

# Fighting for Survival

## CASE STUDY Judith Nijimbere, Burundi



In the Mutimbuzi commune of Burundi, on the border with the Democratic Republic of Congo, 46-year-old Judith Nijimbere shares her story of struggle and resilience. Judith is married with eleven children and lives in a community that has faced multiple challenges, including flooding that has destroyed many houses. Judith battles to make ends meet through her small farming business. She is the Treasurer of her Village Savings & Loan Association (VSLA) and was one of its first members when it was established four years ago.

### Flood destruction

Annual flooding in the Gatumba zone has had a devastating impact on local communities. Judith explains bluntly: “The flood destroyed around one hundred households, including mine, and we were forced to move.” As well as demolishing her house, the floods have also wiped out her crops of sweet potatoes, rice, and vegetables.

Thanks to the generosity of the Gatumba zone chief, Judith has moved into her local commune’s meeting room and storage facility, but the situation is far from ideal as she has had to split her family in two, with her sons going to live with their grandparents. When the room is needed for meetings or events, Judith and her family wait elsewhere.

Even when she speaks of the challenges, Judith shows her gratitude: “I am one of the lucky ones, even if it is small, we have a place to stay. If you look at my neighbors, they didn’t get such a place.”

### Inflation and nearby war

In addition to the flooding, Judith talks about rising inflation and how it is affecting her: “Prices of consumer goods and other necessities on the market have risen, while purchasing power has continued to decline, it is hard to keep up.”

Judith has also seen a reduction in her income as a result of war in neighboring DRC. Previously, Judith used to engage in cross-border trading with the DRC, making 500,000 Burundian Francs (\$173) per week. Now she barely makes 70,000 Burundian Francs (\$24) per week, which is not enough to feed her kids.

Desperate times called for desperate measures and Judith ended up selling her livestock, including her goats, ducks, and chicken in order to buy food for her family. She said, **“I didn’t sell them because I wanted to, I needed money to buy food. Now all my assets are gone, and my income can’t meet basic needs.”**



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## Challenges at home

Judith explains how she is unable to feed her kids that are with her, adding: “I used to feed my household three times a day, but at the moment, we only eat once, usually in the evening after the children get home from school - the whole situation is stressful, and it affects my mental health.” She continues: “I’ve had to do without certain things, such as changing my eating habits, and this has certainly had an impact on my physical health.”

As a result of the intense pressure to find work, Judith’s husband, who is a daily laborer, is also more absent from home. When he had previously helped with housework, this burden now falls entirely on Judith, and she struggles to balance her household responsibilities with her income-generating activities. She says her effort has doubled since the flood.

## Reducing savings to keep the group together

Judith explains that other members of her group are facing similar challenges and the VSLA group with 30 members, which is named ‘Dushigikirane’ meaning ‘let’s support each other’, has needed to adapt to keep going. Judith explains: “Our members are really in an economic crisis and feel forced to abandon the financial activities of the group. We are barely able to save, and our group capital is low. To keep members from leaving the group, we reduced the value of the share amount from 2,000 Burundian Francs (\$0.69) to 500 (\$0.17), but some members still have difficulty to find the 500.” In addition to lowering the savings amount, loans are now given for small and quick income-generating activities.

Furthermore, when previously group members would support one another when a member had sickness or a death in the family, now this is not possible. Despite this, the group continues to offer moral and emotional support to one another, encouraging and listening.

## A chance to flourish

Despite all the challenges, Judith shares with pride the value that her VSLA group places on her as Treasurer of the group. She explains: “Every year, after we share out our money, I suggest that it is time for my role to be replaced by other members, but everyone wants me to continue as the Treasurer. So, I stay because they are proud of me, and they appreciate my service.”

Judith talks about how her group is a space where women flourish. She says: “The group is not only a space to facilitate savings and loans. Yes, the loans help our small businesses so that we can generate income, but it is also a place where our members, especially women, can flourish.” She continues: “For me, my VSLA is a place where we can discuss and raise awareness in all aspects of life, including women’s rights, health, children’s education, nutrition, and different issues that help us to develop.”

Judith explains all the training she has received through her VSLA including financial education training, sexual reproductive health training, and skills development to support conflict resolution. She now supports conflict resolution in her neighborhood, including supporting spouses to resolve their issues amicably. She said the skills enabled her to address different issues, and find solutions in a collaborative manner, and she feels proud for helping her fellow community members.

## Future aspirations

Despite the dire situation that Judith and her fellow VSLA members are in, they still have bold aspirations. Judith explains: “If we can get access to capital, we can establish a business together, and try to evolve the VSLA into a cooperative. For now, we are putting our effort into small trading, which will help us to make ends meet but also accumulate a small amount of money.” The group is also considering bringing in new members, as well as seeking outside investment loans from other community members.

Access to finance is a high priority and something Judith would like government support with. She is confident that they can recover their businesses and return to their previous saving amounts.

She concludes: “I dream of being able to get back my capital of 500,000 Burundi Francs, resume my trade with the mothers of Congo, and rebuild my house.”

*Judith was interviewed in November 2023 as part of CARE’s Women Respond initiative - a major data collection exercise, listening to women and girls to help better understand their experiences in crisis and put their voices at the center of crisis response.*



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