

## **Swaziland – a voluntary worker’s experience**

**Daniel Besley**

I work for a community development NGO called World University Service, Swaziland. They have spent over seven years working with communities to help establish community-based organisations (CBOs) for income generation and livelihood support. During this time, they have helped to form over 600 CBOs, each CBO consisting of 15-25 members. The CBO members got together and formed a savings and credit co-operative, a co-operative that would take savings and provide loans and business training for start-up businesses and on-going working capital. This savings and credit co-operative is called Asipheli Emandla (roughly translated as ‘never give up hope’). WUSSD agreed to support this co-operative and have provided office space, capital and human resources. I am here to assist this co-operative.

The co-operative is, of course, a membership-based organisation. It is managed by a board that consists of members elected at the Annual General Meeting. The Board meets monthly and a few board members work on the Credit Committee, which meets fortnightly to decide on loans. Two members of the credit committee work full-time as collection officers, performing all transactions and duties for the co-op. Everyone works on a ‘volunteer’ basis, for a very modest stipend.

The organisation is only small, with about 150 active customers, and is nowhere near profitable. Unfortunately it has no funding and so managing this loss is difficult. I have been able to reduce expenses to the point where we are not using members’ savings for our expenses, but there is no money left

to invest in the growth of the business. And it is growth that is required for the business to be sustainable. A large increase in scale is necessary for the revenue generated to come close to covering our operating costs. The over 600 CBOs that WUSSD helped to form are a large captive market for Asipheli Emandla. The co-op certainly has the potential to grow, it just requires a capital injection, capital to enable such things as computerising the financial and accounting system, broadening the distribution system and building the capacity of management. It is for these reasons that we are seeking donor funding at present.

Donor funding in Swaziland is focused almost entirely on HIV/AIDS. Swaziland has the highest rate of HIV in the world (around 40%). It is difficult to raise money for a poverty reduction project such as ours. Despite the proven link between poverty and HIV, donors continue to view the work as not a priority action in comparison to addressing AIDS.

I have found the people here to be very friendly and warm. But, as always, there are many aspects of the culture to learn when working in another country. They can often present challenges to an international volunteer. For example, it is Swazi culture to avoid confrontation and so my direct Australian style is not always suitable, and it can often take me much time to learn about problems people have, as they don’t like to bring them up directly. Furthermore, their indirect style can mean that one may have to listen for a long time before understanding what the real issue is. Discussions are not short and patience is required.

Another example of cultural challenges is a client we had today who asserted that we had made a mistake and that she had paid off her loan when our records said that she had not. Going over the records showed that the records were in fact correct and that she still owed money. Further investigation found that she might have spent the money and was illiterate so could not read her financial records and was not really sure what transaction had actually transpired. More importantly, her husband had sent her to our office and expected a result, which, failing that, meant she was likely to get beaten. We were stuck with a dilemma: stick to the truth of her owing us money and risk her being abused, or pay the loan for her out of our money, pretending it was our mistake and thus avoid conflict. We chose to avoid the conflict and take the financial hit.

Manzini, where I live, is like a big country town. It has everything you need, just not much choice or variety. Swaziland is a very beautiful country, green and mountainous. There are great national parks for camping and walking. There are not many expatriates but a decent enough nightlife to keep one entertained.

The most difficult part of settling in concerns security and transport. Once it is dark, you cannot walk around; it is too unsafe so the only way to get anywhere after dark is by car. If you don't have one, then you are stuck at home. The loss of independence associated with this is difficult to get used to.

Nonetheless, I have enjoyed my time here and hope to get the co-operative on its feet, and stable feet at that, before I leave. I fear though, that even my two-year placement will be nowhere near enough time to accomplish this. Development is not a quick process.