

## **COMPASS Burkina Faso: The CECI method**

OCADES Caritas-Kaya

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

A CECI group (Communauté d'Épargne et de Crédit Interne) is an association of 15 to 30 self-selected individuals who agree over a cycle (6, 8, 10 or 12 months) to contribute money, grant each other credits and share it at the end of the cycle. The contributions, the sums collected are used in monthly credits repayable with interest. The credits are granted on the basis of the savings. A fund is also collected for mutual support between members when a social case arises. The credits are intended for the realization of income-generating activities undertaken by the members.

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

In the intervention villages, the populations live in the majority of the households on what they produce during the winter season, i.e. only the production of 3 months out of the 12 of the year. The rest of the time (9 months) is lived in a quasi idleness, either by lack of activity or by lack of means to finance these activities. Access to credit at the level of the microfinance institutions is very low because of the guarantees required. This is why COMPASS proposed the CECI system to these vulnerable groups, who have massively adhered to it because it meets their aspirations. In fact, 7 villages in the Programme have implemented and completed 11 CECI groups. These groups have registered the participation of 327 members (21 men and 306 women) who, at the end of the cycle, shared the sum of 6,840,545 CFA francs. This shared sum resulted from the collection of 5,568,600 francs in savings, granted 5 to 6 times in loans (13,868,350 francs) which generated interest (967,245 francs). These credits were used to finance income-generating activities such as small trade, small livestock farming, and the processing of local products (Soumbala, dolo, restaurants, etc.), activities that kept CECI members busy during the idle period.



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

The CECI method advocates good governance and democracy in rural areas:

- Each group is governed by a set of internal regulations whose "laws" are voted on by all members in assembly.
- All members are equal,
- The shares are shared equitably in proportion to the amount of each person's savings, in the presence of all,
- Through the group, everyone has access to credit according to their needs, their means, and a guarantee that is bearable for all.
- Credits allow the realization of income-generating activities.

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

To implement a CECI group you need:

- Make people aware of the implementation procedure, the advantages and conditions of success of a CECI group;
- Leave it to the population to self-select members from 15 to 30 people per group;
- Hold assemblies so that each group chooses a committee of 7 members (a president, a secretary, a treasurer, a counter, and 3 key holders) to lead the group.
- Always in GA, decide on the amounts to be contributed (savings and social fund); the day, place and time of the meeting, the prohibitions and the related fines;
- Provide each CECI group with 1 cash register with 3 locks, 4 bowls, 2 pockets, 1 management book and 30 savings books;
- Introduce the committee members to the use of the group's management tools from the first day of savings. A savings meeting is held every 7 days, 4 times a month. A cycle ends after more than 32 savings meetings.



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

CECI groups, more adapted to vulnerable groups, and in rural areas. They are sources of employment for members. Each member sacrifices himself/herself, strives to follow the group's "laws" in order to make the most of the group's profits because he/she feels responsible and becomes more accountable from one cycle to the next. Members choose

themselves on the basis of knowledge and trust. In the village everyone knows each other and the risks of non-payment are minimal and the profits are redistributed according to each member's share. The cycle is renewable every year.

*We also share an example of an anecdote we used at an assembly to invite the members of the CECI to elect perfect leaders who would defend the group as their own lives:*

### ***A Tale from Burkina Faso: "The King's Daughter."***

In a kingdom lived a powerful King. He ruled with a firm hand over the whole extent of the kingdom. He was much respected, and above all feared, because any deviation from the language against him was severely punished.

The king had a daughter of marriageable age. She was very beautiful, sublime and all the men followed her (discreetly) when she passed by, but no one dared officially ask for her hand.

So the King, understanding their discomfort, called a general meeting at the palace. The royal palace is located near a lake that lulled him all the time with its coolness. The lake was not only breezy for the palace; it was also infested with very voracious crocodiles. And it was in front of a bend in the lake that the congregation had to stand. At the beginning of the meeting, after the customary greetings, the King took the floor:

"Valiant people of the kingdom! Thank you for coming. I have summoned you because I know! And that you know what and who I am talking about! My daughter here is of marriageable age! And I would like for her a brave husband, who would defend her without fear, who would sacrifice himself for her. That is why I am issuing this challenge: whoever wants to claim my daughter, let him cross this lake and... »

The king had not finished his speech that two men were already throwing themselves into the water. They were swallowed up in the huge mouths that immediately crushed them. A third threw himself in, believing that the crocodiles busy devouring the first two would give him some respite. But he, in turn, landed in the middle of the impressive jaws...

...and everyone signed themselves. A unanimous hum of grief, of helplessness. A deep silence, everyone held their breath. One could even hear a fly fly.

That's when we heard a "splash". Someone was in the water. Then the most incredible thing happened: pieces of crocodile were flying around. Legs, jaws, tails, entrails were visibly flying before falling back to the left and right of the wake of the stranger struggling in the muddy water. A human head seemed to appear on the other side of the shore and disappeared back into the water. Now it was the surviving crocodiles that fled at the approach of this unknown force... Finally a dripping, coughing form appeared before the King. The King exulted and cried out: "Good man! It is to you that I entrust my daughter! You showed before all the others.... »

The hero cut: "Noble King! Leave the woman story there first! Before I would like to know the bastard who pushed me? »

**Morality of the story:** *Sometimes there are heroes who ignore each other. For the group to be well led, vote these kinds of people. They would defend you at the cost of their own lives. Good leaders, like the gentleman in the story, don't know that they are capable. You know each other well. Put them to the test and they will reveal the extent of their ability.*

## **COMPASS Senegal: Women's Promotion Groups (GPF) and market gardening exchange**

Caritas Tambacounda

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

This is a joint learning activity between members of Women's Promotion Groups (GPF) in the same area, who are beneficiaries of COMPASS project actions. Women members of the groups of Dialassaba, Sinthiou Diécka, Tomboron and Diacounda in the Commune of Maka Coulibantang. These women, who are active in market gardening, carried out, with the support of the zone facilitator, exchange visits in their respective market gardening perimeters during the month of March 2020.



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

The women live in villages whose average distance is about six (6) km. They are all active in market gardening. The women leaders (40) were chosen from the groups in order to ensure the restitution of the learning recorded during these visits. They visited the market gardens in turn. The aim is to strengthen technical and organizational capacities that can be achieved by sharing techniques, knowledge and practices through demonstration. This facilitates understanding and

stimulates readiness to act. All this in a concern to improve their living conditions by increasing production and income. In terms of results obtained, we can note the improvement of knowledge in market gardening techniques, especially in sustainable agriculture, in all the gardens that participated in this experiment.

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

The exchange of experience and information on successful techniques in market gardening has enabled women to share various market gardening practices (soil improvement techniques, choice of seed varieties, biological control techniques), to foster open-mindedness and motivation, to increase yields, to improve incomes and thus to build resilience to reduce household vulnerability. It is particular in the sense that it strengthens social cohesion between villages and facilitates the replication of practices through good restitution.

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

Despite awareness sessions and coaching, some group members are slow to adopt the new market gardening practices. The process is not immediate even though the benefits of the practices are known. It is built through a Communication for Development (C4D) approach.

The implementation and the success of this activity requires the respect of several steps, namely:

- The identification with the beneficiaries of the themes of the visit by holding preparatory meetings;
- The choice of market garden areas to be visited;
- The identification of groups by asking their motivations, expectations and future commitments;
- Creation of an atmosphere conducive to good listening and communication between participants, encouraging the active participation of all;
- The capitalization of the whole process for a good restitution to the other members.



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

This activity must be capitalized and experimented by the other groups involved in the projects insofar as they share the same climatic and geographical conditions. It can also be interesting for Farmers' Organizations (FOs) because it improves the representativeness of women and reinforces parity. For support structures (NGOs, technical services, projects and programmes), they will now be able to rely on experienced partners for implementation.

## COMPASS South Sudan: Processing mango products for preservations and nutrition.

Solidarity with South Sudan

**Brief description of the experience / activity.** Nine families comprised of eight female and one male are processing mango products as part of post-harvest methods for mango preservations. These mango products are known as mango mats (boiled well ripe mango which is stirred into porridge and then dried it under the Sun. Mango is peeled and cut from the seed. The other product is known as mango sweets or jam which is made from half ripe mango, peeled and chopped into small pieces, and soaked in clear ash water for three hours after that you can wash it with clean water and then boiled with some sugar (5kg mango: 1.5kg of sugar). You can keep boiling until water finishes and mango with sugar will condense after which it's ready for consumption as sweets after getting cold.

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

First of all, it has given the targeted families skills to process and utilize new mango products hence reducing post-harvest losses of mango among the community. They will be required to act as model farmers who would train other families on the skills in order to spread the knowledge through and outside the community.

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



In Yambio and Western Equatoria at large, Mango is everywhere and mostly grown naturally. Families do not have the skills to make improved products that can last and be used over a long period of time. They only consume immediately after harvesting and the maximum preservation can be for 1 – 2 days before it goes bad.

This method will benefit the families who will employ the improved practices as they will recognize the potentiality of mango and its products. And this will be an eye opener on mango to most families in the community, hence contributing considerably to the reduction of wastage of mangoes in the community and in Yambio at large.

### How does it work?

Each serving of mango is fat free, sodium free and cholesterol free. Mangoes contain over 20 different vitamins and minerals, helping to make them a super food. It provides 50% of your daily vitamin C, 8% of your daily vitamin A and 8% of your daily vitamin B6. Talking about mango's nutrition value, our beloved fruit offers a healthy dose of vitamins, minerals and enzymes that are beneficial for our bodies. Considering the nutrition values and health benefits of mango, Compass South Sudan has produced (225kg) of mango sweet and (85kg) of mango mat products which we expect to distribute to the school children

once the schools will reopen. This will enable children to taste new improved products from mango which they have never seen or tasted before. Each child will receive 100 gram of which 1kg will be shared by 10 children.

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

The entire community in Western Equatoria would be the primary beneficiaries as these methods can create market opportunity for mango and its products. This can also draw the attention of families to focus and care for mango in the community.



## **COMPASS Ethiopia: Applying Crop Storage**

Meki Catholic Secretariate

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

The Sustainable livelihood security project has implemented post-harvested loss minimization activities so far. The farmers of the project area, and farmers of Ethiopia as a whole, have been suffering for a long time by crop loss through weevil and rodents. Due to this, farmers were obliged to sell their products with a cheaper price. Therefore COMPASS promotes PICS bag and metal silo for crop storage purpose. This newsletter contribution focuses on the description of a metal silo, which is used for crop storage purposes.

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

The project demonstrated and distributed Perdue Improved Crop Storage (PICS) bags for the last two years. During that time 602 bags were distributed to 602 farmers. This means the project has changed the attitude of 3612 individuals. The project not only demonstrates and distributes but also creates market linkage with the wholesalers or suppliers of PICS bags. In addition to PICS bags COMPASS promotes metal silo, which helps the farmer to store more crops for a long period of time. This was a great change regarding minimizing crop loss – compared with previous sacks, traditional crop storage, and PICS bags.



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

The specialty regarding this experience is the multiple benefits it provides to farmers, such as protection of the crops from weevil and rodents, and also protection of farmers from extravagant. As it was known very well, the farmers were using ordinary sacks to store their crops, bought every year to store their crops for 4-5 months only. Now, due to the provision of the metal silo, the farmers are able to store their crops for a long period of time. The other specialty of this experience is being able to store more quantity of crop in comparison to PICS bags and the previous sacks. Using this storage also reduce the use of chemicals for weevil and rodents, which have harmful effects on farmer’s family health. Using metal silo crop storage, farmers can store up to six quintal wheat or maize at one time.



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

When metal silo is implemented for use, it should be free from any leakage or entrance of air. To check the entrance of air into the metal silo, it has to be checked using a candle light and to be done before the crops have been stored in it. The Metal silo is an instrument which can be prepared from metal sheet by welding it with aluminum electrode. It has two openings, on the top and bottom. The opening on the top helps to enter the crop and the opening at the bottom helps to take the crop out for its use.

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

It is very interesting for farmers and for the whole community. Before this technology, farmers were using different chemicals to protect crops from weevil. This means the consumers who bought those crops were suffering from the chemicals intake through the crops. If all of the farmers become aware and start to use this technology, the whole community can become free from the use of chemicals. Therefore, this technology is interesting for the whole world community.