



Lessons Learned

Strengthening resilience through cereal banks: A reflection from USAID-HAMZARI

Project Overview

USAID Hamzari is an activity funded by the **United States Agency for International Development (USAID)** and executed by **CARE Niger** in collaboration with four Non-Governmental Organizations. Hamzari operates in the rural communes of Chadakori, Guidan Roumdji and Guidan Sori with the aim of increasing sustainable, equitable and resilient food and nutrition security for vulnerable groups in the Maradi region, Niger.

As part of resilience and disaster risk reduction activities, Hamzari has supported **77 cereal banks**. This support consists of building the management **capacity of cereal banks**, **strengthening cereal stocks**, as well as **bringing storage warehouses up to standard**.

Methods of the Learning Process

This learning brief has been produced following the review of the implementation process of cereal banks supported by Hamzari and is also based on data from the regular monitoring of these cereal banks and the rapid survey conducted by the project in November 2022. It aimed to document the successes, difficulties, and lessons learned, but also to formulate recommendations for the last two years of the project and the exit strategy.

The Crisis: Food, Livelihoods and Gender Inequalities

The Maradi region is facing food deficits with disastrous consequences on the livelihoods of the local population. Furthermore, structural gender inequalities contribute greatly to food insecurity. According to the Participatory Gender Analysis conducted during the “Refine & Implement” phase of the project, **women and girls face discrimination in matters of inheritance, ownership and access to land and other assets, education and literacy, and decision-making about their health and lives.**

The Solution

Hamzari implements a set of integrated and gender-sensitive interventions and thereby contributes significantly to the empowerment of women in the region. These interventions address the main underlying causes of food insecurity and include appropriately phased and sequenced activities for social and behavioral change. The support activity for **Mata Masu Dubara (MMD)**, the **Village Savings and Loans Associations (VSLA)**, through the **cereal banks** thus contributes to the empowerment of these women and the strengthening of food security in local communities.

According to the inhabitants of the region, food self-sufficiency varies from three to six months after the harvest period (October to December). During the lean season (July to October), vulnerable farmers depend on markets for their food supplies, and this is when grain prices peak. Therefore, **cereal banks allow vulnerable farmers not to buy cereals at higher prices during the lean season and not to have to sell their stocks at low prices during the harvest to meet their cash needs.**

“I am not a member of the VLSA group that operated the cereal bank, but I take full advantage of the services that are offered through the possibility of buying cereals to feed my six children, particularly during the lean season. In addition to price affordability, the cereal bank provides us immediate access to grains locally.”

-- Barira Abdou, a non-VSLA member

Rapid Survey Results

The Rapid Survey, conducted in November 2022, focused on a sample of six villages with cereal banks and three villages without cereal banks, but having used their services. The data collection method consisted of interviews with participants in Hamzari activities in a village assembly around the Village Chiefs and MMD groups. From the analysis of the data collected, the following emerges:

- **100%** of participants interviewed are satisfied with the services provided by cereal banks. Among the reasons for satisfaction are the **availability** of cereals during the critical lean season, the price practiced which is below that of the market, and the sales period which coincides with the first rains (which gives households the opportunity to engage in their own production activities).
- **100%** of participants interviewed agree that the cereal banks performed well and enabled local populations to have **availability** and **access** to cereals during the lean season.
- All the cereal banks sold cereals at **affordable** and **below-market prices** during the lean season. This allowed households to procure more cereals for the same amount by **sourcing locally**.

“Often, even with money in hand, it was difficult to buy millet in the village. But today, thanks to God and Hamzari, millet is available in the village. The availability of millet is a great step forward.”

-- Maria Abdou, Member Cereal Bank

Sustainability of Services

Looking forward to the end of the project, Hamzari organized a learning session on the theme “**Grain banks and sustainability**”. The session examined the implementation of cereal bank activity considering the **four pillars of sustainability**. Following discussions with stakeholders, including community members, the following points were proposed:

Sustained Ressources

- Contributions in cash and in-kind to buy cereals (support in starting the cereal bank)
- Production of collective fields of MMDs (facilitate access to seeds to improve production)
- Benefits from grain loans
- Subsidies from international partners (subsidize successful cereal banks for the rehabilitation of their stores)

Sustained Capacities

- Inclusion of budget lines in community development plans
- Contribution from the diaspora
- Support to cereal banks’ action plans by international partners (strengthen their capacities in good management)
- Provide training to members to manage the cereal banks

Sustained Motivations

- Ownership and solidarity between members and non-members
- Strengthening of social cohesion
- Availability of cereals in the village at a low cost compared to the market.
- Reduced reliance on markets
- Save time to take care of production work during the lean season



Sustained Links

The participants proposed to proceed with the **registration** with the Organization for the Harmonization of Business Law in Africa (OHADA) of all MMDs to allow **collaboration** with cereal banks and to **subsidize** them through funds from the Maison du Paysan available.

“The purpose of the MMD network is to ensure the empowerment of women and combat food insecurity”.

-- Rahamou Hamissou, President an MMD network

Conclusion

Overall, all cereal banks functioned well during the 2023 fiscal year. No reason for dissatisfaction relating to a refusal of payment was mentioned by the various management committees. However, the fact that some of the cereal banks provide cereals on credit, thus allowing vulnerable households to borrow from the bank during the lean season and repay their debt after the harvest, may present loopholes for sustainability.

The rapid assessment and the learning session helped stimulate the level of commitment of the municipal authorities to support the cereal banks in view of the end of the project and sustainability. This materialized in the municipality of Guidan Roundji through the establishment of an ad-hoc committee to monitor all cereal banks and budget entry for the monitoring of development activities.

The budget entry in the Annual Investment Plan has made it possible to finance the monitoring of development actions, in particular infrastructure such as water points, the activities of women's groups such as cereal banks, warrantage, and so on. These commissions also carry out special missions when a management problem is reported in development activities in the villages of the commune, to pinpoint the responsibilities at the root of the problem and find lasting solutions.

Better, the mayor's office and the Cooperative Action for Rural Organizations Department of the Departmental Directorate of Agriculture provide technical advice and administrative support to the management committees of the various community initiatives, enabling them to draw up administrative documents (notably statutes, internal rules and regulations, compliance with the OHADA act, networking, and communal federation). These administrative documents also enable grassroots community organizations to forge relationships with financial institutions and projects/programs in the area, to benefit from the advantages and support needed to build community resilience.

Recommendations

- **Systematize the exploitation** of collective fields by MMD groups to sustainably strengthen stocks.
- Support MMD groups by **securing land deeds** for collective fields and land used for the construction of storage warehouses.
- **Coordinate with the municipalities** to connect the cereal banks and the State structures in charge of the sale of cereals **at moderate prices**.
- Find a mechanism that does not motivate cereal banks to be efficient to benefit from subsidies but to **rely more on their own resources**.
- Separate the **economic and social functions** of cereal banks. To sustain the activity and contribute to the empowerment of cereal banks, cereals should perhaps **not be sold below the market price**.
- Continue to emphasize the creation of cereal banks networks that ensure their **follow-up and supervision** beyond the end of the project.

For more information on learnings from this and other USAID Hamzari Activities, contact: Alisone.Bonafos@care.org