When she finished her Peace Corps service, Virginia Emmons promised her village that she would build a school for them. Kabey Fo, a village of refugees from Mali, is one of the poorest villages in one of the poorest countries in the world, but then came Virginia. In a country where 27% of school aged children attend classes, thanks to Virginia’s school, that number is now 100% in Kabey Fo. By 2015, there was a sizeable percentage of the Kabey Fo population with a basic education, but they still did not have jobs or an opportunity to use their knowledge to improve their standard of living. In response, Virginia introduced TCP Global micro-loans.

Challenges were clear from the beginning. Since no one on the TCP Global team spoke French or Zarma, all mentoring would have to be through Virginia. Since it was a Muslim community, there would be a small fee charged for processing the loans, but no interest charged. There were no computers and no electricity, and phone connections were intermittent. In the early days, Virginia would call one of the loan administrators to get a verbal update on loans and repayments. The first loans were all for purchase of goats which the borrowers then fattened and sold at a significant profit during Ramadan and other Muslim holidays. Reporting was simple with everyone receiving the same size loan and repaying in full at the same time. Billal and Ibrahim could recite from memory the names of the people in the small group and since Virginia knew all of the borrowers, she had no trouble recording the information accurately.
As the program grew and diversified, things got complicated. Phone connections were not always good if Virginia got through at all. And while Virginia sounded fluent in Zarma on the phone, I would imagine her skills are a bit rusty after fifteen years. With varying loan amounts and repayment dates, it was hard for Billal and Ibrahim to carry all that information in their heads. She often reached them when they were working in the fields. They could give her a general idea of what was happening with the loans but not exact information. Reporting became increasingly sporadic and unreliable.

After about four months with no reporting, I had the opportunity to sit down with Virginia while she made a call. While she was not able to get every name and every payment amount, she did get a general idea of what had been lent out, repaid and loaned out again. She would have to call back when Billal or Ibrahim had their records with them.

Meanwhile, in between phone calls, Virginia was working on other projects. During the first two years of the micro-loan program she was setting up an alternative school, raising two pre-school children, dealing with family and health crisis and supporting the school she had built in Niger. In addition, she and her husband were busy expanding and replicating their award-winning program to mentor youth aging out of the Florida foster care system. Offices opened at university campuses in Florida and replications opened in Texas and Colorado. She was also researching possibilities to bring Mariama, a Niger Olympian to Miami to train for the Tokyo Olympics. That Olympian got her start as a five year-
old neighbor who accompanied Virginia when she ran for exercise in Niger. One of Mariama’s duties in Miami would be to handle the TCP Global reporting requirements. In the meantime, Mariama visited Kabey Fo monthly and reported back to Virginia on issues related to the school.

Kabey Fo micro-loans appear to be making a huge difference in the local community and Virginia would like to expand to give loans to nearby communities as well. Earnings from the loan program were used to buy medications for the community during malaria season and, for the first time, Virginia sees potential for the school to become self-sustaining now that the parents have funds to pay for their children’s education.

It has now been over six months since TCP Global received any type of report and we do not release additional funds without accurate reports to verify that the program meets our three criteria: all funds invested at least twice; repayment rate of at least 95%; all funds fully invested

WHAT WOULD YOU DO?
This is what TCP Global did:

Options are limited for resolving the reporting issues, and until they are, no additional funds can be sent. We continue to work with Virginia to help bring Mariama to Miami. The investment in time and energy in this program is worth the effort, however, since there is no site where we have seen a more dramatic positive impact of micro-loans.

*Lesson Learned:* Stay focused on the results of the program while continuing to work on the mechanics. Do not let form take precedence over substance. In this case, TCP Global had reason for complete confidence in Virginia Emmons and her ability to work with us in the long run to establish accurate reporting. In the meantime, she has the credibility to vouch for the program despite the lack of regular reports.