USD - a 57% increase. This suggests that participants' capacity to make and manage larger investments over time has increased. The evaluation found that many participants also keep their savings in assets which means that the actual increase in savings is likely to be even higher.

The evaluation notes that the increase in savings can be attributed to having a safe place to save but also to the training received, in particular, the 'resource mobilization' training. This training is used with marginalized communities who have often internalized the view that they have nothing and are powerless. This training encourages them to identify the resources that they have whether financial, human or material to help them grow their incomes.

Impacts for Entrepreneurship, Purchase of Productive Assets & Employment

The evaluation found that as a result of the program, participants have been able to grow their businesses and incomes. The evaluation also identified that the Savings Groups provided peer support which helped members appraise their business ideas. This, in combination with the loans they were able to access, meant that the majority of members had been able to start, invest in, and diversify their businesses. **As a result, 90% of female participants and 85% of male participants reported that they were able to generate more income from their businesses;** a significant increase from 2013, just after the savings and loans component was added to the program.

Program Participants Reporting a Significant Improvement in Income from Business



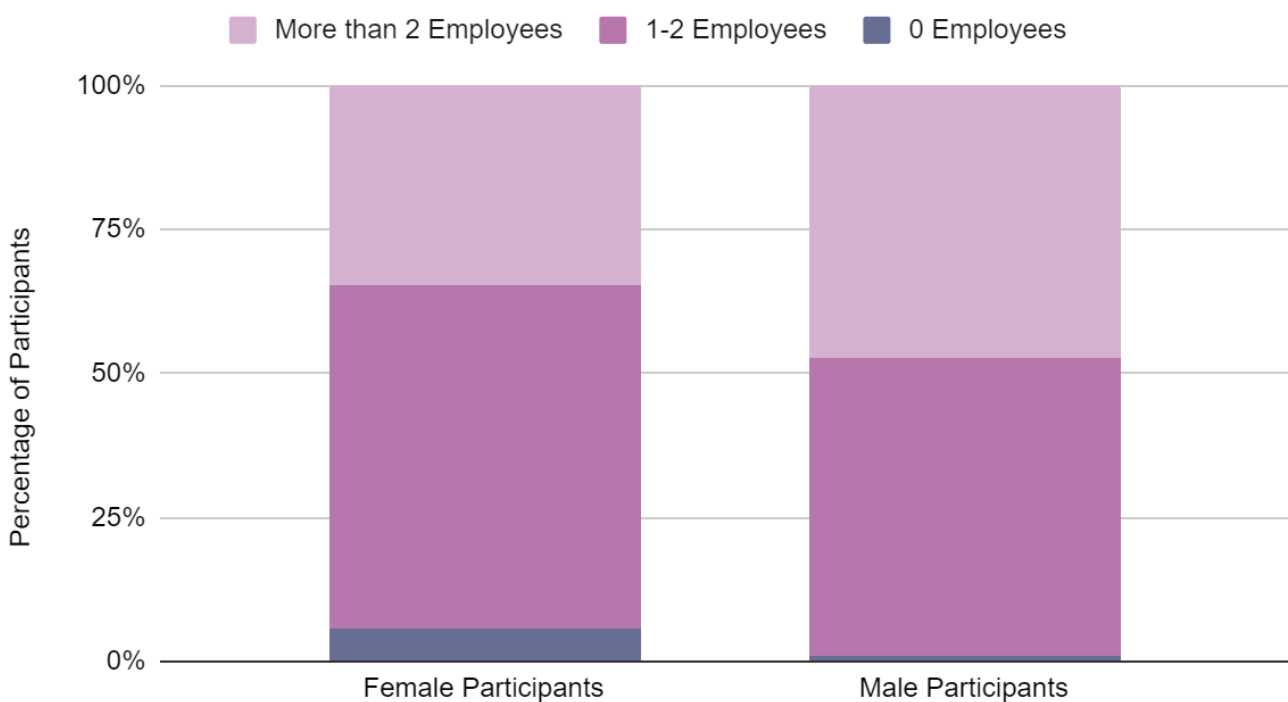
The evaluation found that the impact of the program on ownership of more significant productive assets increases over time. Land is scarce in Burundi due to high population density and purchasing land is important for food security. This makes the purchase of land a significant investment both in terms of initial cost and impact for families. **As shown in the next graph, 62% of the participants who joined the program 13-22 years ago, compared to 34% who joined 1-5 years ago reported being able to buy land as a result of the program.** Members are able to accumulate a greater number of valuable assets over time, further strengthening their financial resilience. Savings Groups provide a sustainable platform for participants to continue investing in their businesses even after the direct support from the program ends.

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



Before the program, the majority of participants were involved in subsistence farming - farming for their family's consumption rather than for sale to market. Through the loans borrowed from groups and their increased confidence, participants often invested in growing their agricultural businesses. As a result, participants moved from subsistence farming to becoming employers. As shown in the graph below, almost all members are now employers and **35% of women and 48% of men have businesses with more than two employees**. This shows the program's contribution to SDG 8; decent work and economic growth, and it shows the 'multiplier effect' of economic empowerment programs; participants directly benefitting from the program were able to, in turn, employ others who would also benefit from increased income for their households.

Number of Employees at Participants' Businesses



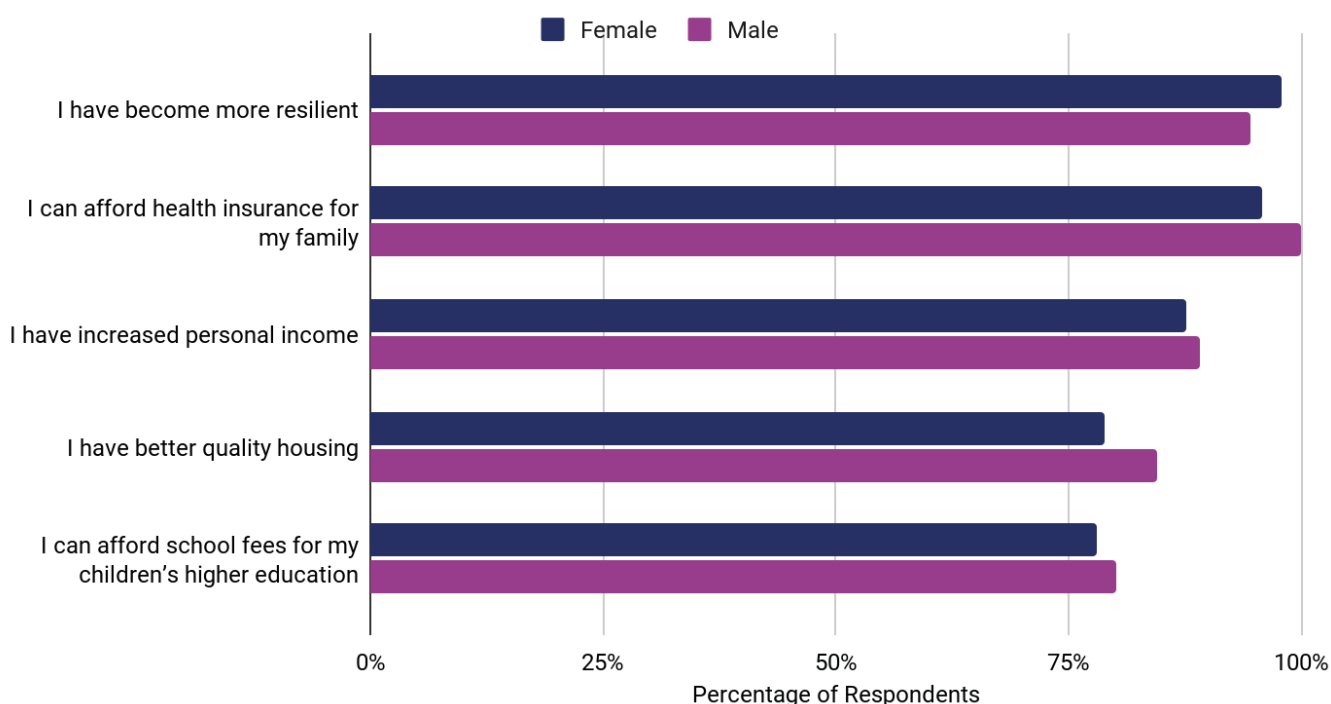
Impact of Entrepreneurship & Employment: Income Builds Equity

The primary reason participants joined the program was to reduce poverty (56%). Less than 10% stated that the primary reason was to access loans or to save money. This suggests that the holistic nature of the program, focusing on poverty more broadly, was important to the members and relevant to their needs. The evaluation also examined whether the growth of businesses had translated into a reduction in poverty and an improved quality of life for participants.

Impacting Marginalized Communities

The evaluation found that as a result of their participation in the program, members reported significant improvements in their ability to afford healthcare, improve the quality of their homes, and help their children to access higher education. This shows how the program contributed to the SDGs relating to health (SDG 3), access to good sanitation (SDG 6) and quality education (SDG 4).

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



Through loans from the Savings Groups, participants purchased assets which, if needed, they could sell in times of crisis. This, in combination with better preparedness as a result of the financial education they received, gave them a greater sense of resilience. **Increased incomes also allowed participants to invest in their households which had a positive knock-on effect, especially for the children of participants whose parents were now more likely to invest in their education and were more able to meet housing and healthcare needs.**

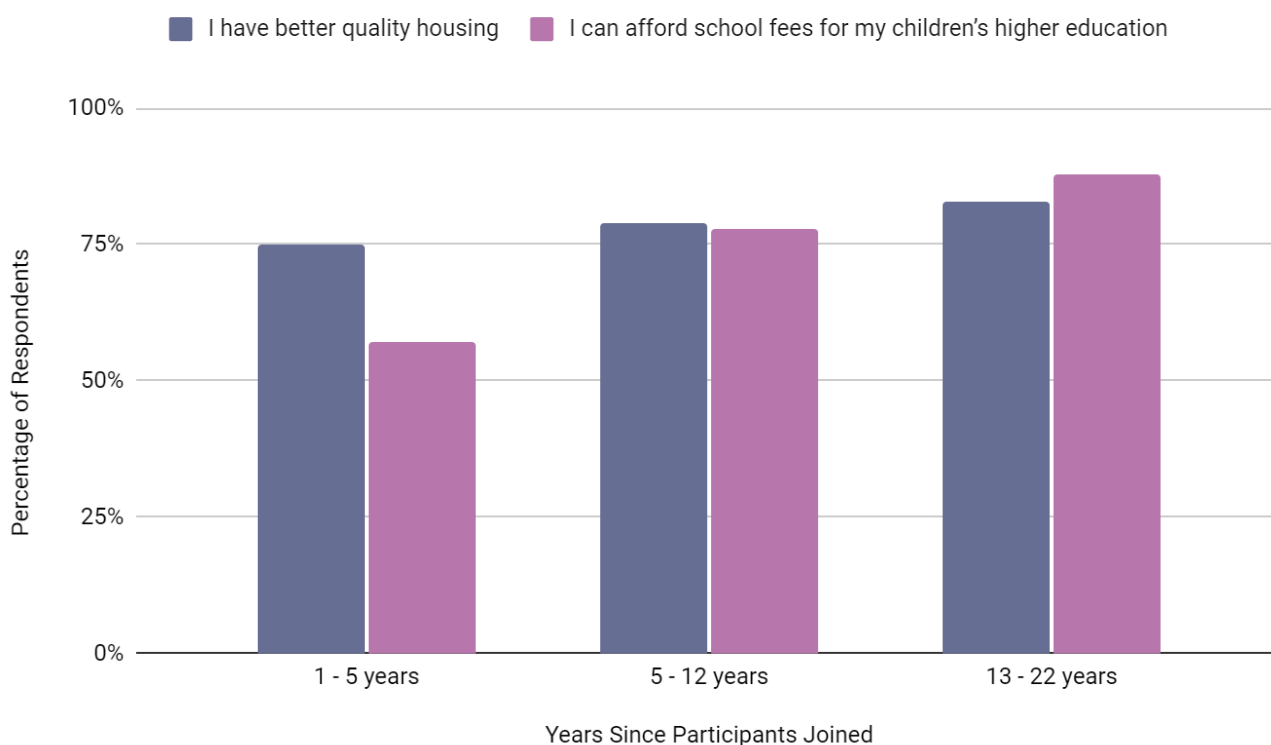
The different aspects of the program worked together to achieve these impacts. The evaluation found that during participation in the literacy sessions, participants began to place more value on the education of their children. Later, during their involvement in the Savings Groups, participants were able to access the funds needed to make investments in their children's education. This illustrates the dynamic inter-relationship between each aspect of the program to achieve these positive impacts.

“ The savings and loans component added real value to the program...it enabled many to engage in income generation. Women are building houses...some have installed solar lighting to enable their children to study at night. The women have been empowered...they have been lifted from the lowest to the highest. MU is stronger... its status in the community has been elevated. ”

- MU President, Rutana Diocese

The evaluation also showed investment in more significant assets such as land or school fees for higher education increased the longer a person had been a Savings Group member. As seen in the graph below, **88% of people who have been participating in the program for between 13 to 22 years can afford fees for the higher education of their children compared to 57% of people who have been part of the program for one to five years.** This suggests that the Savings Groups provide a sustainable platform for participants to continue improving their quality of life well beyond the period that they receive training and support from the program.

Participants Reporting a Significant Improvement in Quality of Housing & Education of Children by Years of Participation



Impact of Economic Resilience: Opportunity & Self-Esteem Lead to Women's Empowerment

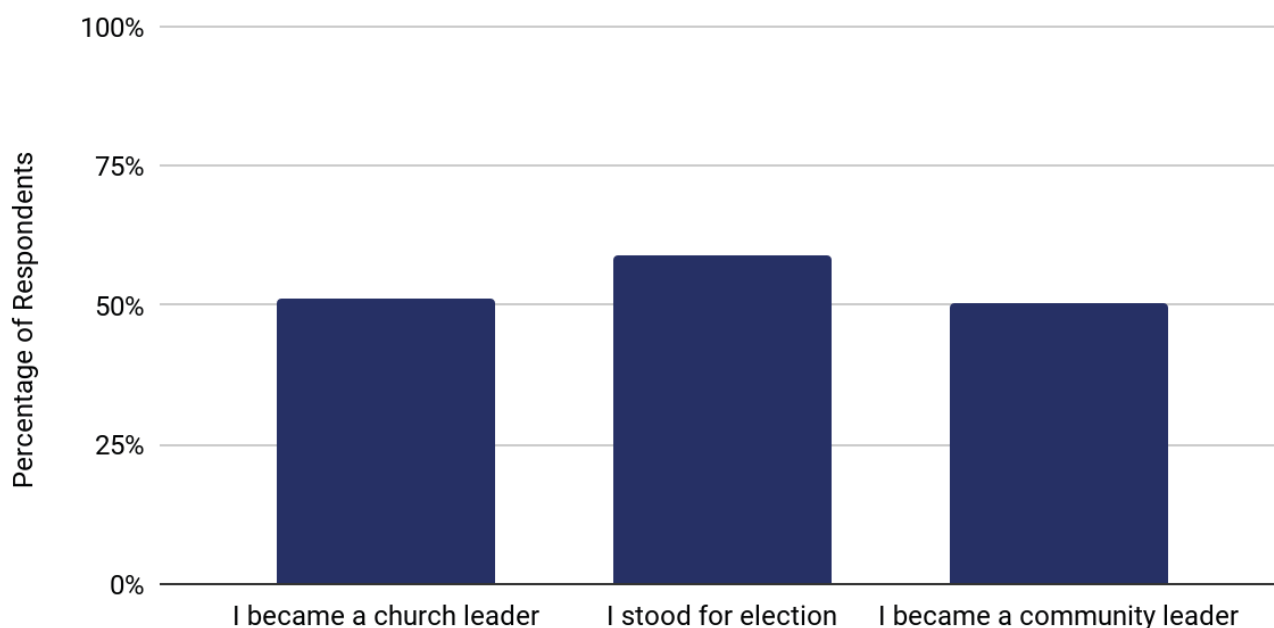
Female empowerment is a key aim of the program because women are more socially and economically marginalized than men in Burundi. The program sought to prioritize women throughout the program activities by ensuring their participation (at least 70%), enabling communities to develop the tools to understand how women are marginalized in their communities as well as the tools to address this, and by modeling female leadership both within MU Burundi and through the volunteer facilitators. Through this, the program sought to improve female empowerment, which was measured by, for example, reduced gender-based violence, greater use of family planning practices, and an increased number of women with greater confidence and involvement in decision-making both at home and in the wider community.

Empowering Women to Lead

In the focus group discussions, the evaluation found that the program helped women unlearn dominant narratives they had internalized over many years which undermined their belief in their own potential. **Women were more aware of their rights and felt more confident and courageous (98%) - nearly all members said that they could see gifts and abilities in themselves that they could not see before (99%).**

As a result of their growing confidence, women were more likely to take on leadership positions and increase their decision-making power. Women felt on an 'equal footing' with men in business and public leadership. This can be seen in the graph below which shows the percentage of participants surveyed who reported taking up leadership roles as a result of the program - a significant step forward in women's empowerment given earlier evaluations of the program recognized women's lack of voice in the home and public meetings.

Participants Reporting a Significant Improvement in Involvement in Leadership Roles as a Result of the Program



Women also saw that they can be the drivers of change in their communities and see this as key to them securing their rights. They are agents of their own change. But the change went beyond ‘self-advocacy’ as the women also spoke out against societal injustices including gender injustices. Importantly, this change was not isolated to women; **98% of male participants reported advocating against gender-based violence**. This illustrates how the program contributed to SDG 16; the promotion of peace, justice and inclusive societies for all.

98% of male participants reported advocating against gender-based violence

The evaluation recognized that to sustain women’s empowerment, men also need to be involved in the program. Although male participation was never more than 30% of group participation, this provided a platform for men to reflect on how they might be perpetuating the disempowerment of women, and the opportunity to address this and to challenge dominant narratives (e.g. that women are incompetent or caring for children is the responsibility of women alone).

“ Change takes a long time to occur but once it happens, particularly amongst women...things start getting better...women no longer stay in the background...they engage in advocacy...they get involved in community activities. Traditionally, women would not stand for leadership positions but now they do. ”

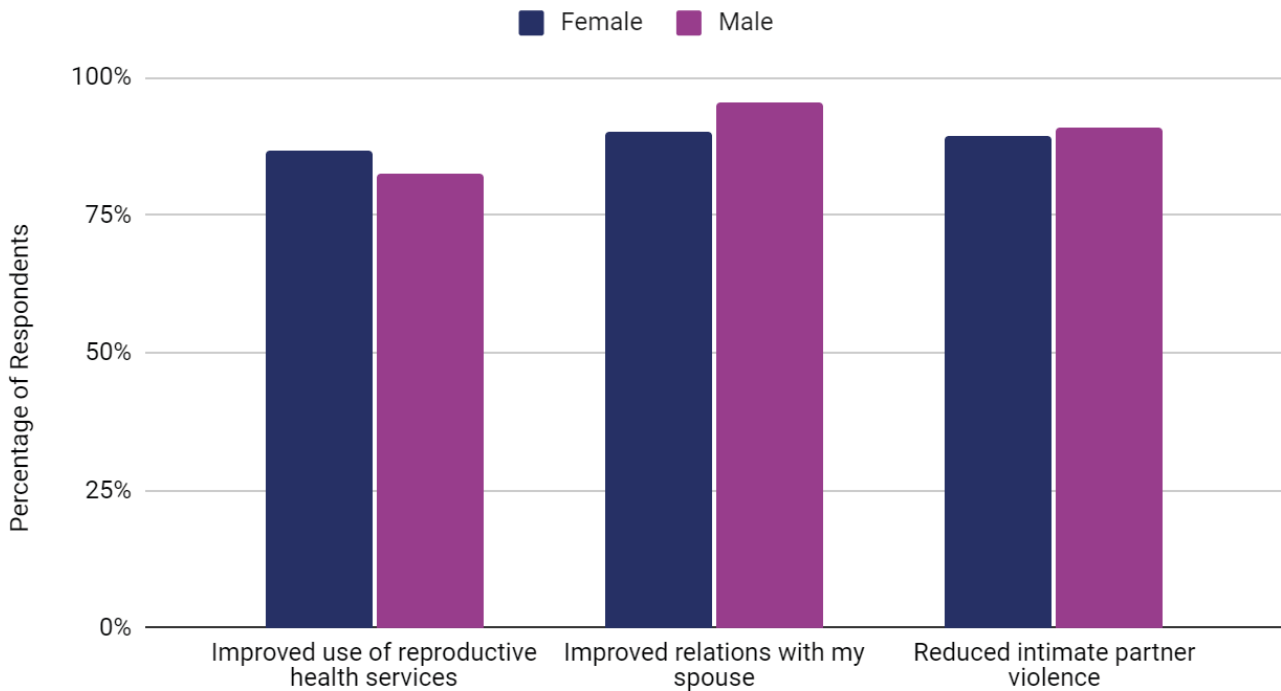
- Male Governor, Ngozi Province

Gender Equality & Empowerment of Women

The evaluation found that building up the confidence of women was the first step towards empowering them. With their increased confidence, women voice their concerns and needs more readily. At the household level, **96% of female participants reported that the program had a significant impact on their ability to influence household decisions**.

Reducing gender-based violence was a priority identified by MU Burundi based on their community consultations. As shown in the graph below, the evaluation found that **86% of female participants and 90% of male participants reported a reduction in intimate partner violence as a result of the program**.

Participants Reporting a Significant Improvement in Sexual & Reproductive Health, Relationship with Spouse and Reduction in IPV



The evaluation attributed this to the use of Participatory, Learning and Action tools. This provided a safe space for these sensitive discussions to take place. This approach helps to build a shared understanding of the experiences of different participants in the group rather than promote an idea from outside. In doing this, the groups provided a platform for all participants, including men, to understand the impact of gender-based violence, identify the need for change and take action.

“Some topics were taboo but we have learned to discuss sensitive issues in our groups and to communicate with our children. We can discuss sexuality without any problem. This is one of the issues that our group identified as a priority. We can talk to our children openly.”

- Female Participant, Gitega Diocese

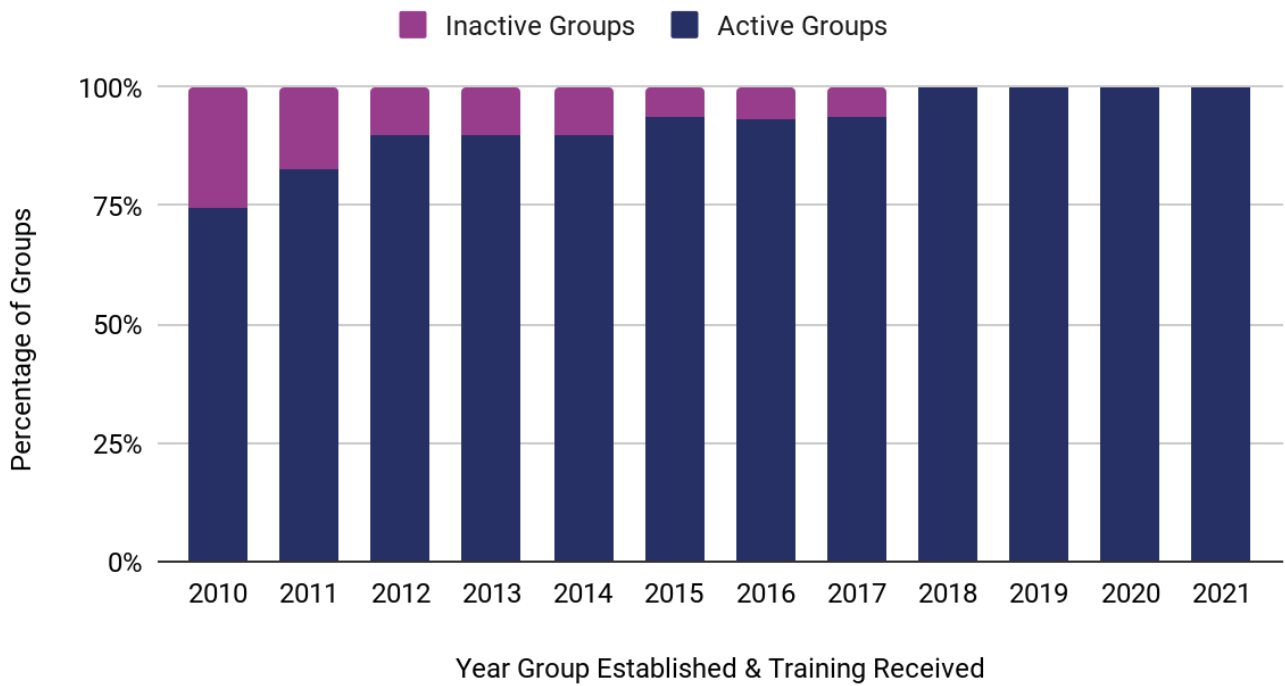
Impact of Community Led, Sustainable & Replicable Savings Groups: Communities are Building their own Future

The evaluation found that **84% of the groups formed under the program are still actively saving and loaning**. It is important to note that groups only receive mentoring from the Mother's Union in their first two years and their facilitator is only incentivized to support them for one year. Therefore, this shows that the vast majority of groups are sustainable long after their external support ends. This is a significant endorsement of Savings Groups as a sustainable development approach and a helpful addition to sector research; there have been few longitudinal evaluations of the longevity of Savings Groups.

84% of Savings Groups are still meeting after external support ends.

The evaluation found that this was likely to be because members knew each other well and were friends since they had previously been together in literacy sessions. Groups were self-regulating from the start meaning that they learned to operate independently and made their own decisions, and they met regularly which helped them to maintain momentum.

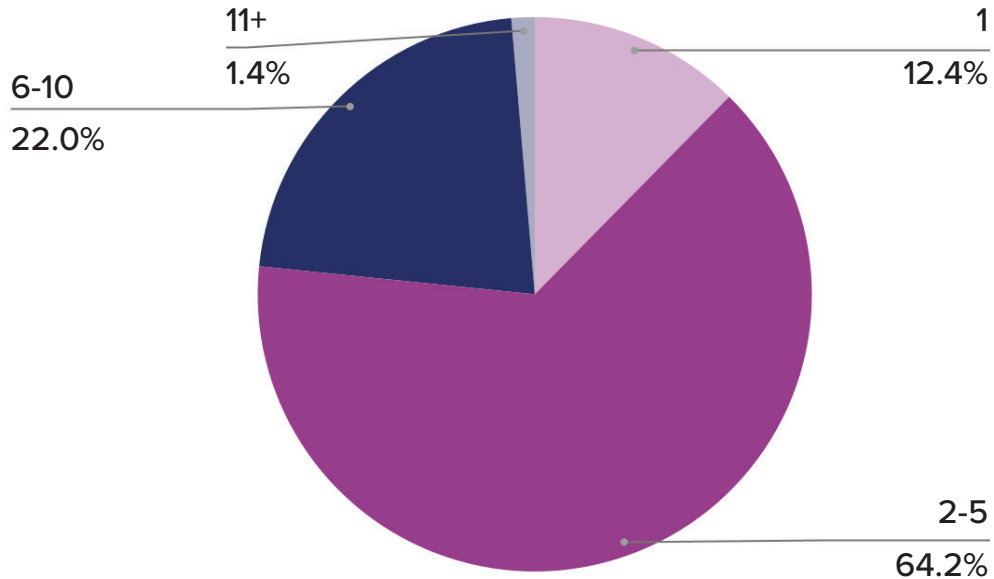
Proportion of Active Savings Groups by Year Established



Un-incentivized Replication

The graph below shows that 88% of facilitators had formed more than one Savings Group and nearly a quarter of facilitators went on to form six or more groups. This is remarkable given that the facilitators only receive a one-off incentive before forming their first group.

Number of Savings Groups Formed by Volunteer Facilitators



The sample for the sustainability survey consisted of 593 facilitators. Many started more than one group; between them, they have started 2,425 groups. This means that 76% of these groups were started without the facilitator being incentivized to do so, as they are only supported for their first group. If this sample is representative of the wider program in Burundi, we could extrapolate that **76% of the program reach has been achieved through the commitment and ‘spirit of volunteerism’ nurtured and exhibited by the facilitators.**

Key factors contributing to sustainability

- Partnership with a trusted, locally-led institution (the Anglican Church / Mothers' Union)
- Underpinned by 'faith in action'
- Facilitators and trainers being from the communities they are working with
- Continual capacity building of facilitators and trainers
- Spirit of volunteerism
- Participatory, learning and action methodology
- Collaborative partnerships
- Gender focus and inclusion of male participants
- Systematic monitoring, evaluation and learning

Reflecting on the Report

This report has helped us to reflect on our program model in terms of how it impacts participants and their communities. It helps us to see the dynamic interaction between literacy, empowerment and successful Savings Groups, as well as the importance of organic and community-led growth, rather than top-down imposition. The sustainability and scalability of the program model emerge from the combined energies and knowledge of the participants, local Church partners and facilitators.

Savings Groups as a Catalyst for Social Change

Savings Groups are often seen under the umbrella of 'financial inclusion'; a means to help communities without access to formal banks to receive basic financial services. This evaluation shows that Savings Groups create solidarity and a safe space, they foster a shared vision and cultivate the belief that participants can work towards a different future. This means that Savings Groups are strong platforms for groups to take action on other challenges whether that is local conflict, climate shocks, the education of girls or gender-based violence. We can see this from the incredible impacts relating to women in leadership, families accessing better housing, education and healthcare, and the reduction in intimate partner violence.

The literacy sessions provided some of the most marginalized communities in Burundi with the opportunity to become literate and numerate. The Savings Groups gave them the opportunity to use these skills to grow their incomes and to continue to take action on the issues important to them.

Savings Groups are Built on, and Build, Members' Own Resources

Building on what communities already have is key to sustainability. Once people are assured of their gifts, knowledge and expertise, they are confident to lead, problem-solve and ensure that the group is meeting the members' needs. This must be true throughout the process. From those training, the facilitators, to the facilitators themselves, to the content shared with the groups - the whole process must use and build on what communities already have.

In development terms, this is often known as Asset-Based Community Development (ABCD) and for Christians, the concept of everyone having their own talents and working together as one body will resonate. For people of all faiths and none, this evaluation challenges the stereotypical narrative we still hear too often of 'poor people as helpless, passive recipients of aid.' The impacts in this report have all been achieved by members and communities themselves, using their own expertise, skills and resources. The leadership and support of MU Burundi has also been essential; MU Burundi is itself an asset embedded in, and trusted by, the communities.

Savings Groups for the Future

84% of groups were still meeting and saving after the program's support for them ended; in many cases, up to a decade after. Savings Groups are an investment in the future of a community. Not only did the groups continue to meet and save together, but the impact of the groups also increased over time.

76% of the Savings Groups started by the surveyed facilitators were started when the facilitators were working without an incentive but driven by their passion and commitment to their communities. This is remarkable. This shows the value that both the facilitators and group participants put into the program, but also shows the impact and scalability of an initial investment in a program like this.

The report demonstrates the cumulative 'building block' dynamic which begins with the Literacy Circles and Savings Groups; continues and deepens the impacts beyond the formalized program support; and then organically grows new groups from within the community. The long-term impacts and organic growth of new groups indicate a significant additional and unexpected return on the initial investment, going far beyond what was already a fruitful and impactful program.

Conclusion: Stewarding What We Have

“ Our work, and this report, tell a compelling story; one that is both inspiring and filled with hope. It's a story where communities are identifying and using their knowledge and skills. One where women know how to advocate for their rights and overturn social stigmas when they use their voices. It's a story where families are building strong sustainable businesses that employ others because they no longer have to rely on subsistence farming. People of all faiths are welcomed. There is a deep respect for the church, and many have become leaders in the church and community. They are feeling love, acceptance and belonging and recognizing how important a relationship with Christ is to their personal growth. It is a story where, in spite of heavy social, economic and environmental burdens, there is locally owned and locally led community transformation. All of this is possible since the program is underpinned by faith in action.

The independent consultant, Nite Tanzarn, shared *'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.'*

Five Talents' mission is to transform lives through economic empowerment. We hope this report shows how effective, replicable, and scalable this program is in bringing lasting and measurable change. This is possible because of our important partners who help implement it. And as you have read, the resulting transformations are not ours to claim. It is the brave women and men who join these groups and bring their skills, resourcefulness and determination so they can find their own path out of poverty and change their lives, the lives of their children and their communities. Five Talents, our partners, trainers and facilitators are ready to bring this proven and sustainable model to more communities around the world where the needs are vast and the burdens are heavy. Will you join us in this mission?



Maria Owen
Senior Program Manager
Five Talents USA

“ *Those who used to be illiterate, with low self esteem and despised by neighbors are now confident leaders and role models in their communities. Extreme poverty robs peace, hope and dignity, and the program has contributed to their restoration.* ”

Claudette Kigeme
Provincial Coordinator, Mothers' Union Burundi

BURUNDI IMPACT EVALUATION

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Investing in Entrepreneurs to Eradicate Poverty

All of the impacts in this report have been made possible through the generosity of donors who financed the program partnership between Five Talents and the Mothers' Union.

We're working to double the number of new members joining Savings Groups globally from 10,000 per year to 20,000 per year by 2027 and expand our programs to three new countries.

If you would like to discuss how you can partner with us to help us achieve this goal, or if you would like to discuss any of the findings of this report, please contact Liz Ha.

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Information about financially supporting the work of Five Talents and our program partners is also available on our website at www.fivetalents.org/donate.

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