Kabey Fo is a Muslim village of about 200 people who live on a flat, dry plain of orange sand in Niger. Many who live in Kabey Fo emerged from slavery in the 1990s.

The average person in Niger makes less than $1 a day, but former slaves have less status and even less opportunity. Nearly 80 percent of Niger’s girls aged 13 to 24 do not know how to read or write and 36 percent are married before they reach the age of 15.

When Virginia Emmons arrived in Niger, there was no road to the village. There was no electricity, no clean water, no health clinic, and no school. She described it as a “tiny village, thousands of miles from any place you would imagine, just down the river from Timbuktu. Niger is a different world—and not just by distance traveled.”

The nation had just experienced a major drought. The name of the town means One Tree, but by the time she arrived there were no trees at all.

This is a story of the love and long commitment of a Peace Corps Volunteer decades after that first experience in a small village.

THE BETTERMENT SCHOOL

Despite living just this side of survival, Kabey Fo’s residents told Virginia what they wanted most was education. So she worked with the village and the local government to establish a primary school.

The school in Kabey Fo started small. In the first year, 38 children entered what they called “the school of betterment.”

When a few of them were given a piece of chalk, they thought it was candy and tried to eat it. But they were quick learners and soon mastered classroom routine. Within five months they knew the basics of reading and writing and displayed the same eagerness to learn as children in America. Virginia remembers waking to the sounds of children running by her house counting in Tamacheque, French and even English “One-two-tree-fo-five”

After a year in the village, Virginia wrote, “I watched the lifelessness vanish from the children’s eyes, and a sense of accomplishment move into the eyes of the older men and women.”

Virginia gives most of the credit to the school’s teachers. Alhadji Amadou dismissed his primary school classes at 6 p.m. and spent the mild desert night by the light of his kerosene lantern, correcting notebooks and planning lessons for history, math, writing, reading, art and music.

She also credits Ibrahim and Alkalinine, who traveled several hundred kilometers to Tahoua to learn how to teach the adults of Kabey Fo to read, write and perform simple mathematics in their native language. The two teachers returned to Kabey Fo “with a renewed image of themselves and an astounding

Photo courtesy of Virginia Emmons
In the rest of Niger, school attendance for children averages 40 percent. In Kabey Fo, it is close to 100 percent. Over 25 graduates of Kabey Fo primary school are enrolled in high-school and eight in universities. One of them competed in track in the Rio Olympics.

**LOANS ACROSS THE GLOBE**

I got to know Virginia when we served together as directors of the RPCVs of South Florida. By 2014, Virginia realized that education alone would not lift the village out of poverty. There were still no opportunities to apply what they had learned to improve their quality of life. Virginia asked if TCP Global could provide micro-loans to the village of Kabey Fo to inspire their entrepreneurial skills.

The same villagers who managed the school were enlisted to run the loan program which opened in May of 2015. Their first TCP Global loans were for four months and paid for goats they then fattened up and sold in neighboring villages during Ramadan. All confidence that surpasses the value of any training fee.”

At 10 o’clock at night, as Virginia set up her bed and tied up her mosquito netting she would greet the men and women as they made their way to literacy classes, responding to the clang of a tire iron summoning them to the start of adult literacy classes. The men went to the school and the women went to an empty hut next to the village chief’s hut.

After completing her service, Virginia maintained her commitment to Kabey Fo, securing a grant from the U.S. embassy to construct three concrete school rooms. In 2006, the first students graduated. The next year, they opened a school dormitory, a former hostel donated by Peace Corps Niger 10 miles away in Kirtachi, where children from Kabey Fo and other small villages in the region can live while they attend secondary school. When Virginia became engaged to Niger RPCV Brett McNaught in 2008, he supervised construction of two more concrete classrooms, funded through Hope Through Education.
the loans were repaid in full.

Over the next three and a half years, Kabey Fo received $3,700 from TCP Global to fund $13,700 in loans. Today every family in Kabey Fo owns a cow and every family has a stockpile of grain for food security during the lean months. Now that the families have a way to earn money, Virginia anticipates they will soon pay for their children’s education, reducing her fundraising requirements.

ANTI-POVERTY LOANS
Micro-loans are an important element of an anti-poverty tool kit. TCP Global is attractive to small grassroots organizations because it enables them to establish a steady revenue stream, primarily of interest earnings, to purchase equipment and implement special projects. Partners find that TCP supports their primary program goals both by providing funds they can use creatively to support their mission, and by increasing the income level of their clients who are then better able to achieve health and education goals.

Although TCP loans are only for revenue producing endeavors, there are no restrictions on the partners’ use of earnings. Kabey Fo uses its earnings to purchase grain and medicines to protect against famine and malaria.

TCP Global works with partners like Kabey Fo that are already working effectively in a community. Because they know the community, they are well prepared to evaluate loan applications and they have already earned a level of respect that fosters a good repayment rate. There are no additional expenses for salaries, rent, and utilities in creating a small program of 30-45 open loans and therefore, 100 percent of donations can be distributed as loans.

TCP Global partners have few restrictions, allowing maximum flexibility at the local level. We require that 100 percent of funds received by a partner be distributed as micro-loans to marginalized entrepreneurs. The funds can only be used for revenue-generation. Interest charged may not exceed what banks charge for similar loans. The program must operate in compliance with local laws. All other conditions regarding the loan process such as which loans to approve, interest or fee to be charged, and the duration of the loans are made at the local level.

An essential attribute of the TCP Global micro-loan program is the nature of relationships within the organization. The standard management pyramid suggests the base supporting the top, but TCP Global overturns that concept and focuses on helping the grassroots organization and the borrowers at the base of the pyramid to be successful in a sustainable way. This bottom-up approach requires creativity and flexibility and also the cultural awareness acquired by RPCVs who served in the region.

THE RAMADAN MARKET
Most remote sites present their own challenges. Kabey Fo differs from other sites in charging a small fee instead of interest because interest is prohibited in Muslim communities.

Since the TCP Global team does not speak their language, all mentoring and communication are through Virginia. Even 20 years after living in Kabey Fo, she knows everyone in the village by name and is able to take the information in the local language.

We ask partners to send a very simple monthly spreadsheet reports of loans issued and payments received, but Kabey Fo has no electricity, computers, or internet. Initially, Virginia could call one of the administrators, sometimes reaching him as he worked in the field, to get loan information. It was easy at first because the loans were all for the same amount and the same time period, with payments recorded at the same time. As the number of borrowers, the types of loans, and the loan amounts increased, accurate reporting became more difficult.

Virginia is working with one of the university students from the village to improve reporting by taking the loan papers to Niamey to copy and mail or photograph the log of loans and payments and send it by smart phone.

When reporting improves, the village in Niger will become eligible for funds to expand the loan program if that is in the best interest of Kabey Fo. A similar partner in Guatemala that reports by smart phone received $11,350, as compared to Kabey Fo’s $3,700 in the same period, and issued $48,000 in loans.

As a small organization, TCP Global has the flexibility that allows partners to pace their own growth and to adapt the program to local conditions. And, like Virginia’s work in Kabey Fo, it is always a labor of love.

Helene Ballmann Dudley served as an urban community development volunteer in Barranquilla, Colombia from 1968 to 1970 and as a small business development volunteer in Presov, Slovakia from 1997 to 1999. She is a founding member of The Colombia Project -TCP Global. The Colombia Project received NPCA’s 2003 Loret Miller Ruppe Award and Helene received Peace Corps’ 2013 Lillian Carter Award.