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“Poverty is the absence of all human rights. The frustrations, hostility and anger generated by abject poverty cannot sustain peace in any society. For building stable peace, we must find ways to provide opportunities for people to live decent lives.”

-Dr. Muhammad Yunus, Founder, Grameem Bank
Recipient of the Nobel Peace Prize-2006

Developing nations are recognized for having a history of poverty and food insecurities. Limited resources, political turmoil, disease, and environmental destruction all impact struggling countries in a detrimental way. However, with a bit of help, these countries can make progress through a combination of individual, community, and governmental efforts.

According to the American Heritage Dictionary, a developing nation is one in which the average income is much lower than that in industrial nations, where the economy relies on a few export crops, and where farming is conducted by primitive methods. The people who live in developing nations suffer from severe poverty. Contributing factors to developing nations include war, pandemic disease, political turmoil, and economic failure.

Microfinance can play a key role in eradicating poverty. Microfinance is financial services available to low-income individuals who do not have access to normal banking services. If individuals in developing nations are given small loans to start or grow small businesses, they can provide food for their families, improve their standard of living, and afford education. This in turn allows for economic growth which can lead to a more stable political arena, advances in healthcare, and a more affluent and educated society.

In 1983, Professor Muhammad Yunus founded the Grameen Bank in Bangladesh to offer small credit loans to the poor. Today, there are 2,565 different branches which work in 81,379 villages. Since the Grameen Bank's commencement, the total loans given equals USD \$10.89 billion and the recovery rate is 96.89%. The total number of borrowers is 8.73 million of which 97% are women. For his accomplishments in establishing such a benevolent financial institution, in 2006, Dr. Muhammad Yunus was awarded the Nobel Peace Prize. Because of him, microfinance was created and is now practiced on a worldwide scale. (Grameen Bank, 2011.) Microfinance aids in economic development because it offers advantageous benefits such as: the encouragement of entrepreneurship and independence from government aid, an opportunity to earn sustainable income, and increases in disposable income leading to future development and growth. There are many countries in the world today that should utilize this concept; Burundi is one of those countries.

Burundi is a small east African country lined with beautiful beaches that catch the eye. But take a second look and you'll see that it is more than just a land of beautiful beaches, it is a native land. It is home to its inhabitants. Those who live in Burundi struggle to see the beauty that the land holds because of the many struggles they face. Discriminatory factors play a key role in the lack of productivity for some. A lack of education contributes to the rising poverty level. Also, certain traditions and laws prohibit some from owning property which leads to the lack of collateral which ultimately eliminates their chance to gain or improve credit.

Burundi is a developing nation. It is amongst the top ten poorest nations in the world. The country was first ruled by tribal monarchies, but was later colonized by German and Belgian administration. Burundi gained independence in 1962. (Bujumbura is the capital and largest city) The Hutu and Tutsi emulation

has been the dominant impression on Burundian society since its independence. This problem was coalesced by poverty, overcrowding, environmental strains, and the high percentage of disease. The rivalry amongst the Hutu and Tutsi people has caused a great deal of civil turmoil. An effort was made to consolidate a joint government including both parties, but the Tutsi held the majority of the power. When Hutu officials hold offices of higher power, they were often assassinated.

Burundi, being an east African country, has a tropical climate. The average annual temperature is between 68 and 73 degrees Fahrenheit. January to February and May to August are usually considered the dry seasons. The rest of the year is rainy. Average rainfall is about 33 inches, but varies dramatically from year to year. The dry seasons and the rainy seasons both generate environmental issues. Little to no rainfall for long periods of time causes droughts and excessive rainfall causes devastating floods and landslides. Population pressures also pose environmental threats such as over farming, overgrazing, and deforestation.

Disease in Burundi is rampant. Malaria and AIDS are the main public health concerns in the area. Malaria is to blame for about two million clinical cases that result in more than 15,000 deaths each year. About 50% of all those deaths have been children under the age of five. The deadly disease is so widespread because Burundi hosts ideal temperature and humidity for mosquitoes to transmit malaria. There is only so much aid that a struggling government and healthcare system can provide. "The social welfare system provides healthcare only for those who are employed and earn a salary and therefore is largely ineffective in dealing with the country's health problems. Money is scarce and the government has no effective mechanism in place for dealing with the many widespread problems that affect the country, ranging from unemployment, to illiteracy and lack of education, to AIDS." ("Burundi") The lack of education and high illiteracy rates contribute to the small amount of qualified doctors in the country.

"Burundi has a patriarchal family structure. The father is considered the head of the family and traditionally makes all the family decisions. He designates the samuragwa, the son in charge of the others and the family properties." ("Republic of Burundi") The favorite son is usually chosen, regardless of age. Due to the spread of HIV/AIDS, the typical Burundian family consists of a single parent or child-headed household. The number of children varies. Land can only be inherited by male offspring. "If an adult woman has never been married, she is given a small plot for cultivation until she gets married or dies. If a woman has a male child out of wedlock, the child has no land to inherit unless he is formally recognized by the father. In a country heavily reliant on subsistence farming, a child without the right to land faces an uncertain future and would likely be forced to find a low-wage job in an urban area." ("Republic of Burundi")

The typical Burundian diet consists of beans and root crops. Rice, bananas, maize, and groundnuts are also all common of the typical diet. Most families consider meat a luxury and it is usually only reserved for special occasions. Most Burundians only eat two meals a day because food is eaten for sustenance and not for pleasure. According to Burundian tradition, overindulgence is frowned upon.

Beginning in 2005, the government abolished schooling fees and allowed free public primary education for all children. This, in turn, created a shortage of teachers and classroom space due to overcrowding. School is free; but, because the cost of books and uniforms, which are still required, are relatively high for the average income, most families usually only send their male children to school while the female children stay home to care for younger siblings and conduct household chores.

Each of Burundi's 17 provinces has a central hospital and several healthcare centers. However, these centers often lack enough doctors and nurses to care for all of the patients. Though the health centers are conveniently located, it is hard for most families to afford healthcare because patients have to pay for the

medicine they need. Typically, only one-fourth of births per year are attended to by medical professionals. “To help improve this rate, the government announced in 2006 that it would provide free maternal care. It also began to provide free healthcare for children under age five” (“Republic of Burundi”). Prohibitive costs for families were generally removed, but the hospitals quickly became overcrowded. Malnutrition is severe because most Burundians depend on subsistence farming which leaves them vulnerable to poor weather conditions. “Statistics show that two-thirds of the population is defined as undernourished. (When one’s intake of food is chronically insufficient to meet minimum energy requirements)” (“Republic of Burundi”)

The major barriers to improving agricultural productivity are poor weather conditions and limited property rights. Because of Burundi’s geographical location, it is subject to drought from an arid climate. With only male inhabitants owning land, cultivation of land is limited. Because of a history of insufficient education, jobs are scarce. Most families are farmers and some have low-wage jobs in urban areas. Some widowed women result to prostitution because they are not allowed land to make a living for themselves and/or their families. Gardening opportunities are reserved only to those who have inherited land. This serves as a key reason that the country suffers from inadequate nutrition.

I chose to address gender and cultural discrimination and improving access to credit and securing property rights for the poor. Presently, gender discrimination doesn’t allow opportunities for single women to provide for their families. Property rights are restricted to those male children who inherit it. Access to credit is slim because loans are rarely given to the poor and uneducated as they are seen as unable to repay and lack collateral. The situation is extremely severe being that Burundi is one of the world’s poorest nations. The environment is being degraded because overpopulation leads to deforestation and over farming. Women in Burundi are particularly disadvantaged because they are forced to depend on others for survival. The government is trying to improve conditions. They measure their efforts by the number of kids in schools and not in hospitals. Indications are beginning to show a change. The situation is beginning to see a new light.

Improving or resolving these harmful factors would allow for everyone to have land and therefore an equal opportunity for food and stable income. Microfinance would lead to economic development and poverty reduction because people would be able to learn to be independent financially and pass the methods to others so that the trend will continue to grow. It is beneficiary to all because it teaches them how to provide for themselves instead of just waiting for the next wave of charity to arrive.

Other major issues could have a positive or negative effect on the factors identified. Climate change could be helpful in stopping the spread of malaria through mosquitoes, but it can be harmful to farmers depending on the growth of their crops. Population growth could provide more trade and sale opportunity, but also causes limited space and resources. However, microfinance will, at least, allow people the chance at a better life in the future.

Based on the research I’ve found, the most effect method to solving Burundi’s problems is the use of microfinance lending. Poverty is their main issue. It leads to all of their other problems: malnutrition, widespread disease, and poor education. Those who live in poverty cannot afford enough decent food for their families and only few have land to grow food. This causes the country’s severe malnutrition problems. The price of healthcare is not affordable to more than half of the population. This being the case, they cannot pay for medicine and vaccines that could cure or prevent a lot of diseases that are spread around. Education fees are also too expensive for most families. The cost of books and school uniforms is above the means of the average household income. Microfinance allows the people a way out. It not only provides the people with a basis for income, it teaches the people how to provide for themselves and their families. A collective effort to provide microfinance for all those who need it can help to re-stabilize and

regenerate the country's economy. By 2015, if microfinance is provided to the people, it will set them up for a brighter future.

An answer for the severe malnutrition in the region is Project Peanut Butter. This is an experimental project to distribute a nutritious substance made from peanut butter. It is known to take those from the brink of death to complete health in as little as thirty days. Project peanut butter has been implemented in the country of Burundi and is indeed beginning to solve one of their many problems: malnutrition.

Developing nations cannot do it alone. Burundi needs help. With a joint effort, Burundi can improve the economic problems that leave them susceptible to food insecurities. The government has already begun to improve things. They've removed the costs of public education, and provided free healthcare to maternal patients and children under the age of five. Providing the opportunity for education will allow people to become adroit in their fields of work. This, in turn, will lead to people being able to provide food for their families. However, the government's efforts can only cover so much. It will take the cooperation of their government, the surrounding countries, financial institutions, and the country's native people. "It takes a village to raise a child."(Clinton) Burundi is like a child of the world. It has yet to reach its full potential because of the controversy it has faced. If the world pitched in to help promote the general welfare of developing nations, Burundi could arise from the ranks of the poor and impoverished into the ranks of the rich and prosperous.

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