



HUMAN INTEREST STORY

HADIZA SANDA

Saving Money saves lives

Hadiza Sanda is a mother of five in a small millet farming village in southern Niger. In 2005, a prolonged drought devastated her crop. For subsistence farmers with no other source of income, drought often equals hunger. Hadiza recalls the horror of walking several hours to nearby villages in 110-degree heat hoping to find just a little food to bring home.

“One time, I was so hungry and weak that I passed out in a field,” she says. She was found by other women from her village; women making the same desperate journey for a scrap of food.

Hadiza’s livelihood, and her village’s livelihood, has improved sharply since 2005. She and her neighbors credit CARE’s Village Savings and Loan Association (VSLA) microsavings program. First, the program taught them how to manage their money through savings. Through saving and budgeting, families can better manage the seasonal ebb and flow of income that most farmers face.

VSLAs also helped Hadiza by making available small loans for income generating activities. Her first business loan paid for a small stall by the main road where she sells spices and seasonings. Since then, she’s used loans to finance a profitable animal husbandry business. CARE taught her how to buy young animals, fatten them, then sell them for a profit. All her loans were paid back on time.

With profits from their small businesses, Hadiza and the other VSLA members in her village invested in drought tolerant seeds and a cereal bank to store the grain from the harvest. Those investments yielded life saving dividends last year when another serious drought hit Niger. With better yields, stored grain, and extra income from side businesses, Hadiza, her family, and the entire village stayed fed. They even had enough food leftover to help feed nearby villages.

She credits CARE for her village’s success and survival in 2010.

“Before CARE’s program, I had to beg for food and clothes for my children. Now, we can provide for ourselves.”

— Hadiza Sanda



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