



Fiche Expérience

WORKSHOP

for the SOCIAL TRANSFORMATION

The Creation of *Tontines* in the RECASE Project

As part of the RECASE project, Adenya and Duhamic-ADRI support vulnerable farmers who are members of Community-Based Organisations (CBOs), with the aim of strengthening their socio-economic capacities and enabling them to become agents of social change in Rwanda. In addition to the training they receive (on livestock management, agroecology, nutrition, CBO governance, etc.), the project has developed a community solidarity approach built around six components:

- establishing farmer-managed nurseries,
- setting up collective vegetable gardens,
- creating *tontines* (community saving groups),
- livestock redistribution,
- activities funded through the Participation Fund,
- and joint collective actions.

A capitalisation process has been carried out across all these initiatives to document the methods developed and lessons learned, while also highlighting the complementarity between the different components of the RECASE project's community solidarity approach.

Overview

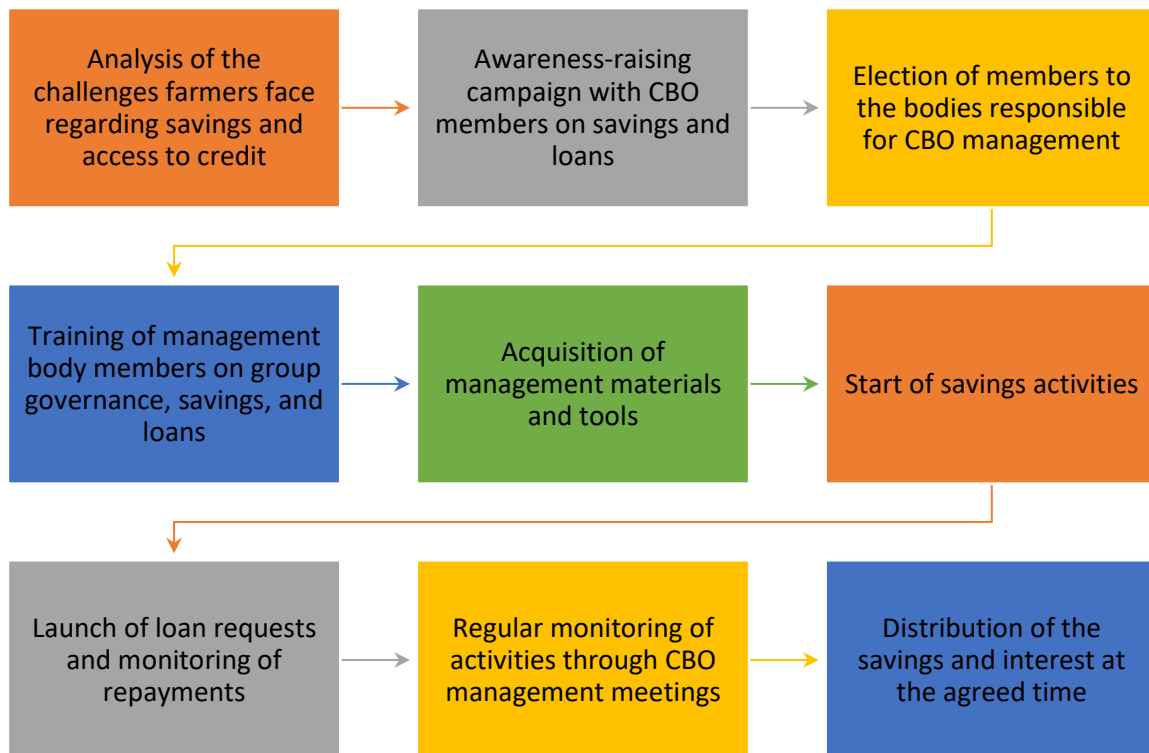
Members of the CBOs supported by the RECASE project, as well as other farmers more generally, regularly face unexpected financial needs. They often have no one to turn to for loans, as banks are out of their reach.

The *tontine* approach set up within the RECASE project seeks to encourage collective savings among CBO members and to provide loans based on the amounts available to each. *Tontines* are associations of farmers who contribute to a common fund, which is then distributed in turn to each member according to rules agreed collectively. In this way, *tontines* have created spaces of mutual support and exchange among the members of the CBOs supported by the RECASE project.

CBO committee members play a key role in setting up and running *tontines* throughout the year. Each committee is made up of a president, a secretary, and a treasurer. They are the ones who receive training in governance and the management of savings and loans from the RECASE project team, and who in turn pass this training on to the "ordinary" members of the CBOs. They also facilitate the meetings of the *tontines*.

Establishing tontines

The capitalisation process highlighted the different steps that led to the establishment of *tontines* within the CBOs:



Awareness Campaigns on Savings

Awareness-raising on savings and loans takes place during individual visits to CBOs, facilitated by the team of project facilitators. They encourage exchanges among CBO members about the problems they face in their daily lives and how these can be addressed through the savings and credit system known as *tontine*. During these sessions, strong emphasis is placed on the importance of saving and lending, the modalities of savings and credit to be applied, the establishment and respect of regulations or by-laws, members' integrity, and the use of appropriate management tools among others.

Training in Governance for CBO Management Committees, Savings and Loans

Governance training for CBOs is a key activity that ensures the proper functioning of the *tontines*. Its purpose is to strengthen sound management and accountability within the *tontines* by committee members. The training emphasises the responsibilities of committee members, respect for internal regulations, members' rights and duties, transparent working practices, and accountability to the membership. This training is delivered in two stages: first, CBO committee members are trained by

project facilitators, and afterwards they continue to receive on-site training during individualised visits to the CBOs.

Monitoring Activities Through CBO Meetings

As part of monitoring *tontine* activities, facilitators attend selected *tontine* meetings to assess how they are functioning, the level of member participation, the use of management tools, the issuing and repayment of loans, the use of funds received, and the resolution of conflicts. Where necessary, facilitators step in with advisory support to help improve the proper functioning of the *tontines*.

Effects and Impacts

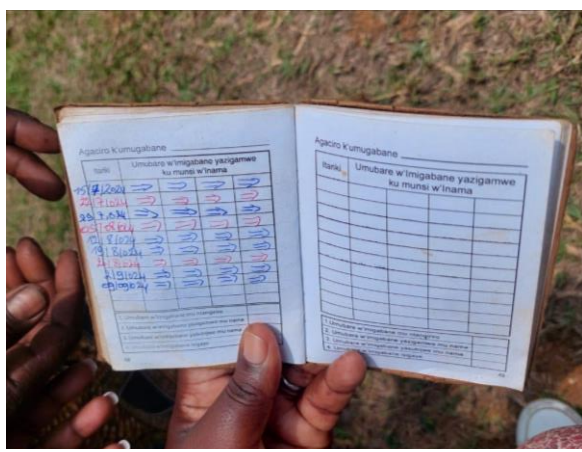


The initiative has led to an increase in the amounts saved by CBO members, as well as a rise in the funds available for loans, thereby strengthening the financial capacity of the groups.

As a result, there has been a marked improvement in the living conditions of CBO members and their families. Thanks to their savings or the loans granted, members have been able to access health care, send their children to school, and meet

their food needs more securely.

The regular meetings linked to savings have also strengthened mutual understanding and cooperation among CBO members. In addition, some members have been able to use these funds to start small income-generating activities, helping to diversify their sources of revenue. The savings and credit system has been particularly beneficial to women, enabling them to strengthen their financial autonomy. This change has reduced their dependence on their husbands.



Savings passbook belonging to a CBO member, used to keep track of the amounts she has saved

Finally, a variety of tools have been developed together with CBO members to ensure the proper functioning of the *tontines* as well as the groups more generally: regulatory texts for the CBO, a membership register, a management ledger, savings and loan books, and even a savings passbook. Adaptations were also devised by CBO members to enable non-literate people to take part in the *tontines*: for example, recording the amounts saved and received using tally marks, arrows, or colour codes.

La capitalisation a mis en avant les facteurs qui ont facilité ou limité la mise en place des tontines :

Enabling Factors

Limiting Factors

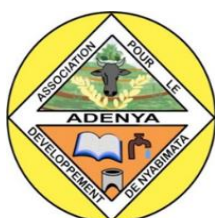
- ✓ Training provided to CBO members and their committees
- ✓ Sound management of the savings system by the management committee members
- ✓ Project support for the acquisition of basic tools and materials

- ✓ Some CBO members are irregular in repaying their loans
- ✓ The ability to provide relatively large loans is limited due to the modest level of savings achieved

Complementarity Between Actions Within a CBO

The *tontine* approach is complementary to the collective vegetable garden and nursery approaches: the income generated enables CBO members to save within the *tontines*. Income from livestock redistribution also contributes to households' ability to save. Finally, the funds made available through the *tontines* are also used for joint collective actions, such as helping to restore the homes of both CBO members and non-members.

URL link to the article : <https://atelier.fdh.org/fr/passer-a-l-action/nos-experiences/des-actions-collectives-participatives/article/la-creation-des-tontines-dans-le-projet-recase>



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