

# Uniting to tackle water scarcity

## CASE STUDY Mariama Ali, Niger



In the Tahoua Region of Niger, a story of resilience and empowerment unfolds. 50-year-old Mariama Ali is the Secretary General of her Village Savings & Loan Association, named 'Niya da Kokari', meaning commitment and courage. She is a mother of four and an entrepreneur, selling spices and vegetables. Her savings group, which was established two years ago, has 25 members.

### A profound social bond

Mariama shares insights into the profound social bond cultivated within the group over the past two years, emphasizing the depth of their connections that extend far beyond financial transactions. "Yes, we save money together, but our relationship is much more than that – if one of us has faced problems, such as sickness or a death in the family, or we have festivities like a wedding or baptism, we are there for each other, united", explains Mariama.

The group functions as a support system, tackling challenges collectively. Mariama explains: "When someone faces a problem, we analyze the situation together. If they are in need, we take money from the group's social fund to help the person, and if that is not enough, we contribute as much as we can." Mariama adds that the strong bond also helps with the learning and solidarity between women, which she says, "helps develop skills in expressing ourselves and decision-making." This solidarity extends beyond her own VSLA group, "we maintain solidarity and friendship with the other VSLA group in the village," adds Mariama.

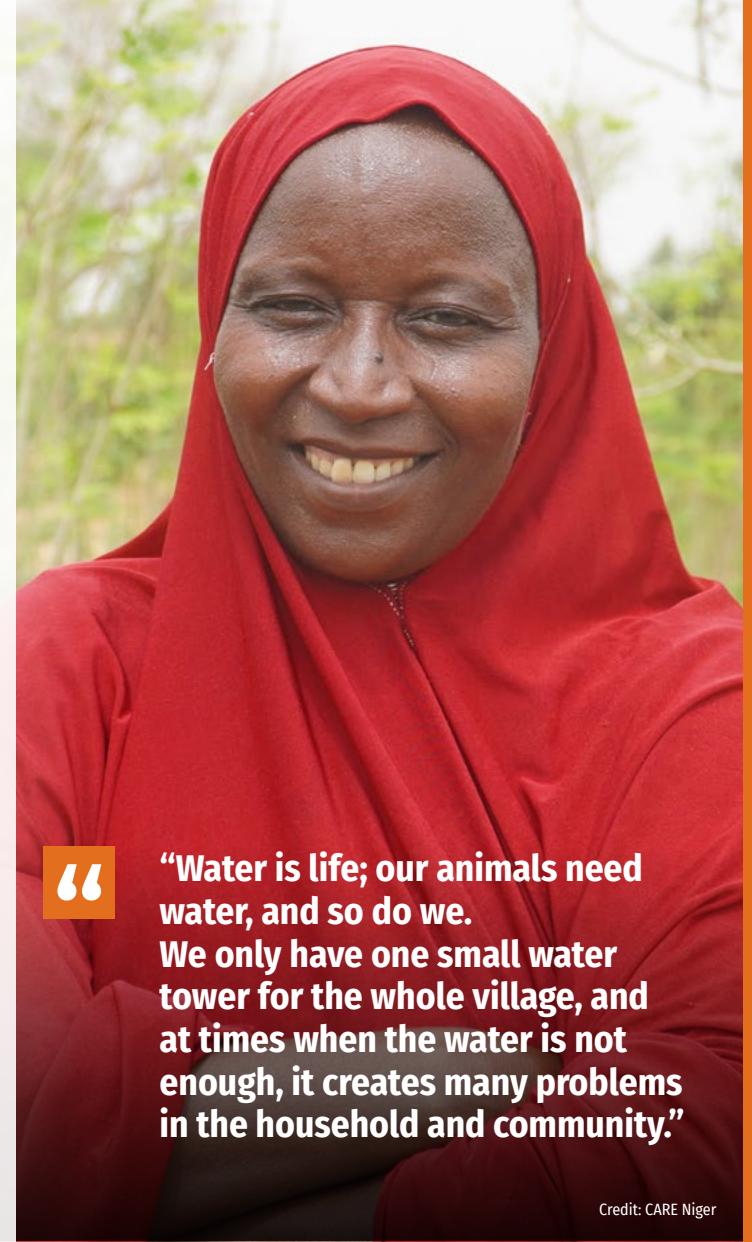
### Water scarcity and efficiency

Mariama is incredibly proud of the garden owned by the VSLA group, she explains "we have a collective garden, which allows us to improve our income, food, and nutrition." Following training in improved farming techniques, which they received through their VSLA group, they started a garden together. However, Mariama explains, "scarcity of water is a challenge for us. You know, water is life; our animals need water, and so do we. We only have one small water tower for the whole village, and at times when the water is not enough, it creates many problems in the household and community, and our plants dry up entirely, and we lose our produce."

Mariama and many others in her VSLA group also depend on their individual farm and produce sales to contribute to their income and savings, so water scarcity can have a double impact. Mariama explains that the women in her group have become agents of change and play a crucial role in awareness raising, advising community members

on how to use water efficiently and organize themselves to address water scarcity. The group is also sharing their newly developed farming techniques with others in their community, so that everyone can benefit.

In terms of priority needs, Mariama explains that solving the water problem is the main challenge within both her community and her VSLA group. She explains: "All of our business comes from our farming and garden – we sell vegetables and moringa, so if we have water towers or an efficient irrigation technique, that could solve most of our problems." She adds that with climate change, the dry seasons are getting longer, and the water is becoming scarcer. Mariama is hopeful that if the water problem is solved, the women in the group can produce more in the garden and supply better and increased quantities to the market, which will help their incomes and savings.



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## The rising cost of living

Reflecting on the broader socioeconomic landscape, Mariama delves into the impact of the COVID-19 pandemic on her community. She paints a vivid picture of a pre-pandemic era filled with bustling business activities and travel, contrasting it with the stark realities that unfolded afterwards. The closure of borders left her husband unemployed, meaning Mariama's small business needed to support the entire family. Mariama explains: "After COVID-19, everything changed; we couldn't find things in the market, and most things were expensive. Even now, the products we used to buy in the market are two to three times more expensive than what they used to be."

Mariama shares a deeply personal account of the sacrifices her family has to make. Reduced income and escalating living costs have compelled them to cut back on meals and essential expenditures. "We used to have three meals a day; now it is usually two, and mostly it will be porridge," she reveals, shedding light on the harsh choices her family is facing. She also explains how she struggles to cover the healthcare costs of one of her children who needs regular treatment.

Despite this, Mariama, continues to try to make ends meet by continuing her business, borrowing money from her family when food scarcity became dire, and taking loans from her VSLA group, underlining the crucial role VSLAs play in mitigating economic hardships.

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## Future Dreams

Looking to the future, Mariama's dream is to expand her business, providing more choices to her customers. However, access to finance remains a barrier, and she says her VSLA group would welcome financial assistance to help solve some of the challenges they face. Mariama is hopeful that, with the right support, her VSLA group can increase their savings and loans to help their members expand their income-generating activities.

Her ambition extends beyond personal success; she wants her group to do well financially and socially, to become the benchmark for VSLA groups, to set an example through their activities, and for members to become role models for the next generation.

Mariama's story unveils a narrative of unity, resilience, and shared hope.

*Mariama was interviewed in October 2023 as part of CARE's Women Respond initiative - a major data collection exercise, listening to women and girls to help better understand their experiences in crisis and put their voices at the center of crisis response.*