

## Reducing Poverty a Few Cents at a Time

*By Mark Wentling*

At first sight, the small village of Djoga looked like any other in western Niger. There was the usual cluster of huts that seem to sprout like rectangular lumps of mud from the same reddish brown earth. The smell of animal dung and the pester of buzzing flies were everywhere, indicating that these people raised animals as well as farmed for a living.

It was the kind of place you would have driven by, and I would have passed the village without noticing it, had it not been for my desire to meet the famous Fourera Soumana. Her Niger version of a "rags-to-riches" story had reached me in the capital city of Niamey, 70 kilometers away, and I wanted to see for myself how CARE had helped her go from a life of bare subsistence to one of having a regular income.

As a result, one Friday in May with temperatures greater than 100°F, I found myself in Djoga, where I had the joy of meeting Fourera, a 50 year-old widow who is now enjoying some prosperity for the first time in her life. She was on the road on the way to a nearby weekly market. Seeing her and her donkey cart piled high with hand-woven millet-stem mats, I could tell this was an unusual woman with a success story to tell.

Three years ago, Fourera joined one of the Mata Masu Dubara women's credit and savings groups CARE has helped organize throughout Niger. Mata Masu Dubara is Hausa, and translates roughly as "women on the move." In a very impressive fashion, Fourera has moved on to progressively higher levels of economic security she could never have dreamed of previously. Fourera says Mata Masu Dubara has been the answer to her prayers.

Over an eight-month training period, these groups of 25 to 30 women learn how to manage and use weekly contributions to make loans to one another. Initially, each member of Fourera's group deposited the equivalent of 5 cents per week. Later, they raised this amount to 10 cents. By making small loans and charging a 10 percent interest rate, the group was able to amass around \$1,000 after a little over a year. This may not sound like much, but in a very poor country like Niger, where most people live on less than 40 cents a day, it is a significant sum. It is even more remarkable when you consider that the majority of Nigerien women do not possess any money.

Fourera's first loan three years ago was for about \$1.40. With this money, she was able to buy the leather laces she needed to weave her mats. This purchase enabled her to make and sell more mats, which, in turn, allowed her to pay off her loan quickly and take another loan for

about \$7. With this amount, she bought baobab leaves and okra in one market and sold them in another at a higher price. This money allowed her to pay off her loan and take another for \$14. She bought a sack of millet and sold it for a profit. With this money, she was able to buy more leather laces and make a record total of 60 mats, which she sold for about \$43. She used this money and a loan of \$35 to buy a cart and donkey.

With the help of her 12-year old nephew, Amadou, Fourera rents her cart for the transport of firewood and other materials, including water and clay earth for brick-making. The profits from this business have allowed her to hire a worker at \$14 per month to chop firewood and pay for the monthly permit fee of \$3.50 required to collect wood in the local reserve. The firewood business provides Fourera with up to \$45 of profit each month. This money has allowed her to begin a small sheep-raising enterprise. Meanwhile, she remains active in her Mata Masu Dubara group and is thinking of taking another loan to buy a second cart. Fourera's experience is like seeing a 500 percent increase in a Wall Street stock investment in less than three years.

Fourera has paid off all her loans and has a steady income of over \$50 per month. This may not sound like much, but in Niger's highly impoverished context, Fourera stands out like a member of Fortune 500. Moreover, Fourera is doing something that few Nigerien women have ever done, as operating a donkey cart is widely considered a vocation reserved for men.

Fourera's case demonstrates how a family's life can be improved by a small "capacity building" investment. In other words, a process has been instigated where it is possible for people to become less poor and more able to generate resources.

But, there is more to life than just money. CARE's Mata Masu Dubara project also aims to raise self-esteem and awaken within women's groups the possibility of what they can achieve by working together. By supporting women's efforts to improve their lives and the lives of their families, the project reinforces their ability to survive in this harsh land just south of the Sahara Desert. Moreover, a movement has been built whereby the voices of women are better heard and the chances of improving women's rights are greatly improved.

After completing the eight-month training supported by CARE, most groups go on to thrive independently. Since starting its first Mata Masu Dubara project in 1991, CARE has helped create 4,825 groups with some 140,000 members in more than 1,600 villages spread across Niger. These groups collectively mobilize over \$2 million every year, and there are many Foureras out there. That is the kind of critical mass needed to get Niger, the poorest country in the world, moving toward a better future! In all my 30 years in Africa, this is the most inspiring and exciting project with which I have had the pleasure to work.

The beauty of the Mata Masu Dubara approach is that no external funds are given to the groups. All loans are made possible through the women's own savings, and they are completely self-reliant after the initial training period. The program model has been so successful that it has inspired similar projects in Ecuador, Mali, Mozambique, Nicaragua, Rwanda and Zimbabwe.

During the initial eight-month phase, CARE-trained "village agents" make regular visits to the women, and teach them how to organize and manage their group. The village agent works closely with the women and each group collects a small amount to pay her. Identifying a village agent is challenging, as more than 90 percent of Niger's rural women are illiterate. The village agent needs some basic literacy skills in order to fill out records and share some accounting practices with the group.

After successfully completing its training period, a group celebrates with a graduation ceremony that involves the whole village. The village agents then move on to form another group in the same village or in neighboring villages, and CARE trains new village agents in other areas. In Djoga, for example, the first Mata Masu Dubara group was organized in 1997 and, today, there are 11 groups in this village of about 2,000 people.

CARE is now starting its third version of Mata Masu Dubara, incorporating improvements based on lessons learned. The most recent projects respond to needs expressed by the women themselves, such as literacy training, legal-rights education and technical assistance for raising small livestock. The more "demand-driven" a project is, the better.

In one area of the country, with groups that have generated significant resources, CARE is helping establish linkages with formal lending institutions. This will allow these groups to access larger amounts of credit. It is a big step and one that carries some risks in drought-prone Niger. However, there is little that could be much worse than the desperately poor conditions faced by most of Niger's hardworking women.

By thinking big and acting in small, incremental steps, the women of Mata Masu Dubara show that lives can be improved in a sustainable way with a relatively small investment. With thousands of cases like Fourera, a real and lasting difference is being made in the lives of Nigeriens. And, when hundreds of thousands of women reach their full potential, a new and better day will have surely dawned in Niger. Now, there is a lasting impact of which we can really be proud!