

Restoring and Promoting Sustainable Agriculture based Livelihood for Food Security Project in Borno State

Funded through European Union Trust Fund led through United Nations Joint Project between Food and agriculture Organizations, UNWomen and WFP with CARE International as implementing partner. The program was designed to drive early recovery that will champion transition of farmer field school participants to resilience building.

Program Goals

To improve Resilience, Economic Empowerment and Financial Inclusion among Small Holder Farmers through Revolving/Investment Fund Management.

Objectives

- Increase the resilience of Household Livelihoods to threats and shocks
- Facilitate transition from humanitarian support to Early Recovery for Conflict affected Households to champion their development pathways.
- Support Community Driven initiatives to address the deep-rooted problems of weak Community Organizational Capacity.
- Promote Access to Finance Market, Credit/information, and value chain linkages for Small Holder Farmers
- Revitalized Environmental/Natural Resource Management through a regenerative agricultural practice.

CARE International is a global confederation of 14 member and 6 CANDIDATE AND 1 affiliate organizations working together to end poverty. In 2020, CARE worked in 104 countries around the world, implementing 1,349 poverty-fighting development and humanitarian aid projects and have reached out to more than 92.3 million people directly and 433.4 million people indirectly.

CARE Nigeria signed a commitment in 2020 with Food and Agricultural Organization (FAO) for the implementation of GSLA and Agribusiness program a Joint Program Implementation between UN Women, World Food Program and FAO from August,2020-June 2021. The program adopted Group Savings and Lending Association Model as strategic approach to bridge the gap between humanitarian and developmental support in order to facilitate smooth passage from emergency in early recovery of conflict affected population in the North-East Nigeria and provided opportunities for communities and individuals to champion and managed their development pathways. GSLA support community driven processes that address weak community

organizational capacity, poor access to nutrition's support and productive assets particularly agricultural inputs, market information and services utilization, access to agricultural financing and reengagement, build linkage and resilience for beneficiaries in humanitarian context to imbibe sustainable approach through savings culture and asset transfer against shocks and support agribusiness development.

PROJECT LOCATION	PROJECT & TARGET	PROJECT BENEFICIARIES REACHED	PROJECT ACHIEVEMENTS
Nigeria, Borno State. Dikwa, Gwoza, Jere and Ngala		GSLA (M:825 F:707 Total: 1,532) Agro Enterprises: (M:57 F: 358) Vulnerable groups: IDP: 426 Returnees: 14 Host Communities: 1,074	.62 GSLA formed .12 Cluster Management Committee formed. .60 GSLA registered with Cooperative Society. .62 Primary Groups with Bank Accounts opened. .12 Cluster Management Committees with Bank Accounts opened. .Agro-Enterprise Established: Jere: 15 Dikwa: 6 Gwoza:8 Ngala: 10 .37 Agro Enterprise registered with Cooperate Affairs Commission.

AGRO ENTERPRISE BENEFICIARIES REACHED	
Pepper Miller: 30	Multipurpose Thresher: 15
Rice Miller: 35	Cereal Grain Store: 20
Agro Input Shop: 20	Rice Parboiling/Processing: 245
Hammer Miller: 5	Ground Nut Oil Press: 60
Cereal De-huller: 15	Fish Smoking/Processing: 40

INTERVENTION STRATEGIES ADOPTED:

Market Linkage for Small Holder Farmers (Youth and Girls): This approach identified youth focused farmer groups of 15 – 25 members of age 18-35> with unique agricultural practice and formed them into agro enterprises. The Agro Enterprise participants were targeted based participation on existing agro-enterprises and mainly youths to encourage youth led engagement in agribusinesses, they were selected 1-5 under each agribusiness and 25 for Rice Parboiling/processing groups, 10 for Fish Smoking and 30 for Oil Processing enterprises. CARE Facilitated Value chain development and linkages to support youth led initiatives.

Cluster Revolving Fund/Seed Grants for Small Holder Farmers: Through this approach CARE Nigeria increase access to financial services for Small Holder Farmers to actively engaged and sustained their agribusiness. Each cluster is made of formation of 1-5 primary groups (GSLA) managed by Cluster Management Committees (CMC) and enjoyed access to repayable loan upon submission of Business Plan to Project Loan and Marketing Committee of the CM, with 6 months' repayment period to boost agribusiness and regenerative agricultural

practices both on/off farm engagements among young men, women, and girls.

Cluster Fee for Service Facilitation: Through this approach CARE Nigeria strengthened Small Holder Farmers into market actors as group of agricultural producers with sustain service delivery off donor support, to provide monthly charged fee to scale up community ownership after project closeout.

Smart Subsidy Destocking Approach: This approach ensures each participant, remain active to accessing Revolving Fund by holding participants accountable to contributory ₦1, 000 monthly subscriptions to each member of a primary group and 5, 000 Cluster subscription fee to validate primary groups membership to a Cluster, 20% equity contribution to the loan amount requested. The level of financial, and human labor investment to set up, manage and sustain the enterprise is necessary to get the commitment of the participants in sustaining the agribusinesses.

Strengthen Financial Inclusion: CARE Nigeria facilitated linkage and registration of Small Holder Farmers with Cooperative Societies and Bank account opening, through partnership with Amo Farms Sieberer Hatchery Limited (Sole Producer of Noiler Birds in Nigeria), Borno Renaissance Micro Finance Bank Limited, Union Bank Plc, Nigeria Incentive Based Risk Sharing system for Agricultural Lending (NIRSAL) Micro Finance Bank, Directorate for Small and Medium Scale Enterprise, Directorate for Cooperative both under the Borno State Ministry of Poverty Alleviation and a Livestock Consultant who equals as a retired Director at the Borno State Ministry of Fisheries and Livestock's, Bank of Industry, Contec Global Agro Limited (CGAL), and Rice Farmers Association of Nigeria (RIFAN) were engage in close mutual interaction (Financial Linkage Workshop) with Small Holder Farmers to established, strengthened and sustained synergy within the market system.

RESILIENCE LEARNINGS

- **Market Facilitation** approach should be used as a tool for community and stakeholder's engagements, both public and private Market actors.
- **Participants targeting** should be done at group level rather than individual to strengthen cohesion and social protection and where individuals should be targeted emphases should be on Micro/Small agribusiness or enterprise

- **Mobile Money** options should be considered for out of reach/ locations with limited access to support services delivery through digitalization.
- **Fee for Service** facilitation helps to set foundation for suitable savings groups.
- **Agribusiness** capacity Assessment at the onset helps to inform program implementation
- **Cost sharing** help to improve ownership and participation of participants

POTENTIAL OPPORTUNITIES FOR SCALE

- Expand the GSLA Cluster Model to other Local Government Areas in CARE Past and present program implementation communities and to scale up to other States and Local Governments that have existing VSLA, SILC, and other forms of Savings Groups to reinforce adoption of VSLA Federation framework/Cluster on the over 2000 VSLA/SILC/GSLA established in Borno State and over 10, 000,000 across the Northeast Nigeria.
- Increase financial inclusion to support enterprise development, income generation, and agribusiness development, access to financial services among existing and new groups.
- Strengthen Local Community Development to champion their development pathway by reintegrating Natural Resource Management, Environment and Climate change response, Community Driven Development, Resource Mobilization by scaling up the Cluster Management Committee Model to other States and Local Governments to respond towards achieving Sustainable Development Goals.
- Scale up the Noiler Poultry Initiative through Market System Development to help support poultry Market Development in the Northeast, Northwest, and North Central States being ravage by banditry, Farmer Herder Conflicts, and communal clashes.
- CARE will test run a context approach in an expanded long-term programming the efficiency of Cluster Fee for Service Facilitation Model to sustainable management of Savings Groups.
- Opportunities exist to scale local investment fund management to support Small Scale Producers and value chain development for diverse agribusiness among existing groups.
- Scale up the agro-enterprise by strengthening business development, Marketing and branding of products for sustainability.
- An integrated Gender Based Response, Women and Youth economic empowerment, household economic strengthening, and agriculturally based programs can be initiated to leverage on GSLA structures.

WRITTEN By:

Isaac Ishaya Audu

Program Manager (Acting)

CARE/FAO GSLA/Agribusiness Program

CARE, Nigeria

Audu.Ishaya@care.org