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## Loans build pride

Longmont woman starts microcredit project in Uganda

*By Magdalena Wegrzyn*  
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LONGMONT —When Jeanne Ratzloff began a nonprofit organization to help women at a western Uganda refugee camp, she wanted to do it without imposing her own agenda.

“We’ve found it’s better to go in and ask what they need, not go in there like some great white hope and tell them what’s needed,” said the 60-year-old Longmont woman.

Ratzloff’s nonprofit, People Weaver, extends microcredit loans to women at the Kyangwali refugee settlement in Uganda. The women apply for small loans to start their own homespun businesses.

In 2008, People Weaver distributed loans, most less than the U. S. equivalent of \$100, to 21 women. All but one fully repaid the debt. A second group of 21 women received loans in 2009 and this year.

It’s welcome help, but because it’s a loan — not a gift — the Kyangwali women can repay the debt and feel pride in their businesses, Ratzloff said. With the exception of a motorized grain mill she bought for the camp, Ratzloff said, she resists doling out funds.

“These women are capable. They are strong women. They don’t want to be given things like a child,” she said. “They want help.”

The program targets women, the bulk of whom are Congolese and Sudanese refugees, because they are often left to care for their children and other orphans, Ratzloff said.



People Weaver founder Jeanne Ratzloff stands with Odette Nirere, a 26 year-old refugee from the Democratic Republic of the Congo, and her 2-year-old son, Cody. Nirere, who is married to People Weaver project manager Benson Wereje, used earnings from her microcredit loan to buy medication for her family.

**Courtesy Jeanne Ratzloff**

The Kyangwali camp, which has housed Rwanda refugees since the 1960s, recently began to see an influx of people from the war-torn Democratic Republic of the Congo. Despite a peace agreement last year, fighting in eastern Congo continues.

“It’s women who pay the price with these wars, and they are the ones left to pick up the pieces,” she said.

Most women ask for 125,000 shillings — the U.S. equivalent of \$50 to \$75, depending on the current exchange rate — to farm or raise goats. One woman used the money to buy a sewing machine to start a tailor business.

The women have one year to repay the money. People Weaver charges 10 percent interest if the loan is repaid in one year and 15 percent if it takes longer. The interest goes back into the program to fund more loans and support community projects, Ratzloff said.

Ratzloff said that in her two visits to the country — in January 2009 and again this March — many women shared that they wanted to make money to send their children to school and out of the refugee camp. Ratzloff chronicles the emerging businesswomen’s progress on the People Weaver website, which includes biographies and the women’s translated loan applications.

Sifa Mahoro, a Congolese refugee in her early 20s, was the first businesswoman to repay her 120,000-shilling loan last year. She bought two goats that produced three kids, according to updates Ratzloff receives from the camp. The five goats are worth about 200,000 shillings.

N. Ntezimana Peace’s 120,000-shilling loan went toward two piglets and one small goat. She calculated that a pig can produce 12 piglets, each worth 20,000 shillings, so her profit is about 240,000 shillings — enough to pay back the loan and continue her business.

“Even if I’m old, I am ready to work for my better future,” wrote the 71-year-old Congolese refugee in her loan application.

Although refugees receive aid from the United Nations, Ratzloff said, it’s not enough to sustain the women long-term. She intends to consider smaller second loans for the women and hopes to eventually start vocational classes.

Ratzloff started People Weaver about three years ago when she read about Benson Wereje, a Congolese refugee at the Kyangwali refugee camp who now attends Makerere University in Kampala.

Wereje and two other students started the Congo-Burundi-Rwanda-Suda Club (or COBURWAS) in December 2005. The organization’s members work to raise funds for education and community projects at the refugee camp.

“I’d like to help poor people, vulnerables, orphans, sick people affected by HIV, malaria,” said Wereje in a YouTube video posted on the People Weaver website.

Ratzloff partnered with the COBURWAS to launch People Weaver, which received its federal nonprofit status earlier this year. For now, the nonprofit is largely funded by Jeanne and her husband, George Ratzloff, and several small grants. On the People Weaver website, Jeanne Ratzloff accepts donations and sells handwoven baskets the Kyangwali women created.

Although Ratzloff monitors the women's progress via e-mails to and from Wereje, one of the camp's more fluent English speakers, she said she relies on memories of her trips to Uganda to keep the project moving forward.

"What keeps me going is I picture the women's faces and I remember their personalities," Ratzloff said.

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