



The resilience champions

**WHEN WOMEN
CONTRIBUTE TO THE
RESILIENCE OF
COMMUNITIES IN THE SAHEL
THROUGH SAVINGS AND
COMMUNITY-BASED
ADAPTATION**



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Photo front page: The Village Savings and Loans Associations in Niger has prompted a regular women's movement called Mata Masu Dubara – Women on the Move (Niger: Josh Estey/CARE 2010)
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Abbreviations and Acronyms

Note: Acronyms are listed in their original language

AGIR	Global Alliance for Resilience
ALP	Learning & Adaptation Program (CARE International initiative)
CBA	Community-Based Adaptation
CILSS	Permanent Inter-State Committee for Drought Control in the Sahel
ECOWAS	Economic Community of West African States
EPP	Emergency Preparedness Plan
EWS	Early Warning System
FAO	United Nations Food & Agriculture Organization
IFETE	Women and Land rights initiative (CARE International initiative)
MFI	Micro-finance institution
MMD/MJT	"Women on the move" (CARE International initiative)
PDC	Community Development Plan
RPCA	Food Crises Prevention Network
UEMOA	West African Economic and Monetary Union
VSLA	village Savings & Loans Associations
WEP	Women's Empowerment Program (CARE International initiative)
WFP	United Nations World Food Program



Throughout West Africa, some VSLA groups have reached several thousand participants (mostly women).

Executive summary

The Sahel sub-region, due to its climatic, institutional, livelihood, economic, and environmental context, is one of the most vulnerable regions of the world. Since 2005, the recurrence of droughts and repeated shocks, compounded by depleted soil and natural resources, and by population increase, has heightened the levels of the population's vulnerability to food and nutrition insecurity.

At the regional and local levels, mechanisms such as the Food Crises Prevention Network (RPCA), Community Action Plans (CAP) or Early Warning Systems (EWS) attempt to strengthen the resilience of vulnerable communities. However, despite the efforts of governments and their international partners, assistance is often not sufficient nor does it reach the most vulnerable villages.

In most cases, **women and girls are more vulnerable** and they are often the first to suffer when crisis strikes. Climate change is already having significant impacts on food and income security, and these impacts are particularly serious for women and other marginalized groups.

CARE International's mission is to increase the resilience of vulnerable groups through addressing and promoting women's empowerment, enhancing good governance and promoting community-based adaptation to climate change. The following two approaches have proven powerful pathways to resilience in the Sahel:

- The Mata Masa Dubara (MMD - Women on the Move) movement began in Niger in 1990. This Village Savings and Loans Associations approach (VSLA) enables women to pool together their resources in order to save money, lend to each other and start income generation activities. CARE International has since adapted this approach in over 27 countries in Africa alone.
- Community-Based Adaptation (CBA) consists of integrating traditional customs with innovative strategies to address the underlying causes of vulnerability and strengthen the capacity of communities to cope with future crises. In 2010, CARE International launched the Adaptation Learn-

ing Programme (ALP) for Africa in partnership with local civil society and government institutions, which is now implemented in 40 communities of Niger, Ghana, Mozambique and Kenya.

The main objective of this study, which was based on interviews with rural communities in Niger and Mali, is to look at the transformative potential of the VSLA and CBA approaches in building the resilience of vulnerable households in the face of repetitive crises and to adapt to the effects of climate change. In particular, two major questions were analyzed:

1. What role do VSLA groups play in strengthening the capacity of communities to face recurrent food crises?
2. What role do VSLA and CBA approaches combined play in increasing the long-term resilience of communities?

The report demonstrates how the VSLA and CBA approaches enable women to strengthen their family and community's "safety net", and highlights the added value brought by the combination of both approaches in the global fight for resilience and in partnership with other actors:

1. **The Social organization around resilience is changing:** Women take on increased responsibilities to feed their family, while the traditional belief that the man is the provider of the household is becoming obsolete. Women are increasingly forced to look for income generating activities to fulfill their "nutrition responsibility".
2. **VSLA activities help communities cope in a food crisis:**
 - VSLA groups strengthen household food and nutrition security – while non-VSLA households tend to see their vulnerability increase over the years, VSLA households enjoy a higher food security. Women who save can afford to buy more grain, and they report that their

children are better nourished. Interviews show a reduction in the malnutrition rates of communities that have benefited from food security activities.

- VSLA groups strengthen household social security – women organize themselves to support community members during traditional ceremonies, so that they don't get into debt following a family celebration.
- VSLA groups increase the solidarity of communities in times of crises – VSLA groups, especially when they operate in network, play a key role in supporting vulnerable groups, such as displaced families, until food supplies are distributed.
- VSLA groups reduce the vulnerability of communities – The benefits which VSLA women enjoy in terms of market gardening activities, seeds distributions, credits etc. impact the whole community. As VSLA groups grow and mature, the assistance provided to vulnerable families is increased and the community becomes more resilient.
- VSLA activities empower women – For women who have never before worked for an income, earning money from their savings increases their autonomy, and enables them to make choices regarding their family spending and to face future crises. As they make and manage their money, women earn the respect from men, neighbors and communities.
- VSLA activities improve gender relations – Initiatives such as CARE's "Women & Land" IFETE program have enabled 3,000 women to access land, thus contributing to their household's resilience.

Among the elements contributing to the success of the VSLA approach, we'll note the presence of a network, the level of contributions, access to credit, grain and financial opportunities, the availability of productive resources, and the capacity building of VSLA groups.

3. VSLA and CBA approaches are a winning combination in strengthening the resilience of communities:

- The CBA approach increases household production – Direct support in farming and livestock breeding, coupled with a CBA approach dramatically increase household production. CBA communities often work together with VSLA groups set up locally to run savings activities.
- CBA and VSLA approaches combined offer more efficient and sustainable results – The ability to access credit through VSLA, enables households in CBA areas to invest beyond their food security alone. Meanwhile in arid zones, CBA projects support the most vulnerable households who are not in a position to contribute to VSLA activities.

In conclusion, CARE International's study on the impact of VSLA activities show that savings and credit increase households and communities' capacity to face, adapt to and absorb recurrent shocks and stresses, while supporting social and economic development.

Recommendations for agencies implementing resilience activities:

- Invest in VSLA activities, when possible in combination with the CBA approach, in order to strengthen resilience.
- Increase the number of complementary activities (income generation, livestock breeding...) in development programs to improve household food and nutrition security.
- Build the capacity of VSLA groups to manage cereal banks and to store grain for agriculture and livestock.
- Mainstream VSLA and CBA approaches in development programs through advocacy at the local and national levels.
- Support the creation of networks in CBA areas.
- Build the organizational capacity of VSLA groups through training on nutrition, human rights, gender equality.
- Build the capacity of VSLA groups to influence decisions makers on gender issues.

Recommendations for governments and decision makers:

- Support VSLA activities, when possible in combination with the CBA approach, in order to strengthen resilience.
- Learn from the experience of network representatives on how VSLA activities promote just and gender-sensitive resilience of vulnerable households in the Sahel, and include them in round-table discussions on the subject.
- Integrate gender, particularly in food & nutrition security policies and practices and in humanitarian response, in order to effectively increase resilience.
- Improve land rights and access to natural resources (esp. for women) for the most vulnerable households.
- Support VSLA groups as they lobby for women's rights.

“Resilience is like a highlander who has designed the tools to enable her to climb up or down the mountain without falling.”

Rural woman
from Garin Mahaman,
Maradi region, Niger



Introduction

The Sahel: a region threatened by food crises

The Sahel sub-region, due to its climatic, institutional, livelihood, economic, and environmental context, is one of the most vulnerable regions of the world. Poverty is pervasive, and most of the countries in the Sahel (Burkina Faso, Chad, Mali, Mauritania, Niger, Senegal, Cameroon and northern Nigeria) rank very low on almost all of human development indicators.

The recurrence of droughts and repeated shocks, compounded by depleted soil and natural resources, as well as population increase, has heightened the levels of the population's vulnerability to food and nutrition insecurity.

This study by CARE International is based on interviews with rural families in Niger and Mali. These communities have experienced three food crises over the past seven years. Such crises often break traditional solidarity practices as they force households to sell their productive assets such as livestock, household items, clothes, sometimes even land. In 2012, 18.7 million people were reported in need of humanitarian help in the region.

Moreover, across the Sahel insecurity and conflicts have displaced 2.8 million people, a dramatic increase from 1.6 million in January 2014. The proliferation of armed groups and the fight against terrorism have forced poor families to adopt negative coping mechanisms. The situation in northern Mali remains highly unstable preventing the return of IDPs and refugees and the restoration of essential services.

As rural households try to adapt with various coping strategies, governments and their partners support them, for instance by subsidizing the price of cereals. However, the intensification of shocks

and stresses lead to a more or less permanent food and nutrition crisis, which affects households even in seasons of good rains.

Regional mobilization around resilience

"Resilience is like a highlander who has designed the tools to enable her to climb up or down the mountain without falling." Rural woman from Garin Mahaman, Maradi region, Niger.

Since the concept of resilience gained prominence in the relief and development world, several definitions and frameworks have been put forth to explain the complex mix of factors and processes that influence vulnerability and resilience.

However, despite slight differences in orientation, almost all definitions refer to the capacity of families, communities and systems to absorb, adapt to, and recover from shocks and stresses (e.g. drought, high food prices, land degradation, climate change, population growth and conflict) in ways that support equal and just economic and social development and growth.

CARE defines resilience at the individual, household and community levels, because this is where the impact of resilience (or lack thereof) is felt. However to build resilience requires working at many (principally higher) levels with national and regional governments, civil society and other power holders.

At the regional level

The West African region is well set up to respond to food crises. Founded in 1984, the Food Crises Prevention Network (In French "RPCA") brings together West African states, donors, in-

Over 20 years ago, CARE International launched its Village Savings and Loans Associations approach (VSLA). The idea came from an ancient African practice of group savings, in which community members pooled together their resources to create a kind of village bank. The Mata Masa Dubara (MMD – Women on the Move) movement began in Niger in 1990.

Since then CARE has adapted and successfully implemented the VSLA and women's leadership approach in over 27 countries in Africa alone, including Mali where the Musow Ka Jigiya Ton (MJT – Women's Hope) movement continues to gain momentum.

Nowadays some VSLA groups reach up to a thousand members (the majority of which are women).

international agencies, rural associations, civil society, private sector, as well as regional and international Early Warning Systems (EWR). RPCA launched the Global Alliance for Resilience (in French "AGIR") to support millions of chronically vulnerable people throughout the region and eradicate hunger by 2030.

Local authorities often subsidize the price of rice and millet so that poor households may afford them. As an example, in Boussin, Mali, a local grain bank allows households to buy on credit and to pay back 30% to increase stocks rapidly. However, grain quantities are often not sufficient or do not reach the most vulnerable villages.

Most recipients of development aid in Niger and Mali appreciate the work that the government and their partners are doing. In Bandiagara, Mopti region, Mali, where many families were displaced by conflict, Mariam Guindo explains how the collaboration of actors impacted her community: "*CARE Mali gave us blankets, oil, and cash of up 100,000 CFA (\$160). The Red Cross gave us rice, millet and soap; WFP rice and millet; and UNICEF mosquito nets, soap and detergent*".

At the communal level

Crises prevention and food security plans are often not implemented at the communal level. However local leaders attend monthly meetings as part of the EWS. The EWS's objective is to identify crises ahead of time so that the government and its partners may prioritize and support vulnerable communities. Therefore in 2013 in Mali, every commune of Bandiagara received food supplies from the government, WFP, international agencies and local authorities.

In Mali, with the help of CARE International's Women's Empowerment Program (WEP), communities have developed their Emergency Preparedness Plan (EPP), through which they sometimes allocate land to women.

In Niger, communities have integrated their activities into the local CAP. Through the work of CARE International's ALP, they have revised their plans to integrate climate change.

“ **WOMEN AND GIRLS MAKE UP THE MAJORITY OF THE 1.2 BILLION POOREST PEOPLE IN THE WORLD.** ”

Women's empowerment: the key towards sustainable development

Women and girls make up the majority of the 1.2 billion poorest people in the world. Over 250,000 women die each year due to labor and delivery complications. Although women play a key role in the food security of their family, their access to a balanced nutrition is more limited than their male counterparts, and they are often the first to suffer when crisis strikes.

Many studies among the international community offer alarming statistics that highlight this silent inequality. Women farmers:

- Earn on average three quarters of their income from agricultural activities.
- Work on average 12hrs more per month than men farmers.
- Contribute to the production of 80% of basic foods.
- Earn less than men farmers.
- Have their economic role undervalued in reports.
- Represent only 8% of landowners and access only 10% of available credits in West Africa.
- Are more vulnerable to food and financial crises.
- Are more concerned by the impact of disasters and climate change.
- Are disadvantaged as a result of poor levels of education and literacy.
- Occupy less than a quarter of leadership positions in civil society organizations.

CARE International's objective is to contribute to improving the social, economic and political relations that have an impact on poverty – working towards the well-being of women and girls is therefore a core part of the organizations' mission.

Empowerment is not just about giving women training or a loan. It implies that the relationships and social structures that shape the lives of women and girls must change. Therefore, women's empowerment can only be achieved when men and boys are included, since they are often those who define and keep women within their boundaries.



VSLA helps overcome gender barriers in communities.

Photo: © CARE Mali

Promoting gender equality and empowering women is one of the eight United Nations Millennium Development Goals (MDGs). For CARE, it's the key to lifting entire families out of poverty – and it defines our programs worldwide.

CARE International's approaches

Economic crises, natural disasters, land degradation and conflict remain a threat to thousands of households in the Sahel. Changes in weather patterns such as poor and erratic rainfall have affected yearly harvests and the livelihoods of millions.

CARE International's mission is to increase the resilience of vulnerable groups through addressing and promoting women's empowerment, enhancing good governance and using evidence-based approaches to promoting community-based adaptation to climate change. The following are two examples of CARE International's programming that have proven powerful pathways to resilience in the Sahel.

The VSLA approach and its impact on women

Traditionally, women play a crucial role in the resilience of their household. They are the ones who usually work as day laborers, those who earn money from small chores such as sweeping or collecting water or firewood, or those who sell their assets to feed their family.

Over 20 years ago, CARE International launched its Village Savings and Loans Associations approach (VSLA). The idea came from an ancient African practice of group savings, in which community members pooled together their resources to create a kind of village bank. The Mata Masa Dubara (MMD – Women on the Move) movement began in Niger in 1990. Since then CARE has adapted and implemented this successful VSLA and women's leadership approach in over 27 countries in Africa alone, including Mali where the Musow Ka Jigiya Ton (MJT– Women's Hope) movement continues to gain momentum. Nowadays some VSLA groups reach up to a thousand members (the majority of which are women).

This model behavior is growing and its female entrepreneurs are gaining a sense of ownership, confidence, and empowerment. For the first time, many women are earning their own incomes.

They save assets to prepare for times of hardship, such as droughts. The powerful combination of building women's financial independence and leadership skills has been highly successful in bringing about fundamental change in the lives of vulnerable women, their households and communities.

Community-based adaptation towards resilient development and risk reduction

If the VSLA approach is an efficient tool to build overall resilience, it doesn't in itself strengthen the capacity of communities to adapt to environmental changes. Community-level research conducted by CARE International in Africa indicates that climate change is already having significant impacts on food and income security, and these impacts are particularly serious for women and other marginalized groups.

Community-Based Adaptation (CBA) is a framework that describes a range of enabling factors (climate-resilient livelihoods, Disaster Risk Reduction (DRR), local adaptive and organisational capacity development, an enabling national policy environment, a good knowledge of climate change, and the addressing of underlying causes of vulnerability) that need to be put in place in order to allow communities to adapt to climate change. CBA is used by CARE International and many international actors in their development approach.

In 2010, CARE International launched the Adaptation Learning Programme (ALP) for Africa in partnership with local civil society and government institutions. The ALP is implemented in Niger, Ghana, Mozambique and Kenya, in 40 communities. Now in its 4th year, the ALP has already made progress in working to:

- Develop and apply innovative approaches to Community-Based Adaptation (CBA) to generate good practice models.
- Strengthen the voice of local communities and civil society organisations in decision-making on adaptation.

“ **EMPOWERMENT IS NOT JUST ABOUT GIVING WOMEN TRAINING OR A LOAN. IT IMPLIES THAT THE RELATIONSHIPS AND SOCIAL STRUCTURES THAT SHAPE THE LIVES OF WOMEN AND GIRLS MUST CHANGE.** ”

- Promote good practice models for CBA among adaptation practitioners.
- Influence national, regional and international adaptation policies and plans by sharing learning from good practice and evidence developed through the program.

Promoting gender equality and diversity is a major component of the CBA approach. It encourages the more vulnerable households to take concrete steps towards their resilience and to speak up about their needs (For more info, go to www.careclimatechange.org).

Objectives and Methodology

The main objective of this study is to look at the transformative potential of the VSLA and CBA approaches in building the resilience of vulnerable households in the face of repetitive crises and to adapt to the effects of climate change.

In particular, the report looked at the combined effect of both approaches and their impact on women and their livelihoods. Two major questions were analyzed:

- What role do VSLA groups play in strengthening the capacity of communities to face recurrent food crises?
- What role do VSLA and CBA approaches combined play in increasing the long term resilience of communities?

CARE International's objective is to demonstrate how the VSLA and CBA approaches enable women to strengthen their family and community's "safety net". The report highlights the added value brought by the combination of both approaches in the global fight for resilience and in partnership with other actors.

Methodology

The study compared the status of household members of a VSLA group to households with no VSLA activities in CARE International's areas of operations. The study focused on areas where CARE's VSLA activities have been ongoing for at least 10 years. In each community, the study looked at female-only and mixed VSLA groups (especially in Mali).

Since CARE's CBA approach is more recent, the study focused on areas of intervention regardless of years of implementation, but rather by looking at the perceived sustainability of activities in five communities in the regions of Dakoro, Niger and Mopti, Mali.

The study was held over a period of 28 days, during which interviews were collected within the 20 following communities:

- in Niger:
 - Konni region: Guidan Iddar, Mountchéré, Kéllé, Batodi and Moujia;
 - Dakoro region: Maigochi, Dan Ijaw ; Dan Maza Idi, Aman Bader and Na Allah;
- in Mali:
 - Ségou region: Diabaly Coura, Ké Macina, Kokry, Diawari Bougou, and Bandiagara;
 - Mopti region: Koundiallan, Tori, Ouo Saré and Foussi.

A double qualitative approach was used in each community:

- Mixed (where possible) focus groups, or two separate focus groups (with women and men separately). These groups included heads of households not involved in the program, so as to assess the impact of the strategies adopted by the more vulnerable households.
- One-to-one interviews, asking semi-leading questions, with women (and sometimes also men) members of VSLA groups or implementing CBA activities. Three interviews were held in each community, and the study retained the most relevant 50.

Since resilience is linked to women's empowerment and needs positive changes in gender relations, men were also included in the study. In total, 29 focus groups were studied and 60 one-to-one interviews conducted (3 with men) about changes perceived in terms of resilience.

Women increasingly play a major role in the food security of their family.



Study results

1. The social organization around resilience is changing

As a general rule, households build their food and nutrition security around agriculture and animal breeding with some income generation activities and, in some cases, by migrating to larger towns to find work.

Traditional roles see men in charge of agriculture with young men migrating to towns, while women play a “support” role in small-scale farming and animal breeding as well as small trade. Men tend to control productive assets and make decisions regarding the management of the family farm, while women only control the small piece of land allocated to them.

1.1. Traditional roles are changing

Family grain stocks, which are supplied in the rainy season, are managed by the head of the household, usually a man. Every day, he allocates a portion to each woman of the family. As stocks run out, women take turns to prepare meals using their left-over grains, before selling their small livestock. Large livestock usually belong to the men and are used as a last resort.

Following years of successive droughts, which tend to get longer (for 8 to 9 months of the year), CARE International is observing some changes in the traditional roles of the household. As grain stocks get more “specialized” with seasons, women take on increased responsibilities in feeding their family. The traditional belief that the man is the provider of the family is becoming obsolete, while women play a more and more important role in food security.

1.2. Coping strategies to reduce vulnerability often do not work

Insufficient farming production together with an increase in the household size have forced the latter to develop coping mechanisms to supplement their nutrition. Women are increasingly forced to look for income generating activities to fulfill their “nutrition responsibility”. Since fewer economic opportunities seem to exist for men in rural communities, women step in earlier and more regularly as crises become more frequent.

Unfortunately, some of these coping strategies keep households vulnerable, such as when family land is sold or abandoned to work as manual labour on someone else’s field, or when grains are used before they have matured properly, or farming produce is sold on the cheap. Households who struggle on a daily basis to secure food tend not to belong to any traditional saving groups.

Children are often asked to contribute by collecting food rations or by gathering hay, and are forced to miss school. Finally, since 1984, there has been a trend among young women to migrate to towns for work, as explains this farmer from Koundiallan, in the region of Mopti, Mali:

“Our daughters are now forced to go to work in Bamako to send us money for food or to prepare for their dowry “.

“ **OUR DAUGHTERS ARE NOW FORCED TO GO TO WORK IN BAMAKO TO SEND US MONEY FOR FOOD OR TO PREPARE FOR THEIR DOWRY.”**

2. VSLA activities help communities cope in a food crisis

Household food and nutrition security varies according to their ability to access funding, access seeds and grain, develop market gardening, and access development projects (micro-finance institutions, engage with local government, etc.).

In the areas where CARE International implements VSLA activities, the following trends have been observed:

2.1. VSLA groups strengthen household food and nutrition security

As we compare households who belong to community saving groups (VSLA households) and those who do not (non-VSLA households), the following trends may be observed:

Non-VSLA household members tend to do whatever they can to cope with crises. Women usually buy grains with the money they earned from laboring in someone else's field. Some earn money from collecting and selling firewood, grass, bricks, etc. while other trade grains against household goods such as clothes and utensils.

Throughout the crises since 2005, these household strategies have not seemed to change. On the contrary, they have been facing new challenges with increased stress on natural resources, rendering some traditional activities impossible and driving people faster into poverty. Alternative sources of income do not come easily by, forcing many people into begging.

VSLA households, however, who have access to credit, grains and seeds through grain banks, enjoy a higher food security than their counterparts. Thanks to VSLA groups, women may buy more grain, either by getting a loan or credit, or by trading their livestock. As VSLA groups mature, some women are able to rent out rice fields or develop activities such as market gardening, in order to increase their income and supplement their diet.

(see Annex 1 – Comparative analysis of VSLA/non-VSLA households' ability to cope with crises).

“ **IN OUR COMMUNITY, THE RATE OF MALNOURISHED CHILDREN FELL FROM 20% IN NON-VSLA HOUSEHOLDS TO NONE AT ALL IN VSLA FAMILIES WHO ARE MUCH MORE RESILIENT.**”

Interviews show a reduction in the malnutrition rates of communities that have benefited from food security activities. This is particularly the case in VSLA households, where women report that their children are better nourished and where there seem to be fewer referral cases to health centers:

“In our community, the rate of malnourished children fell from 20% in non-VSLA households to none at all in VSLA families who are much more resilient. This is mainly because women's capacity and solidarity has been strengthened, and because VSLA activities have attracted other development projects in the area such as market gardening, food distributions... Women from VSLA groups have been trained on how to better feed their children (exclusive breastfeeding, hygiene, treatment of diarrhea, food supplements, etc.) and today, it is rare to find a case of malnutrition in our village”, says Mrs Saraou from Mountchéré, Tahoua region, Niger.

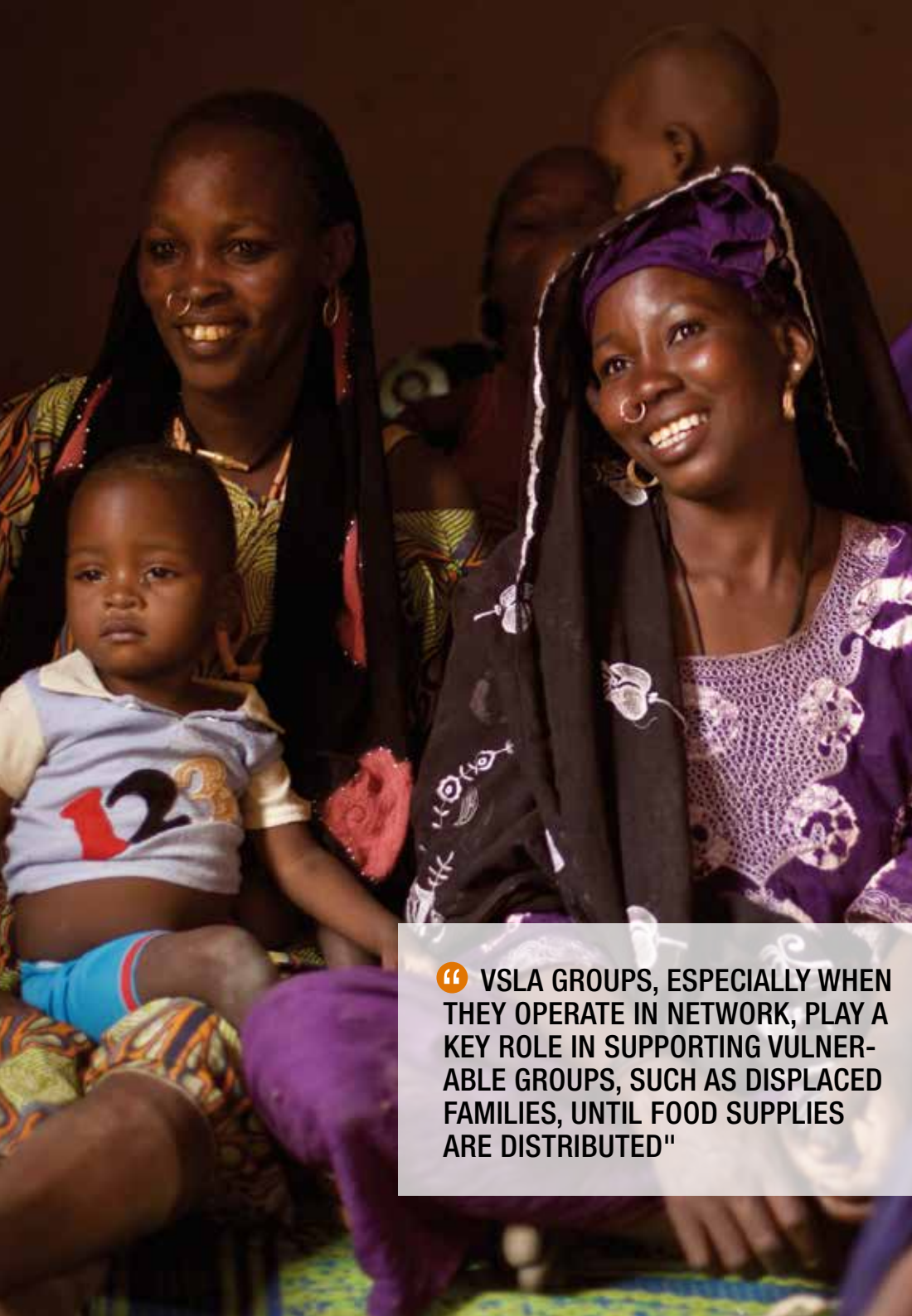
2.2. VSLA groups strengthen household social security

Social events such as weddings, religious celebrations, and compulsory expenses such as health have huge impact on poor household's budget. Therefore, improving the social security of rural households goes hand-in-hand with improving their food security.

Through VSLA groups, women organize themselves to support community members during traditional ceremonies. One lady from Moujia, in the Tahoua region, Niger, explains how her group deals with social events:

“In our group, when a woman marries her child, every member contributes 250 CFA (\$0.50) towards her costs, on top of the traditional cash or gift-in-kind donations. Before we started doing that, every woman got into debt following a family celebration, which would have repercussions on their food security. Now, thanks to our VSLA group, household members end up with spare money at the end of the celebration”.

Other women, such as a farmer from Diawary Bougou, appreciate the support they've received from their group in times of sickness:



A woman from a village in Diffa, Niger, which hosts refugees and returnees from Nigeria, has joined a VSLA group that invest in small economic activities. Diffa, Niger

Photo: © 2015 Frederic Courbet/CARE

“When I am sick, I get a credit from our group’s social fund, until my son is able to send money or that my daughter who belongs to the same group can help me out – she contributed for me two years ago, and thanks to the market gardening activities I was able to start, I can now pay my contributions myself “.

Much as the participation to VSLA groups improves the food security of poor families, its impact varies depending on the level of vulnerability. As an example, women who cannot keep up with the contributions are sometimes forced to leave the group. And in the event of long-term sickness or disability, it becomes more and more difficult to bounce back from a crisis.

2.3. VSLA groups increase the solidarity of communities in times of crises

Traditional solidarity implies that households share their “visible” resources, i.e. goods which everyone can see. Up to 50% of food distributions that reach households are often shared with neighbors or friends and family in need, in most cases in the way of a cooked meal. Cash transfers, on the other hand, are not shared as much, but are rather used to purchase grains or cattle.

Successive crises have eroded communities’ ability to support each other. Many poor families often have to call on a distant family member in the city.

However, VSLA groups, particularly when they operate in network, play a key role in supporting vulnerable groups, such as displaced families, until food supplies are distributed, as described by Reymonde Guinda from Bandiagara, in the Mopti region, Mali:

“In February 2012, many families fled from the conflict in Timbuktu and arrived in our village. Among them was a widow with 5 children whom I knew, so I welcomed them into my house. As the number of displaced families increased, our VSLA group looked for houses to accommodate them. We collected various utensils (buckets, plates, cups, pots, firewood, mats, etc.) as well as millet and

“ VSLA GROUPS, ESPECIALLY WHEN THEY OPERATE IN NETWORK, PLAY A KEY ROLE IN SUPPORTING VULNERABLE GROUPS, SUCH AS DISPLACED FAMILIES, UNTIL FOOD SUPPLIES ARE DISTRIBUTED”

“ NOW, THANKS TO OUR VSLA GROUP, HOUSEHOLD MEMBERS END UP WITH SPARE MONEY AT THE END OF THE CELEBRATION.”

As a secretary Ramatou carefully write down all the amounts that are gathered during the VSLA group's weekly sessions. Niger
Photo: © 2015 Therese Leine Sogard/CARE



rice for each family. We each brought what we could spontaneously. Some women cooked daily meals thanks to the money they made from income generating activities started with VSLA loans. We also spent 200,000 CFA (\$330) from the fund to give cash to the displaced families. When partners reached our village two months later, we helped displaced families to register to receive blankets, money and millet. It helped them get some food and it eased our burden".

2.4. VSLA groups reduce the vulnerability of communities

In communities that take part in VSLA activities, vulnerability tends to decrease, while it seems to increase each year in communities that don't, especially in northern parts of Niger and Mali where natural resources become scarce.

In some cases, because of the intensity of the crisis, some VSLA groups might refuse to integrate new members or to share their benefits (ex. grain banks). As VSLA groups become more inward-looking, the impacts are fewer on the whole community. However, the majority of groups support non-members with credits or grains purchase. Solidarity leads to the creation of new groups, until there remain only a few dozen non-VSLA households left.

The benefits which VSLA women enjoy in terms of market gardening activities, seeds distributions, credits etc. impact the whole community. As VSLA groups grow and mature, the assistance provided to vulnerable families is increased and the community becomes more resilient, as is demonstrated by this woman from a VSLA group in Tori, in the Mopti region of Mali:

"The 2014 crisis wasn't as devastating as it could have been: families stored some food, they avoided waste and they had enough to eat. With their experience of previous crises, some families even stored grain for two years and reduced the amount of grain they normally use.

Women in our VSLA group bought more land in order to produce more. We developed more income generation activities and invested a lot in market gardening; the proceeds of the sales enabled us to diversify our diet.

In the past, some women were forced to sell their livestock, jewels or clothes in order to buy food. But nowadays with VSLA activities we don't do this anymore".

“ **IN THE PAST, SOME WOMEN WERE FORCED TO SELL THEIR LIVESTOCK, JEWELS OR CLOTHES IN ORDER TO BUY FOOD. BUT NOWADAYS WITH VSLA ACTIVITIES WE DON'T DO THIS ANYMORE.**”

VSLA groups are seen as a key strategy for women, men and their communities to become more resilient. VSLA activities become more and more popular, and families turn to them to diversify income. Many groups are created spontaneously, increasing the impact of development aid by partners.

2.5. VSLA activities empower women

VSLA activities greatly improve food security in a sustainable and fair manner, particularly for women. For women who have never before worked for an income, earning money from their savings increases their autonomy, and enables them to make choices in their family spending and to face future crises.

Since 2005, a majority of women have been taking part in savings and loans activities in the communities where CARE International is working. As they make and manage their money, women earn respect from men, neighbors and communities. In many cases, communities entrust the running of a grain bank to a female VSLA group, since they have a reputation for fairness and transparency:

“In 2012, the Emergency Food Security and Rural development project (PUSADER) from the Niger government offered to set up a grain bank in our village. They gave us 80 sacks of millet (8 tons). The community talked and decided that VSLA groups should be in charge of it, since it is obvious that they have more management capacity than us men, and are better able to maintain social cohesion.

In comparison with the previous years, our people have been able to purchase climate resilient seeds, which are better adapt-

ed to their fields. All member households now purchase from this cereal bank and respect the conditions prescribed by the women managers”. (Aman Bader village chief, Niger)

2.6. VSLA activities improve gender relations

The political and social aspects of VSLA groups greatly contribute to overcoming existing gender barriers within communities. For instance, land rights and the « unfeminization » of agriculture

“ **AS VSLA GROUPS GROW AND MATURE, THE ASSISTANCE PROVIDED TO VULNERABLE FAMILIES IS INCREASED AND THE COMMUNITY BECOMES MORE RESILIENT. THIS IS DEMONSTRATED BY WOMEN FROM A VSLA GROUP IN TORI, IN THE MOP-TI REGION OF MALI.**”

are two issues that require innovative solutions. In 2010, CARE International launched its Women & Land Initiative (IFETE) in Niger, to enable 3,000 women to access land, thus contributing to their household's resilience.

IFETE has had a significant impact on basic resilience indicators. In the first year of implementation, the proportion of women who had access to land increased from 67% to 96% in the project areas, and the proportion of women members of land rights commissions went up from 0 to 12%.

Story of Lydie Doumbia Kokry, Ségou region, Mali

“I borrow from our VSLA fund to work on my farm during the transplanting and harvest seasons.

Nowadays, I can afford to employ someone to work for me. The first year after I joined my VSLA group, I bought a couple of sheep that gave me 6 lambs. I sold 3 of them and kept the other ones. The following year, I bought a couple of pigs for 6,000 CFA (\$10) – they were really cheap because nobody wanted them.

Recently they produced another 13 piglets – they've had so many that I've stopped counting. Last week my husband sold a pig for 30,000 CFA (\$50); prices have gone up because more people want them now.

Next year, I'll diversify my livestock and buy some goats. They breed fast, maybe not as fast as pigs, but definitely faster than sheep”.

Story of Adama Amadou Koundiallan, Mopti region, Mali

“Last year we had serious food shortages so I borrowed 21,000 CFA (\$35) from the fund to buy millet from the grain bank. This helped my family get through the lean season and allowed us to keep our livestock. When the rains came back, the grass grew back and the price of livestock increased on the market, I sold a ram to reimburse my loan.

These days, I contribute 100 CFA (\$0.20) per week to the fund, but I'm thinking of doubling that amount in the next cycle because my husband just took a second wife and since she will take on more household duties, it will free me to invest more in my catering business. I have been baking millet fritters and rice crackers to sell on the market. On the 2,500 CFA (\$4) invested, I make a 600 CFA (\$1) net profit with which I buy some fish and reimburse my loan.

Thanks to my savings, I have also been able to buy goats together with a neighbour and we share the kids. I have been growing okra, groundnuts, millet, cowpea and sorghum. I do a first weeding myself, and I hire young people for 500 CFA (\$0.80) per half-day the second time around. Part of the okra produced is sold on the market to reimburse my loan and the left-over is used in my family's diet.

Through our VSLA group, we have had access to lots of grain from the cereal bank, which has enabled us to better use our other resources”.

Therefore, VSLA groups contributed to innovative approaches in building and strengthening resilience. The major strength of IFETE, which has been critically acclaimed, comes from the existence of MMD groups in Niger – they are the most effective entry level initiative towards resilience, due to their large presence and their good reputation with men.

2.7. Elements contributing to the success of the VSLA approach

CARE International's evaluations show that it takes an average three years until a new VSLA member family sees their social and food security improve. Which elements of the VSLA approach contribute to the resilience of households?

Presence of a network: Although the maturity of a VSLA group plays a part in achieving resilience, the presence of a network increases its chances of success. When a VSLA network is in place, new member groups reach maturity faster as they benefit from the dynamics and experience of existing members.

Level of contributions: The level of contributions determines how fast the group will mature and how fast its members will build their resilience. The higher the contribution, the more money will be available for loans on households to diversify their diet, start income generating activities and invest in livestock etc.

Access to credit: The ability to access credit enables group members, and through them their family relatives, to develop income generating activities to raise livestock or to migrate to the city. Since people tend not to lend each other money, women benefit from an early access to credit through their contribution to a VSLA group. Many of them are able to save an average 3,000 to 5,000 CFA (\$5-8) to start a small business.

Access to grain: For rural communities, the ability to access grain is essential. Grain banks play a double role: they provide grains for the majority of households to plant and they act as storage in times of food shortages. Strengthening resilience should involve setting up improved grain banks.

Availability of productive resources: When households already own productive assets or livestock, and they borrow from the fund to diversify their income, they can

rapidly progress in their savings and are able to buy cattle. Credit and loans coupled with income generating activities enable families to keep their livestock for longer and to sell them at a higher price. The more strategies used to diversify income, the better the household's resilience.

Access to financial opportunities: Having access to cash and in-kind loans from their community, and/or loans from micro-finance institutions as well as to training in basic management, has a huge impact on rural families' food security.

“ **MMD GROUPS IN NIGER ARE THE MOST EFFECTIVE ENTRY LEVEL INITIATIVE TOWARDS RESILIENCE, DUE TO THEIR LARGE PRESENCE AND THEIR GOOD REPUTATION WITH MEN.**”

“It takes on average three years until a new VSLA member family sees their social and food security improve.”

Capacity building: As part of the VSLA approach, CARE International has been training households on various issues. For example, a practical course on community prevention of malnutrition encouraging families to consult health centers and teaching about good nutrition, contributed to the reduction of malnutrition in the participating communities. Information is available to all women, whether or not they are members of a VSLA group, it has enabled families to better use their savings and has improved social indicators.

In conclusion, CARE International’s study of the impact of VSLA groups demonstrate that savings and loans activities increase the capacity of households and communities to face, adapt to and absorb recurring shocks and stresses. VSLA activities support social and economic development and strengthen women’s voice in their society by boosting their self-esteem and allowing them to play a bigger role within their community.

3. VSLA and CBA approaches as a winning combination in strengthening the resilience of communities

If the VSLA approach is an efficient tool to build general resilience, it doesn't in itself strengthen the capacity of communities



*Bintou Dickobig and her family have benefited from VSLA activities. Mali
Photo: © Brian Melnyk/CARE*

to adapt to environmental changes. In some cases, CBA projects are key, particularly in arid zones, as they support the most vulnerable households who are not in a position to contribute to VSLA activities.

Community-Based Adaptation (CBA) is an integrated approach based on development, risk management and humanitarian response, used in order to reduce communities' vulnerability to the impacts of climate change. The CBA dynamics reach a broader range of men and women, their social networks and their communities. Although CARE International's CBA interventions are still fairly recent, studies suggest a dramatic reduction in the vulnerability of communities thanks to the support from local partners.

3.1. The CBA approach increases household production

Direct support in farming and livestock breeding, coupled with a CBA approach dramatically increase household production. Professor Adamou Mahaman Moustapha, from Niamey University in Niger, explains the impact of improved seeds distributions on communities: *"Households are 100% positive about using the improved millet seed type CT6, distributed through CARE International's ALP program to adapt to the effects of climate change, such as insufficient or delayed rains.*

With the CT6, families are assured of a good harvest in 70 days, whereas they usually have to wait for 90 to 120 days with a traditional seed. It is the preferred strategy for all communities in the ALP catchment area".

In other areas, CBA communities use improved cowpea seeds to adapt to climate change: *"Since the price of seeds was high, our VSLA group bought improved cowpea seeds at 2,000 CFA (\$3) per*

kilo, to plant in a communal field. As the seeds grew, each member family received some fruit and paid back what they owed to the fund. More so than millet, cowpea is likely to grow much this year", Mrs Tsahara from Na Allah (Niger).

“ **WITH CBA AND VSLA ACTIVITIES, IT IS BECOMING LESS LIKELY THAT WE’LL BE STRUCK BY A FOOD CRISIS.**”

Although CBA communities benefit from capacity training, the groups are usually not as mature as their VSLA

counterparts, and tend not to organize themselves in networks. However CBA communities usually often work together with VSLA groups set up locally to run savings activities.

(see Annex 2 – Study by Prof. Adamou Mahaman with CBA and VSLA communities, 2013).

3.2. CBA and VSLA approaches combined offer more efficient and sustainable results

Combining both CBA and VSLA approaches seems to offer more efficient and sustainable results and be very popular with communities. A study by Pr Adamou Mahaman in 2013 highlights that many communities cite CBA and VSLA as the two most important strategies to strengthen their resilience (see Annex 2). All interviewees reported that improved seeds, women's VSLA activities and assisted natural regeneration (ANR) are their preferred strategies, before warrantage, livestock breeding, cassava or moringa agriculture, or sensitization campaigns towards behavior change (see Annex 3 – Community vulnerability analysis before/after CBA/VSLA activities).

The ability to access credit through VSLA for instance, enables households in CBA areas to invest beyond their food security alone. Since rice growing and market gardening constitute the largest part of the household diet, credits are used to support other activities, such as livestock breeding, as explains Mrs Nadio from Foussi, Mali: *"Thanks to our improved seeds, my family harvested 50 sacs. We kept 30 for ourselves and sold the remaining 20 to support our children's education and to purchase phytosanitary products. Thanks to my VSLA credit, I bought a sheep for 35,000 CFA (\$60) which I'm hoping to sell for 125,000 CFA (\$200) as the holidays approach. With CBA and VSLA activities, it is becoming less likely that we'll be struck by a food crisis".*

Her neighbor chose to invest in renewable energy: *"With my VSLA savings, I bought a solar panel from a teacher who was leaving our village, and I have been charging people's mobile phones. As my savings increased, I was able to buy a lightbulb and a small TV set"* (Mrs Nepama Nadio, Foussi).

“ **IN SOME CASES, CBA PROJECTS ARE KEY, PARTICULARLY IN ARID ZONES, AS THEY SUPPORT THE MOST VULNERABLE HOUSEHOLDS WHO ARE NOT IN A POSITION TO CONTRIBUTE TO VSLA ACTIVITIES.**”

*Man and woman working their field in the semi-arid Niger country-side. Dan Marké Wage, Niger
Photo: © 2010 Jonathan Bjerg Møller/CARE*



VSLA households quickly lose their vulnerable status.



*VSLA groups are able to quickly respond to the needs of the most vulnerable. Mali
Photo: © Helene Hansson/CARE*

Conclusions and recommendations

CARE International believes that resilience is a structural issue, closely linked to good governance and rights, which cannot be resolved solely based on women's contributions. Resilience is a long-term process which needs a progressive response. This should include elements of disaster risk reduction, social protection, early warning, natural resource management, as well as diversifying sources of income.

CARE International's study on the impact of VSLA activities show that savings and credit increase households and communities' capacity to face, adapt to and absorb recurrent shocks and stresses, while supporting social and economic development.

VSLA households quickly lose their vulnerable status. The ability to access credit, grains and seeds, to know of and benefit from various opportunities, have drastically improved the social and economic situation of members. Income generating activities protect the household's assets and secure a more regular and balanced diet. The most resilient households are usually those who have diversified their activities to include market gardening, who can purchase grain from cereal banks, and who have built a strong social network.

VSLA activities are increasingly successful and the number of women of all ages and social categories who wish to join existing groups keeps growing. In 10 years, the number of VSLA groups has tripled in the region of Maradi, Niger, from 24 groups in 2005 to 64 in 2014.

Results from CARE International's study clearly show that combining savings and credit activities with community-based adaptation offers numerous benefits in a global, multi-partner approach to strengthening resilience.

VSLA and CBA approaches help households diversify their coping strategies when faced with food crises and climate change, without requiring much external help. In Niger, as well as in Mali, their

impact is obvious on the resilience of communities, as concludes Rabi Ousmane from Dan Maza Ildi, Niger:

"VSLA activities, warrantage, small livestock breeding, and improved seeds have enabled my family to develop income generation activities that support our diet and strengthen our resilience. All these activities complement each other. I would like to thank CARE International because through the ALP program, my status has changed: as of today, I am no longer vulnerable and I wish that other women regardless of their age and status benefit from the same support".

Recommendations

For agencies implementing resilience activities:

- Invest in VSLA activities, when possible in combination with the CBA approach, in order to strengthen resilience;
- Increase the number of complementary activities (income generation, livestock breeding...) in development programs to improve household food and nutrition security;
- Build the capacity of VSLA groups to manage cereal banks and to store grain for agriculture and livestock;
- Mainstream VSLA and CBA approaches in development programs through advocacy at the local and national levels ;
- Support the creation of networks in CBA areas;
- Build the organizational capacity of VSLA groups through training on nutrition, human rights, gender equality ;
- Build the capacity of VSLA groups to influence decisions makers on gender issues.

For agencies governments and decision makers:

- Support VSLA activities, when possible in combination with the CBA approach, in order to strengthen resilience;
- Learn from the experience of network representatives on how VSLA activities promote just and gender-sensitive resilience of vulnerable households in the Sahel, and include them in round-table discussions on the subject ;
- Integrate gender, esp. in food & nutrition security policies and practices and in humanitarian response, in order to effectively increase resilience;
- Improve land rights and access to natural resources (esp. for women) for the most vulnerable households;
- Support VSLA groups as they lobby for women's rights.

Annexes

Annex 1

Comparative analysis of VSLA/non-VSLA households' ability to cope with crises

The study from CARE International relied on focus groups made of household representatives (both men and women) to look at changes observed in VSLA and non-VSLA vulnerable households.

All 20 communities interviewed have benefited from VSLA activities. Each of the 29 focus groups included at least 6 VSLA and 4 non-VSLA households. The questions asked enabled CARE International to collect data and measure the impact of each strategy on the household's food security.

Table 1 summarizes various household strategies, according to their participation/non participation in VSLA activities.

Annex 2

Study by Prof. Adamou Mahaman with CBA and VSLA communities, 2013

In 2013, Professor Adamou Mahaman Moustapha interviewed 37 households in four communities of Dakoro, Niger, and asked them which strategies they viewed as more important to build the resilience of their community.

Graph 1 indicates a clear preference for VSLA and CBA activities.

All interviewees reported that improved seeds, women's VSLA activities and assisted natural regeneration (ANR) are their preferred strategies, before warrantage, livestock breeding, cassava or moringa agriculture, or sensitization campaigns towards behavior change.

Annex 3

Community vulnerability analysis before/after CBA/VSLA activities

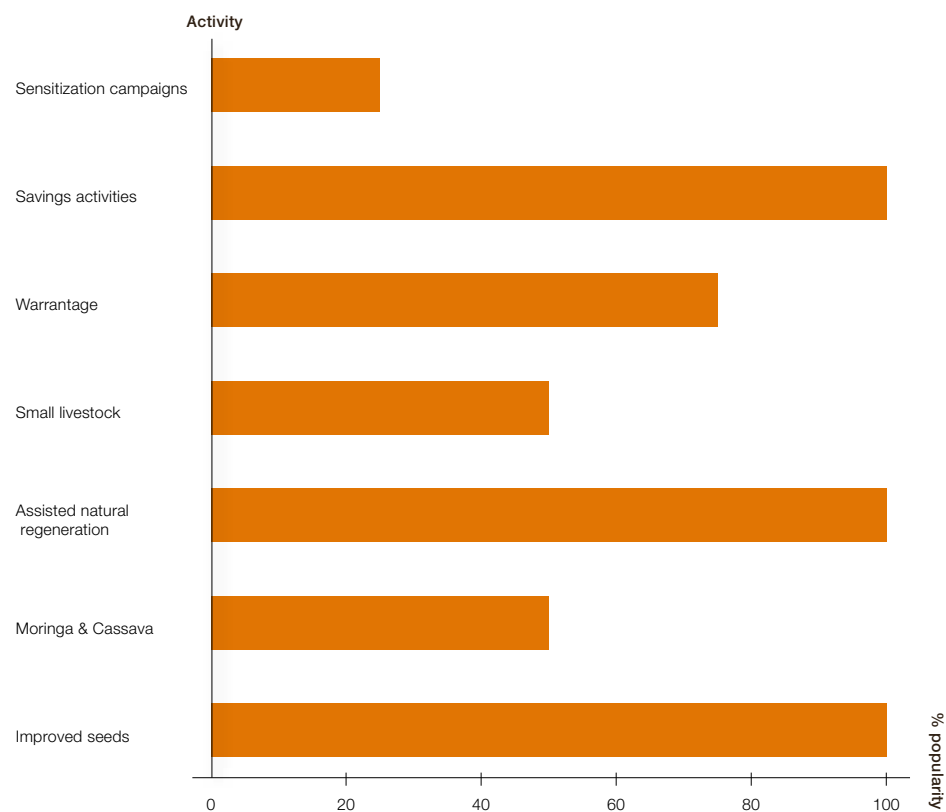
Table 2 highlights the evolution of household vulnerability before and after the implementation of VSLA and CBA activities.

Data was collected qualitatively over a period of two weeks in Niger and Mali, by focusing on households and individuals. Interviews with focus groups looked at changes in vulnerability based on two types of intervention: VSLA alone, and VSLA combined with CBA.

In the communities that have implemented VSLA and CBA activities, there is an overall decrease in the number of vulnerable households since the beginning of the activities.

Non VSLA households	VSLA households
Agriculture	
The most vulnerable households are forced to work as day laborers in order to buy seeds to feed the family. This reduces their capacity to work on their own field, which will delay or lower the quality of their harvest. A poor harvest lowers the capacity of the household to reimburse their debts, forcing them to sell their assets and leading them into a vulnerability cycle.	VSLA households use their savings to purchase grain to plant in their field. Cereal banks are often present in VSLA communities. Households sometimes sell a goat or other small livestock to purchase millet and to hire field laborers in the weeding season.
Market gardening	
No market gardening activities due to high production costs.	Market gardening is often practiced by men and women from VSLA groups who receive financial support from partners.
Livestock breeding	
No livestock breeding observed.	Many VSLA households own one or several animals which they sell only when income generation activities or other forms of support don't provide enough grain.
Migration	
Seasonal migration of young people is one of the traditional practices among vulnerable families, but it requires a large investment. Young people from non-VSLA households tend not to migrate to cities due to a lack of money to fund their transport and accommodation.	VSLA families use their savings to send young people to work in local towns or large cities in Nigeria, Cameroon or Côte d'Ivoire. Women sometimes sell an animal to sponsor a youth's trip. Seasonal migration falls more onto young men, but young women are increasingly required to go and work in cities to send money back to their family, and the age of youth that leave their village keeps decreasing.
Income generation activities	
Vulnerable households usually cannot afford to develop income generation activities. Some women collect grass, firewood, water or hay to sell on the market and buy millet, or to trade against some grain. Men who can afford to travel go to work in the city, otherwise they work as day laborers in their village (small repairs, brick making...). Children often work in small farmers' fields while the youngest (as soon as 6 years old) collect and sell hay.	VSLA families have access to grain through their cereal banks. Since they don't need to work as day laborers in someone else's field, they develop income generation activities to ensure a year-round income. Income generation activities evolve as savings grow; for instance the household will first buy small livestock, then cattle the following year, then land, etc.

Table 1: Summarizes various household strategies, according to their participation/non participation in VSLA activities.



Graph 1: Indicates a clear preference for VSLA and CBA activities.

Communities	% of vulnerable households before VSLA activities	% of vulnerable households after VSLA or/and CBA activities
NIGER		
Guidan Idder	90	45
Mountchéré	90	45
Kélé	90	40
Batodi	95	55
Moujja	90	45
Maigochi	98	40
Dan Ijaw	99	45
Dan Maza Idi	100	50
Aman Bader	100	50
Na Allah	95	40
MALI		
Quinzanbouyou	70	30
Diabaly Coura	70	40
Ke Macina	80	50
Kokry	80	40
Diawari Bouyou	90	60
Bandiagara	80	50
Koundiallan	90	60
Tori	80	40

Table 2: Highlights the evolution of household vulnerability before and after the implementation of VSLA and CBA activities.

Dan Marké Wage, Niger
Photo: © 2010 Jonathan Bjerg Møller/CARE



Woman is pounding millet,
Niger's primary staple food.

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WITHOUT MAJOR CHANGES
IN DEVELOPMENT
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IT WILL INTENSIFY.



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