

What Greater Boston Interfaith Organization Gets Right: Listening to Members, Cultivating Leaders from Within

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Story by Ellen Lempereur

On June 30th, the 29th graduating class from the Greater Boston Interfaith Organization's *Moving from Debt to Assets* (MFDTA) program wore colorful scarves instead of caps and gowns. With hennaed fingertips, palms and soles, 25 Somali-American women celebrated their first step on the road to financial freedom.



Moving from Debt to Assets' 29th Graduating Class

Whether they joined the class to learn how to save for the Hajj (pilgrimage to Mecca), for their children, or for a home, these women—most of whom are single mothers and all of whom are refugees from the Somali civil war—are an inspiration. Theirs is a story of uncertainty and of hardship, of learning and of joy.

“I am happy tonight,” said Lul Isak. Like the other Somali women who fled from their war-torn country to seek refuge in the United States, Isak was scared, fluent in neither English nor our economic system. Her daughter Deeqo sums up her experience as a new immigrant: “You arrive and you are given this card. You say, ‘Whoa, God Bless America. This card has money on it?’ And you spend and spend without knowing the late fees and how it all multiplies.”

“It has always been my dream to help my people navigate the system,” Deeqo says, who arrived in this country with her mother when she was 12. She is working to build a Somali market in Dorchester with a prayer room and tea room as well as a place Somali women can rent for their businesses. She also plans to create a clinic for Somali women in hopes of providing better access to healthcare for the women in her community.

GBIO is the only provider of financial education for the Muslim community and particularly, Somali women. These women face unique challenges as they are caught between two very different cultures and are trying to define a new role for themselves as Somali-American women.

“Life here is different because back [in Somalia], men are in charge of money... Here, we have to be in charge. We have to learn, and we have to save.”

Many of the graduates recently opened bank accounts for the first time in their lives. “I have been living in a shelter for four years,” says Halima Ahmed. “Because my income is such a small amount, I thought, ‘How can I save any money?’ Before this class I had \$0 and no bank account. Since joining, I have saved \$200.” After several cheers from the audience, Halima proudly told us: “I have a dream. My dream is to own a house, and I hope you all dream with me.”

For Siraad, that dream is becoming a reality. She applied for a house through Habitat for Humanity after learning how to complete a key part of the application: a budget. She’s since been approved for a two-bedroom apartment.

What’s most exciting about *Moving from Debt to Assets* is that it’s a program that works. MFDTA empowers people across all religious, ethnic, and neighborhood lines to create meaningful personal and social change. Since 2005, there have been 552 total graduates from the program. Watching the newest graduates receive their certificates on June 30th, I wondered, how did GBIO get it so right? Then it hit me: *they listened*.

GBIO is made up of more than 50 churches, synagogues, unions, and other nonprofit and community organizations. Back in 2004, they held community meetings to hear what issues



Teacher/Financial Counselor Fadumo Maow translates from Somali a speech by graduate Rahma Farah

members were concerned about. As Program Manager Joel Schwartz said, “All people could talk about was debt.” “I’m drowning in debt!” “I can’t seem to save anything!” So they listened and then created a program that would suit members’ needs.

To this day, GBIO is grounded in what the participants themselves identify as what *they* want and need. It is an approach emphasizing *with* instead of *for*. This is a simple and yet revolutionary concept: listen to the community, and then identify and cultivate leaders from within.

Joel jokingly calls the 29th class “Deeqo’s class.” “She is a leader in the Somali-American community,” he told me. “Without her, we never would have had this class. She has an incredible gift for bringing people together.” Within three minutes of meeting Deeqo, I understood exactly what Joel meant.

“What Somali women would accomplish if they had the right resources provided to them is beyond your imagination,” Deeqa tells me. “If [women in my nation] were educated, Somalia would prosper. I think of the men who have been fighting the last 20 years—they were husbands, they were sons. If women were more educated, they would help give their families a better life. There can be no peace without education.”

By offering the class in their native language and making childcare available during the three-hour seminar, GBIO provided the right resources and made MFDTA a reality for those who typically would not have access to this kind of adult education. With just six weeks of financial literacy in a place where they felt supported and safe, the women in the 29th class have opened bank accounts, saved for future homes, and become active members of the Somali-American community and the larger Greater Boston community.

Deeqa is right. These women can accomplish anything and have inspired more than just each other. Several men sat around a big, round table on one side of the room in support of the graduates. Bilal Kaleem, Executive Director of the Muslim American Society of Boston, was among them: “If all of [the women] can do it, all of us can do it, too.”

The reality is that the road from debt to assets is a long one. But these women have proudly taken a very strong first step. As Deeqa affirms, “We will keep going.”

How to Get Involved:

Learn more about the Greater Boston Interfaith Organization and the Moving from Debt to Assets program on their website: <http://www.gbio.org/index.php/debt-to-assets>

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Photographs by **Hashim Siraji**.