

### **COMPASS Ethiopia: Burka Kiltu SILC group on saving and loan trend**

ECC-SDCOM

#### **Brief description of the experience / activity.**

A best practice of COMPASS Ethiopia is the Saving and Internal Lending Communities (SILC) group Burka Kiltu, which acts as an informal institution for saving and lending for its members at the village level. The main objective of this SILC group is to provide savings, insurance and loan facilities for its members to meet their small and short-term financial needs for income generating activities. Furthermore, the SILC group has a social obligation of providing money for its members during emergencies without them having to borrow from the group moneylender.



#### **What does this change regarding the situation of the target groups?**

The Burka Kiltu SILC group is one of the model SILC groups found in Tepo Choroke kebeles of Dugda Woreda. The group has 30 members (22 women and 8 men). After the project provided a field level sensitization and basic SILC training to the group members, they developed a good trend on saving and internal lending. As a result, in the first cycle, the cumulative saving amount of money of the SILC group principal and Interest collected from loan was Birr 16,312.00 (516,2 EUR). Moreover, in the second cycle, the group saved a total of Birr 31,192.00 (987 EUR) which is twice the first share out. This indicates that the group fully understood the SILC methodology, as they were able to manage their saving and loans properly leading to increased saving and loan services.

#### **What is the “specialty” regarding this experience / activity?**

What is unique about this activity is how fast the SILC group is increasing its saving and loan service as well as asset accumulation at the smallholder farmers’ level. Another unique feature of the SILC is that it is an informal financial institution that helps its members to meet their short-term financial needs without having to borrow from a moneylender. Furthermore, SILC formation is based on individual interest/ voluntary and members are self-selected which means they are free from external pressure.

#### **How does it work?**



In order for the SILC to work well, it is crucial to identify the existing trend within the community before implementation and to prioritize issues according to the individual context of each household. Thereafter, design trainings that are suitable to the needs of the beneficiaries. It is also important to conduct close monitoring in the process of their saving and loan provisions. Moreover, the formation of SILC group is based on individual interest; because of this the project uses a participatory approach, which encourages group members to assume the key role of ensuring the sustainability of the SILC activity. Group members are responsible for

selecting the SILC executive committees and to set by-laws.

#### **This approach, for whom could it be interesting?**

This approach remains relevant for all communities especially for those that have no legal financial access to meet their short- term and long-term financial needs. It is also relevant for the implementing project and program partners at first level as it is based on mutual understanding and benefits. It enables them see the outcome in a short period, which addresses the issue of sustainability. It will also be interesting for any other organizations working on the development as well as research institutes to carry out further studies on the topic. Therefore, this approach could be interesting for all farmers, development partners and the country as whole.

## **COMPASS South Sudan: Soy paste, a local solution for better nutrition**

Solidarity with South Sudan

### **Brief description of the experience / activity.**

Distribution of soy paste to vulnerable children: COMPASS SSD has conducted six trainings to women (pregnant & lactating mothers) in the six villages of its geographical coverage, introducing soy paste as local solution against malnutrition among families in the community. As a result all the groups of women requested for training and soya seeds in order to produce their own soy beans for consumption and processing of own soy paste. Following their request, COMPASS SSD conducted other six trainings to women on soy bean production and availed them with seeds. This idea of producing soy paste came from the SAP-R / COMPASS nutritionist who is well versed in making local food additives to improve nutrition among families. In fact this idea has been much appreciated by the women and mothers in all the villages. The first product of the soy paste was tasted by the SAP-R / COMPASS team after which more were processed and distributed: 372 soy pastes (74.4kg) to 46 undernourished children with each child receiving 200g. The purpose of initiating this soya paste distribution was to see that the vulnerable groups have the opportunity to reduce malnutrition and improve the nutritional status of the local community using locally available resources.



### **What does this change regarding the situation of the target groups?**

The activity shall help the local community to have access to soya paste which is locally made using soya beans and avoid the risks of depending on the imported palm nut paste (RUTF). The locally made soy paste is very rich in key nutrients: vitamins, minerals and proteins. Due to the high cost and delays in importing the palm nut paste from abroad coupled with time taken for distribution, the locally made soya paste becomes the best option to rescue the situation. This initiative ensures that families improve their health and it also ensures that enough soya paste is available for vulnerable community members who are mainly children, pregnant and lactating mothers, so they can become healthier in order to build a strong community.

### **What is the “specialty” regarding this experience / activity?**

Initially, the importance of soya beans was not familiar to the entire population in the state, but due to its high nutrients value, SAP-R / COMPASS started processing soya paste as a local solution to malnutrition. The processing of soya paste is cost-effective with soy-bean being grown locally. Most importantly, the soya paste is more nutritious than the palm nut paste and contains no added chemicals.

### **How does it work?**

Each women group is given 5kg of soya beans to plant after being trained on how to grow soy bean and its agronomic practices. After the first harvest, seeds can be regenerated and the leftovers processed by women themselves into soy paste which they would feed to their vulnerable family members. The soy paste product is processed from soy flour, cooking oil, sugar and or honey. The community extension workers check on a regular basis to confirm the progress of the soya production both in the fields, and during the time of processing, but in case someone has a problem in processing the soya paste, the community extension worker could report to the nutritionists who would in turn go and give corrective advices and directives. Additionally, the nutritionist conducts field monitoring visits to check and monitor the condition of soya plantation and soya paste processing.

### **This approach, for whom could it be interesting?**

This approach could be interesting to women especially mothers (pregnant and breastfeeding mothers) in rural communities who suffer from undernourishment / malnutrition in Yambio Western Equatorial. This could be an avenue where women are interested in growing soya for home consumption e. g soy paste & milk among others. This is also interesting to all families in the entire community to produce their own soy beans and process own soy products of their choice.

## **COMPASS Senegal: Borehole equipped with solar pump for intensification of market gardening**

Caritas Tambacounda

### **Brief description of the experience / activity.**

The village of Dialassaba Sarakholé in the commune of Maka Coulibantang and the COMPASS program co-financed the implementation of a borehole equipped with a solar pump to intensify market gardening and facilitate access to quality water for households and herds by installing water points in each concession.



### **What does this change regarding the situation of the target groups?**

The village of Dialassaba Sarakholé has an estimated population of 322 and two wells to meet water needs before the borehole was installed. They went more than 60m with basins for watering the market perimeter and feeding in the concessions. This initiative, facilitated by the inhabitants and also by emigrants, has changed the daily lives of the populations. Access to safe drinking water has continuously improved the health status of the inhabitants with a reduction in diarrheal diseases, skin diseases and parasitosis. Women state that they are relieved of household chores and save a lot of time, which allows them to take better care of children and carry out other income-generating activities. The market gardening activity that initially occupied only a part of the women eventually interested all the women in the village. This enthusiasm is motivated by the results obtained in terms of additional income, food diversification with market gardening products but also by the existence of two basins fed directly by the borehole. Livestock farmers who during the dry season had enormous difficulties in watering their livestock find their problems solved by connecting the borehole to the water troughs. This reduced animal mortality and provided additional income to the village's association with the sale.

### **What is the "specialty" regarding this experience / activity?**

Coordination between the endogenous (village association, grassroots community organization) and exogenous (association of migrants from Dialassaba) organizational systems remains a model of solidarity and joint sustainable management of community needs by the communities themselves. It is this mutual trust between the two organisations (Caritas - Dialassaba Sarakholé village) and the involvement, through their financial contribution, of migrants from this village that makes the experience special.

### **How does it work?**

It is important to underline the determination of the populations of Dialassaba Sarakholé to support their own development by identifying priority and resilient actions. The system of community organization is also crucial. There is a formal and functional Village Association (VA) and Women's Advancement Groups supported by an external organisation composed of villagers who have emigrated to Europe. Caritas Tambacounda in the implementation of the COMPASS project in the village is a major support partner. Important moments in



implementation include the identification and prioritisation of problems and their evaluation by the community, the search for solutions and the choice of action in collaboration with the Caritas partner. In the search for funding for this action, COMPASS has contributed by financing the borehole and construction of two basins in the market garden area. The women's group with their cash register bought wire mesh to increase the garden's surface area. The Dialassaba Citizens' Association in Europe financed the water tower in raised tanks with a capacity of 10 m<sup>3</sup>. The work is carried out by the engineer in charge of the hydraulic component at Caritas with a strong local workforce made up of young people in particular

### **This approach, for whom could it be interesting?**

This approach could inspire other intervention villages of the project, which, like Dialassaba, face almost the same difficulties. Territorial Communities in the search for partners should enhance the potential of the diaspora. Projects and programmes and also the State must draw more inspiration from such approaches to strengthen community participation in the community diagnosis of priorities and jointly develop appropriate micro contingency plans.

# Compass

Improved chances for smallholders

## **COMPASS Burkina Faso: Agricultural fair & Voucher system**

OCADES Kaya

### **Short description of the experience/activity.**

The fair is a commercial event held in a given locality where traders and producers are put in contact with each other in order to facilitate and make more accessible the acquisition of seeds and agricultural equipment. It will enable producers in the target villages of the programme, in particular voucher recipients, to acquire suitable high-potential seeds, small equipment and organic fertilizer.



### **What does this change regarding the situation of the target groups?**

The target group has facilitated access to inputs and seeds from suppliers (agro-dealers) through the organization of village fairs. This activity allowed producers to choose the seeds and inputs they need, based on the value of the vouchers. 300 households were able to acquire, according to their needs, 1548 kg of cash crop seeds, 1225 kg of food crop seeds and 1875 agricultural equipment.

### **What is the “specialty” regarding this experience / activity?**

The particularity of this experience is the establishment of a "market" dedicated exclusively to agriculture on the one hand and on the other hand the use of vouchers to make purchases on the fairgrounds. There is also the networking with traders (agro-dealers) and the population for their access to products and inputs; consequently, a relationship is created between agro-dealers and the population. Finally, there is the opportunity for one or the other agro-dealer to open a branch in the village.



### **How does it work?**

To implement such an activity, it is necessary to observe the main steps: sensitizing the beneficiaries concerning the fair, defining the needs of the target groups, identifying the agro-dealers who will participate in the fair and choosing an area where the fair will be held. As money is not used, vouchers should be produced according to the amounts allocated to the different categories of beneficiary households. On the day of the fair, the fair area must be delimited by tying ropes - with two openings: one through which you enter and the other through which you exit. The agro-dealers are installed on the fairgrounds. On the

fairground, before any purchase, the beneficiaries discuss and agree on prices with the traders.

### **This approach, for whom could it be interesting?**

This approach could be used by all projects and programmes working in the agricultural sector, replacing traditional distributions of seeds, inputs and agricultural equipment that do not necessarily meet the needs of producers. It has the advantage of leaving the beneficiary the choice of what they will buy in accordance with the crops to be grown and all the equipment necessary for their production.