



A VSLA group in Maradi (Niger) called MMD group Kyauta Mata during a meeting, © Ollivier Girard/CARE, 2020

EVALUATION OF THE MATA MASU DUBARA (MMD) MODULE IN EMERGENCY SITUATIONS

(Analysis Report)

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List of Acronyms

AFV	Action in Favor of the Vulnerable (NGO - <i>Action en Faveur des Vulnerables</i>)
AVEC	Association Villageoises d'Épargne et de Crédit
CARE	Cooperative for Assistance and Relief Everywhere
CRS	Catholic Relief Services
GBV	Gender-Based Violence
HLS	Household Livelihoods Security
IDP	Internally Displaced Person
IGA	Income Generating Activities
MFI	Micro Finance Institution
MMD	Mata Masu Dubara
NGO	Non-Governmental Organization
OCADESSC	Catholic Organization for Development and Solidarity Save the Children
SCVM	Security of Household Living Conditions
VA	Village Agent (or group promoter)
VSLA	Villages Saving Loan and association
WoM	Women on the Move
WV	World Vision

Executive Summary

CARE Niger developed the Mata Masu Dubara approach: (meaning “resourceful women” in Hausa) in 1991, a strategy that originally focused on women's economic empowerment and poverty reduction but has since been used as a platform for more holistic women's empowerment programming. Due to the increase and persistence of emergencies (protracted crises, violence, natural disaster, climate shocks, etc.), CARE has adapted the MMD approach to emergency situations through the monitoring and documentation of adaptive measures in crisis settings.

This analysis of adaptive MMD practices in emergency contexts is based on the logic that has historically guided CARE's investments in MMD: the principles of capitalization, learning and continuous adaptation. Thus, this analysis is grounded in a review of rich documentation (mission reports, capitalization reports, survey reports, etc.) and a workshop of MMD experts from non-governmental organizations¹ (NGOs) intervening in Niger.

The analysis shows that, in order to adapt to the emergency context, sessions from the MMD process used in stable contexts need to be streamlined or removed, while adding adaptations and readjust to the creation, management and functioning of groups.

Key aspects – and adaptations – are listed below.

Preliminary survey and discussions:

In stable situations, projects conduct a preliminary survey to understand the context and analyze strengths, opportunities and threats at the individuals and collectives. In **emergency situations**, this sequence is integrated into the preliminary MMD meetings held for men and women. In this context, there are three new factors that must be taken into account during these initial meetings and discussed:

- ✓ Context and details of the crisis: conflict, violence, natural disaster, epidemic, etc.
 - Understanding women's concerns and priorities: This initial diagnosis should focus on the likelihood or plausibility of and need to set up groups, motivations, potential barriers, opportunities, potential for Gender-Based Violence (GBV), and women's resource levels.
- ✓ Potential risks: including aggravating the situation or causing possible negative effects and risk reduction measures to be taken into account, risks of GBV, which may be exacerbated in a crisis situation, for example due to changes in social structures, loss of incomes, livelihoods or means of subsistence, and changing roles of women and men, etc.).

Timing of MMD group formation:

MMD groups in emergency situations are best established following the provision of humanitarian assistance (money transfers, subsidies, etc.) and must be open and accessible to all populations (indigenous peoples, refugees, returnees, displaced persons, reintegrated persons, etc.). By timing MMD formation in this manner, they take advantage of the added psycho-social and trust benefits provided immediately following the provision of aid. Further,

¹ World Vision International (WVI), Catholic Relief Services (CRS), Save the Children (SC)

women's membership and financial participation in MMD groups is also bolstered, given that their immediate needs are met.

Duration of meetings and "training" of MMD groups:

Timing adaptations are another aspect of MMD management in emergency contexts, both in terms of time reduction in MMD implementation and in meeting time. Thus, from inception to maturity, process time is reduced by 40 to 50 percent, depending on the organization's support of the process. To reduce risk exposure, for example, *Action en Faveur des Vulnérables* (AFV)² and CARE have mobilized several teams of three to four people to implement all planned MMD groups within a period of no more than one week. Additionally, the duration of meetings is shortened from an average of 90 minutes to 40 minutes. These shortened timeframes reduce exposure to security risks such as assault, while also shortening the time between group initiation, the first cash operations, and the first services rendered (access to credit, etc.). These adaptations are based on evidence that MMDs in emergency contexts experience a form of "gavroche syndrome"³, in which multiple challenges push MMD groups towards an early maturity.

Affinity:

The most successful groups are those whose members choose to come together on an affinity basis. Affinity is defined as:

- Geographical proximity, such as a neighborhood, community of current residence or community of origin (village of origin);
- Trust built on the experience of proximity and/or collaboration of some kind;
- Similar levels of vulnerability which offers mutual assurance;
- Kinship through common families, shared histories or confidences shared willingly or unwillingly;
- Ethnic similarities where there may be distrust or suspicion of others stemming from previous events or old unresolved quarrels, including ethnic, family, economic and political;
- Grouping based on the list of beneficiaries of a past project intervention (e.g.: participants in cash for work who decide to build an MMD group together).

Village Agent (VA) / Group Promoter :

In stable situations, the MMD Village Agent (VA) is generally a woman and often supervises groups from several communities. In an emergency context, particularly when there are risks to safety and security, key adaptations noted are:

- ✓ Identification of the Village Agent (VA) from the community with the intent to avoid inter-community travel. Additionally, during the Village Agent identification session, there is an analysis of the various risks that the group promoter may experience in their role, in order to identify and prevent or mitigate their occurrence.
- ✓ Identification of a Village Agent reserve, which consists of identifying and training substitute group promoters to compensate for the potential departure of the current Village Agent.

² National Non-Governmental Organization

³ The result of the combination of two processes.

Supporting Income Generating Activities (IGAs):

In terms of support for collective IGAs (which are quite popular), it is preferable to provide equipment, supplies, raw materials and training, as opposed to money transfers (which are recommended *before* the group is formed). As much as possible, MMDs must avoid creating the expectation that aid is only available through the groups.

Risks:

Focusing on perceived risks in the environment helps to take into account the various dimensions of the current crises (security, COVID-19, drought, floods, etc.) and their consequences, such as government response measures, displacement, impacts on the group (sudden changes of residence sites, burning of stores and dwellings caused by armed groups , resulting in the destruction of MMD groups' cash funds and food stocks).

Discussions on risk have enabled groups to take preventive measures such as:

- ✓ Confidentiality of cash operations (amount, time, place, etc.);
- ✓ Anonymity on the identity of the treasurer in charge of the cash box;
- ✓ The conversion of resources to in stock and in kind: bell pepper, millet, animals;
- ✓ Changing meeting times (e.g., to dusk);
- ✓ Reducing the size of cash boxes or packages to make them easier to transport discreetly;
- ✓ The extreme reduction (up to 4 months) of the duration of the groups' supervision;
- ✓ The contribution of group members in the dissemination of accurate information (COVID-19); and
- ✓ The innovation of using the tip of the hijab⁴ as an anti-COVID mask (if masks are not available).

Priority modules:

All modules in the standard MMD guide remain important. However, the modules on community dynamics, financial education and wealth creation through IGAs are cited as vital by group leaders and VAs. In addition, modules on administrative governance (group regulations, legal recognition) are cited as very useful, but less rigorously applied. In Diffa (South-East Region of Niger), for example, it was noted that contrary to the habits of ordinary MMD groups, missing one or more payments is not considered a serious fault, and therefore not sanctioned. One woman stated: *"In our case it is especially the presence that is important, we know that missing a payment can happen to anyone, we know that it is not ill will."* The principle is that the person can catch up as soon as they can afford to; otherwise, they would just get their savings back when the fund is shared. This example of "catch-up" payments or negotiated loan periods is already a practice in MMD groups in pastoral areas in Niger. Indeed, it is mainly a question of ensuring that the group's rules correspond to the context and the choice of its members.

Other adaptation examples also exist. In Burkina Faso, for example, there are successful experiences where written accounting is eliminated in the functioning of MMD groups. These same groups have also adopted the practice of saving money between meetings.

⁴ A hijab is a religious veil worn by Muslim women in the presence of any male outside of their immediate family, which usually covers the hair, head and chest (Source: Wikipedia).

Based on the analysis, the following three recommendations are offered to those actors considering adapting MMD groups in emergency contexts:

1. Process facilitators must foster critical dialogue within the group to ensure ongoing exchanges and relevant adaptations in relation to the crisis and its consequences.
2. Process facilitators must stimulate dialogue within the group so that its members prepare as a group to prevent or respond to situations of potential GBV against its members. Obtaining men's commitment and community involvement are equally important to prevent and manage GBV.
3. Support social cohesion. Ensure that the group's functioning does not aggravate community conflicts and that group members feel confident and are equally included in group discussions.
4. Edit the revised MMD in Emergencies Guide developed by CARE (light version, May 2019) based on this analysis. The guide should be tested for an agreed-upon period, not to exceed 12 months, after which it should be reviewed and validated in consultation with key stakeholders.

I. Introduction

« *Celui qui mâche bien n’avalera pas un os.* »⁵

Niger is a Sahelian country affected by a combination of natural and man-made shocks that contribute to endemic poverty and structural inequities. It is a landlocked country with a semi-arid climate whose austerity results in serious food deficits (every three years on average), usually as a result of drought (Household Livelihood Security - HLS Study Reports⁶). According to studies, two-thirds of Nigerien households do not produce enough food to cover their needs. Political instability, poor political governance, and corruption undermine the development of sustainable resilience policies and compromise government efficiency through the fair application of laws. These factors leave Niger in a position of endemic poverty, which exacerbates the parallel roles of injustice and social discrimination, which are particularly detrimental to women and girls. In addition to having the highest fertility rate in the world (7.1 children per woman according to EquiPop⁷), women have almost no control over wealth or productive assets. As a result, they have less access to economic opportunities, training and adequate employment. Women represent 50.3% of the Nigerien population but make up three-quarters of the poor.

When food crises occur, it is also women who often bear the brunt of its consequences. Crises alter household diets, engage people in immoral or illegal practices (prostitution, swindling, theft, banditry, etc.), undermine people’s dignity (displacement, exile, begging, etc.), pushes them into debt and decapitalization of productive resources, and leads to the temporary or permanent relocation of communities. The speed and depth at which households become mired in these survival strategies is proportional to the state of each household's savings. The extent of resilience of rural Niger households can be said to be directly related to the savings of women in the household. According to the 2005 food crisis evaluation report⁸, interviews with men in the communities surveyed revealed that women’s MMDs contributed significantly to mitigating the food crisis that shook households. Indeed, all groups surveyed have either shared or given a large sum of money to women members on credit. The amount of money received per woman, whether in the form of credit repayable after the harvest or in the form of sharing, varies from 2,500 to 120,000 CFA francs⁹, depending on the group's savings or the number of stakes per woman. Most of this money, the women say, is invested in the purchase of food. Depending on the size of the household, the contribution of each MMD woman has enabled households to reduce their hunger gap from a range of four to 33 days.

As a man from Kazoé said, “It is thanks to the contribution of the MMD funds that we stayed in our fields for a while to work.”¹⁰ Unfortunately, in many cases, these “efforts” and “sacrifices” by women are not freely made choices. In all cases, these efforts of women are perceived as “helpers” to their husbands and a way to restore worth and responsibility to the man.

⁵ “Whoever chews well will not swallow a bone”

⁶ Household Livelihood Security is a series of regional studies conducted by CARE and the University of Arizona in Niger between 2006 and 2008.

⁷ <http://equipop.org/wp-content/uploads/2019/02/Factsheet-Niger-web.pdf>

⁸ <https://reliefweb.int/report/niger/crise-alimentaire-au-niger-2005-rapport-sur-la-situation-humanitaire-no-5>

⁹ West African CFA franc

¹⁰ CARE Niger's Good Enough Learning: Does improving the lives of women and girls really mean improving the lives of households? Mohamed Ali, Page 23, October 2017

In order to respond to the precarious situation in which the vast majority of rural women in Niger have been living for decades, CARE Niger developed the Mata Masu Dubara approach (meaning resourceful women in Hausa) in 1991, a strategy that originally focused on women's economic empowerment and poverty reduction and, over the years, has been used as a platform for more holistic women's empowerment programming.

The MMD approach draws on the functioning of traditional *tontines*. Its overall objective is "to improve the socio-economic conditions of rural and vulnerable women, as well as their capacity to ensure a better livelihood for both themselves and their families"¹¹. More specifically, the objectives sought from the approach are geared towards increasing the level of savings within the household, enabling a greater contribution of women to household expenditure, a greater capacity of group members to fulfill their social obligations and a better perception of women's influence in society.

Several studies conducted by CARE between 2015 and 2018 in Niger have shown that households with women members of MMD groups are more resilient to shocks than those lacking them. Thus, based on this evidence on the potential of MMD groups, CARE has introduced the establishment of MMD groups in its strategy for responding to the Lake Chad Basin Regional Crisis¹² in the Diffa and Konni regions of Niger. These two areas are affected by cyclical droughts but also by a wave of violence that has progressed in two fronts in Niger from 2009 (Eastern and Northern borders to Nigeria) and 2012 (three borders). 585 MMD groups comprised of 3,000 women refugees, returnees, Internally Displaced Persons (IDPs), and host families were created and monitored between 2015 and 2018 under these conditions in the Diffa region. This analysis draws heavily from CARE's experience in Diffa during this time.

Other experiences of MMDs in emergency situations exist in Niger and elsewhere in Africa, including projects from CARE Niger, World Vision, Catholic Relief Services (CRS), SARKIL (a national NGO in Niger), Mercy Corps in Nigeria, Solidarite Internationale in Chad, CARE International, Oxfam and Action Contre la Faim consortium in Chad, Caritas in Burkina Faso, and ACTED in South Sudan. A document review of lessons learned from these experiences provides a rich collection of strategies and measures for MMD adaptation in these risk-laden contexts.

This report presents an analysis of the MMD in emergencies module developed in the field, and the practices of actors at the field level in similar contexts. The analysis draws particularly on the following sources:

- ✓ Draft analysis document previously produced by CARE. The analysis is based on a "survey for the analysis of MMD practices in emergency"¹³ conducted in the Diffa region in December 2020. The survey, which was quantitative and qualitative, used a guide designed to specifically capture the perceptions, experiences and proposals of MMD group and network leaders in the context of the establishment of groups in emergency situations and possible adaptations considering COVID-19. The survey reached 178

¹¹ Compendium of Good Practices and Lessons Learned from MMD/VSLA Groups in Emergency Situations, P. 4

¹² <https://care.org/our-work/disaster-response/emergencies/lake-chad-basin-regional-crisis/>

people from 10 community clusters, including 152 cluster members and 26 cluster leaders in Diffa region. It also considered the opinions of three networks of groups through focus groups of three leaders per network.

- ✓ The report of the field mission to Diffa¹⁴ provided by CARE's Women on the Move (WoM) Coordinator, carried out from February 23 to 28, 2018 with MMD groups and the emergency program teams. This mission focused particularly on the adaptation of the curriculum, the development of new themes (security of funds, mobility of members, shorter phase duration) and a reorganization of MMD themes;
- ✓ Documentation made available by CARE: Compendium of Best Practices and Lessons Learned from MMD/VSLA Groups in Emergencies¹⁵ fully funded by the IDEAL Micro Grant (CARE, October 2020); Lessons Learned from MMD in Emergencies (AFV); CARE Women on the Move Micro-grant Feedback (CARE), The Standard MMD Guide (CARE, last revised 2012);
- ✓ Conclusions of the workshop "MMD in emergency" held on March 30, 2021 fully funded by the IDEAL Micro Grant;
- ✓ Interpersonal dialogues with members of the CARE and AFV teams¹⁶;
- ✓ CARE's Gender Analysis and Evaluation Toolkit contained in the "Cost of Accountability Study"¹⁷, "MMD capitalization study in Niger", evaluations of successive MMD projects¹⁸, MMD women's organization's "How have they evolved since their creation, through which philosophy?", CARE Niger's "Good Enough Learning: Does improving the living conditions of women and girls really mean improving the living conditions of households?", evaluation of Emergency Mitigation Strategies in CARE Niger Programs; Rapid Gender Analysis and COVID-19, (CARE, West Africa, May 2020); The ABCs of Gender Equality, Power and Justice.¹⁹
- ✓ Women's economic empowerment in emergency context, Niger: A Case Study by Suzy Madigan. This document reports on a case study of the capacity of the MMD approach in Niger's Diffa and Tahoua regions for its contribution to supporting economic empowerment in fragile contexts; and the CRS Private Service Provider (PSP) Model Implementation Manual.²⁰

¹⁴ In the process of this draft, 178 people from 10 groups, including 152 group members and 26 VSLA group leaders were interviewed.

¹⁵ Mapping of the experiences of CARE and other stakeholders and collection of good practices and lessons learned from MMD / VSLA groups in emergencies in Sahelian countries (Niger, Burkina, Mali, Chad, North Nigeria, North Cameroon, etc.) taking into account the crises relating to the Sahel context (security crisis but also climate change crisis). The compendium covers the following experiences: experiences by CARE International, World Vision, CRS, SARKIL SA (a national NGO) in Niger; an experience by Mercy Corps in Nigeria through a real-life story; an experience by SOLIDARITÉS INTERNATIONALE in Chad; an experience by the CARE, OXFAM and ACTION AGAINST HUNGER consortium in Chad, an experience by Caritas Internationalis Burkina in Burkina Faso, an experience by Mercy Corps in the Northern Nigeria and an experience by ACTED in South Sudan.

¹⁶ From May 23 to 25, 2019, CARE Niger organized a workshop in Diffa for the Review and Adaptation of the content of the MMD Guide in Emergency Situations (or MMD Light) with the participation of CARE Niger staff, staff of the national NGO "Action en Faveur des Vulnérables -AFV" (Action in Favor of the Vulnerable -AFV) and community partners/village agents (VAs) of CARE Niger's intervention zone in Diffa.

¹⁷ <https://www.careevaluations.org/evaluation/couts-de-responsabilisation-report/>

¹⁸ Impact of the food crisis on MMD groups: <https://www.careevaluations.org/wp-content/uploads/evaluations/evaluation-rapide-de-la-vulnerabilite-mmd-mai2010.pdf>

¹⁹ <https://www.care.org/wp-content/uploads/2020/09/care-gender-justice-primer-french.pdf>

²⁰ https://www.crs.org/sites/default/files/tools-research/psp_manual_french_lr_8.12.16_0.pdf

- ✓ Village Savings and Loan Association, Program Guide, Field Operations Manual ²¹

This document thus provides an analysis of various experiences in establishing and providing advisory support to MMD groups in emergency situations. It also draws on experiences from other countries to support the analysis and illustrations. It is designed with a view to producing a guide for establishing and supporting groups in the same conditions, in Niger or elsewhere.

Per the earlier recommendation, the design of a new MMD guide adapted to emergency situations is part of a collective learning process for different actors. Such a guide would take into account the widest possible range of experiences and be used in the form of a test by stakeholders over an agreed period (one year is reasonable) after which it can be validated.

II. Context of the Analysis

« Il ne faut pas s'arrêter de courir avant son poursuivant. »²²

The primary reference for this analysis is the Diffa Region, whose timeline with and conflict experience may be applicable to other sub-Saharan border areas. According to OCHA, "violence linked to a non-state armed group originating in northeastern Nigeria has caused massive displacement and humanitarian needs throughout the region. Seventeen million people have been affected by the conflict in and around the Lake Chad Basin and parts of Chad, Cameroon and Niger."²³ In February 2015, attacks spread to the Diffa region of Niger, causing massive population displacement. This security crisis compounded recurrent vulnerability in the Diffa region,²⁴. According to recent estimates by the Directorate of Civil Status and Refugees (DREC), there were currently 269,589 displaced persons in 74,621 households in the Diffa region²⁵. The Diffa Region has an estimated population of 818,997 and is particularly ethnically diverse, comprising seven ethnic groups: the Kanouris, the Haoussa, the Boudouma, the Touaregs, the Toubous, the Arabs, and the Peulhs. Since 2015 the region has experienced persistent terrorist attacks/threats (in 2018 alone, 166 major incidents were recorded resulting in the deaths of 68 people and abductions of 44 people²⁶).

III. MMD Targeting and Sequencings

« Il faut suivre l'esprit plus que les yeux car la Vision est plus forte que la vue. »²⁷

a. Targeting and Sequence of Action

In stable settings, the choice of sites for the establishment of MMD groups would be linked to project intervention zoning and to women's requests (expressions of interest). In emergency situations, however, the creation of a group, conceived as an integrated part of the

²¹ Hugh Allen (VSL Associates) and Mark Staehle (CLP), November 1, 2007

²² "You must not stop running before your pursuer"

²³ <https://reliefweb.int/report/nigeria/crise-du-bassin-du-lac-tchad-besoins-humanitaires-revus-et-priorit-s-de-r-ponse-0>

²⁴ Shocks and Vulnerability in Niger: Secondary Data Analysis, <https://documents.wfp.org/stellent/groups/public/documents/ena/wfp228158.pdf>

²⁵ SitRep Diffa Region, June 2021

²⁶ Compendium of Good Practices and Lessons Learned from MMD/VSLA Groups in Emergency Situations, P. 5

²⁷ "You have to follow the mind more than the eyes because the Vision is stronger than the sight."

humanitarian response in a community, is shaped primarily by the project's intervention on the site, regardless of the nature of its activities.

b. Site Targeting:

In emergency situations, MMD groups are located in communities affected by the crisis. These communities may not be in the project intervention area or targeted for emergency interventions. The emergency MMD model must be able to be established *following* the provision of emergency relief (without this being a condition), and inclusive to all groups present (indigenous persons, refugees, returnees, IDPs, reintegrated persons, minority groups). As a result, the group will yield psycho-social benefits and trust from the humanitarian assistance acquired.

Further, by taking place after the provision of humanitarian assistance, women's membership in the group is also facilitated from a financial point of view. « This allows us to move from an assistance mechanism to a contributory mechanism. The advantage of transferring money before the groups are set up is that it allows members to provide for their needs but also to have a small amount to save. Other types of distributions (food, agricultural inputs, etc.) can support households to have the time and peace of mind to take an interest in group activities »²⁸. In Diffa, all CARE projects include the establishment of MMD groups in their intervention package.

c. Chronological Sequencing:

Changes in the duration of the management of MMD groups must be approached from two angles: first, the total duration of the process from setting up and managing the groups through to maturity, and second, the duration of meetings. In current practice, the total duration of the MMD group's supervision in emergency situations (as well as in ordinary situations as described in manuals) varies according to the organization. Thus, it is:

- From 22 months to 24 months according to the CRS SILC manual in ordinary situations, reduced to eight to 12 months in practice in an emergency context
- 25 weeks spread over eight months for CARE in ordinary situations, reduced to 21 weeks in the emergency context in Diffa
- Six months reduced to four months for World Vision

In addition, the duration of meetings in emergency contexts is shortened from an average of 90 minutes to an average of 40 minutes. The risk of being attacked by armed groups increases for gatherings of longer duration (that give the bandits time to prepare) and that are held frequently in the same location. These are two adaptation measures which minimize security risk as well as delays between start-up and the first cash operations. For example, World Vision in Niger notes that women prefer to hold meetings at dusk with a maximum length of 45 minutes. These emergency groups experience a combination of comradery and learning, while facing multiple challenges at once helps the groups mature very quickly.

The following table shows the comparative duration of support for the establishment and monitoring of an MMD cluster in stable and emergency situations:

²⁸ CARE Niger IDEAL WoM-iE/ Compendium of Good Practices and Lessons Learned from MMD/VSLA Groups in Emergencies, page 16

Sequencing	Number of weekly visits	
	Emergency	Normal
Prerequisite	1	1
Intensive phase	12	17
Development phase	5	6
Mature phase	3	1
Total	21	25

IV. Introduction of MMD in Emergency Contexts

« Ce n'est pas pour rien qu'après avoir créé la férocité l'affrontement et le combat, Dieu a apporté le domptage, le dressage et l'apprivoisement. »²⁹

In the Diffa region, the start of project activities tended to generate strong support from communities composed largely of refugees, IDPs and host communities. It should be noted that there are a number of ethnic groups that have found themselves, due to circumstances, in a place where they must live together. It is this heterogeneous community that had to be brought together to establish MMD groups starting with the targeting, preliminary meetings, and the following additional steps:

a. Target groups in emergency situations

The practice in Diffa has been to choose sites based on terrain (accessibility, non-combat zone, etc.) and to set up groups based on affinity. In Diffa, affinity is defined as:

- Geographical proximity, which is understood as the neighborhood, the community of current residence, or the community of origin (village of origin),
- Trust built on the experience of proximity and/or collaboration of some kind,
- Similarity in level of vulnerability, which offers a certain mutual assurance; Those who are similar come together;
- Kinship built through common blood, common histories or secrets shared willingly or unwillingly,
- Ethnic proximity in a context where there is sometimes distrust, suspicion stemming from previous events, or old unresolved quarrels, including ethnic, family, economic and political,
- Groupings based on the list of beneficiaries of a project intervention (e.g.: participants in cash for work who decide to build an MMD group together).

Despite the diversity of socio-cultural, financial and linguistic practices, decisions regarding the composition of the groups (IDPs, refugees, and host communities/local populations) is entirely left to the beneficiaries to determine from the preliminary meetings. Since several groups are formed simultaneously, each beneficiary is free to join the group of his or her choice. This question of affinity among members raises major issues of coexistence and security, although they are rarely discussed in public. The level of affinity between people, in the context of war,

²⁹ "It is not for nothing that after creating ferocity, confrontation and combat, God brought taming, training and taming"

is influenced by suspicions of collaboration (with non-state armed groups for example), fears (of certain profiles of individuals), feelings of injustice (e.g., of "local" populations vis-à-vis assistance to "foreigners"), fears of the future (uncertainties about the duration of the stay of displaced persons), etc. World Vision International reports cases of: "dissolution of certain groups following disagreements due to ethnic diversity," "displacements linked to attacks in certain villages, which does not secure the groups' funds," "theft of savings boxes by non-state armed groups."³⁰ "The composition of the members of the Village Savings and Credit Associations (AVEC) and the selection criteria are the most important factors for the success and sustainability of AVEC."³¹

b. Community Communications: Pre-Requisites

In an ordinary situation, the community approach prior to the establishment of MMD groups has two components:

- An initial meeting with the village chief and the men of the village; and
- A meeting with the women and the residents of existing women's associations.

The content of the meeting with men is the same as with women - an information and advocacy meeting (to acquire the indispensable support of the leader and the men or women): the reasons for the team's presence (or the facilitator), the name and identity of the organization (CARE, for example) and of the MMD project, the objective of the project and the MMD spirit, the main cash operations, and the necessary physical presence of women members in future meetings. The agreement of the spouses is in all cases clearly discussed, as these are generally new areas of CARE intervention, and therefore the changes in the management of decisions and powers registered elsewhere are not acquired. The norm in Niger's social context is that men are the heads of households and make decisions, including regarding the mobility of women living under their authority, though these norms are shifting significantly under the effect of MMD. Elsewhere, CARE and its implementing partners are taking this into account when introducing actions.

In emergency contexts, there are three new factors that need to be considered and added to the pre-meetings:

- ✓ Discussion of the crisis of any kind (conflict, violence, natural disaster, epidemic);
- ✓ Understanding the group's capacity (for example, women's resources) and the need to set up groups, discuss motivations, potential barriers, opportunities, etc.; and
- ✓ The risks involved (aggravating existing situations or causing possible adverse effects) and the risk reduction measures to be considered. GBV, for example, may be an increased risk given the modification of social structures in times of crisis, loss of means of subsistence, and changes in the traditional roles of women and men, etc.).

While certain aspects of these preliminary meetings remain the same in both stable and emergency settings (for example information sharing and advocacy), these new factors for emergency contexts are also managed as subjects of listening, diagnosis, and learning on the

³⁰ Reported by "Compendium of Good Practices and Lessons Learned from MMD/VSLA Groups in Emergency Situations", page 8

³¹ Experiences of SOLIDARITE INTERNATIONALE, improving drought risk preparedness and prevention of agricultural and pastoral communities in Lake Fitri, Batha region funded by EuropAid, reported in "Compendium of Good Practices and Lessons Learned from MMD/VSLA Groups in Emergencies", page 13

part of the project. From this listening, solutions to many questions will emerge that will serve to build the future functionality of the group that adapts to opportunities, individual resources, power, fears, threats, the vision of men and women, local measures in the face of threats, and eventual reconstruction and social cohesion efforts.

If the preliminary meeting with the women goes well, it will conclude with, at minimum, decisions on the creation of the group(s), the decision on the weekly contribution amount, and the decision on the location of the weekly meetings.

V. Content of the consulting assistance

« Apprendre à pêcher ...même en eaux troubles !!! »³²

The comparative analysis of the content of the standard MMD guide and field practices, were reported 1) by the actors during the activity workshop³³, 2) by the survey conducted, and 3) by the available documents. These identified certain gaps to be considered in a revised MMD in emergencies manual. These are the following topics:

Sequences	Topic/Theme	Normal	Topic/Theme	Emergency
Prerequisite	Pre-meetings	1	MMD presentation + creation + discussion on the context	1
Intensive Phase	Village Agent : Identification/selection of Village Agent (VA) and training	1	Village Agent : Identification/selection of Village Agent (VA) and training	1
	Presentation of a group, the general assembly and its role, first contribution, overview of the management committee, the role of the management committee and the different positions to be held, responsibilities, qualities and mandate, election of the management committee, why the rules of procedure, elaboration and adoption of the rules of procedure, definition of the objectives and activities of the group, resolution of internal problems, the typical course of a meeting	8	Associative life: Understanding the functioning of a grouping, Explanation of texts / setting up of functions, good governance, Techniques for organizing a meeting - Managing difficult people, social cohesion.	4
		6	Cash transactions :	3

³² “Learn to fish... even in troubled waters !!!”

³³ Workshop on Reviewing and Enriching the MMD Guide in Emergency Situations, held via Zoom in two sessions (1st Session: 04/09/2021 and 2nd session: 04/30/2021)

	Savings and credit, interest and fines, cash operations		Introduction to cash operations. Solidarity fund: policies/rules; Share purchase/savings: policies/rules; Credit: policies/rules; Repayment: policies/rules; Fines, social fund, cash fund, social share, etc.	
	Inform women about the technical services and projects present in the management	2	Risk management: Risk/contextual adaptation – COVID-19 and other epidemics (Risk identification, Summary methods for assessing identified risks, Risk management principles	3

- **Duration of the modules:** It is important to cover the full content of the meetings, despite a condensed schedule for execution. Overall, the intensive phase is reduced from 17 meetings to 12 meetings and the duration of meetings from 90 minutes to 40 minutes on average.
- **Village Agent identification/selection and training.** In a typical situation, the VA is usually a woman and usually leads groups of several communities. In the context of an emergency, particularly where safety is a risk, adaptations to be considered are:
 - **Identification of the VA from the communities:** The VA identification session takes a full day visit in the case of MMDs in stable contexts. This duration should be maintained in emergency contexts to ensure MMD quality throughout its implementation, and should include a dialogue on the VA's responsibilities, profile, ownership, etc. In the emergency context, the dialogue will be systematically extended to the various risks to the VA and the measures to reduce those risks.
 - **Identification of reserve VAs:** to identify and train substitute VAs to compensate for the departure of incumbents (CRS strategy).
- **Reducing time to set up groups:** In an effort to reduce risk exposure, AFV and CARE mobilized several simultaneous teams of three to four people to implement all planned women's groups within a period of no more than 1 week.
- **Supporting collective IGAs:** Sometimes it is the collective IGAs that motivate the creation of the group, though this opportunity may not be needed, desired or available. Collective IGAs can also involve several groups without them being constituted in networks - but this should not be a condition of the project's support. The project's subsidies should be for the provision of equipment, raw material supply, and training. If it is equally relevant, the transfer of money, as explained earlier, must be made before the group is set up. That said, the transfer of money can slow down MMD momentum or destabilize the principles of good governance that are beginning to be put in place.
- **Strengthening discussions on perceived risks.** The standard MMD module deals with risks related to the management of the fund. The emergency context, however, introduces contextualized risks specific to the emergency response, such as government measures, armed violence, and COVID-19, as well as other threats (potential dangers) such as the effects of climate change, floods or droughts. Regarding violence and its consequences on MMD groups, cases of displacement (change of residence sites) of group members have

been recorded. There have been cases of stores and homes being deliberately set on fire by non-state armed groups burning cash and food stocks of MMD groups.

Even in stable situations, the issue of security of the mobilized resources is a fundamental concern. The security of funds, documentation, risk of thefts, fires, attacks, threats on management committees, VAs and treasurers are regular. The perpetrators of the attacks hope to find money or perceive the VA as an employee of the state and therefore an enemy to be killed or harmed. Many endogenous solutions have been developed to reduce the risks:

- ✓ Confidentiality of payments (amount, time, etc.)
- ✓ Anonymity of the identity of the treasurer (the person who keeps the money)
- ✓ Conversion of stock resources into in-kind: peppers, millet, animals
- ✓ Changing meeting times (World Vision International)
- ✓ Reducing the size of the box to make it easier to transport discreetly (CRS).
- ✓ Reducing the duration of group supervision to four months (World Vision International)

According to the results of the survey conducted, 24 percent of the actors feel safe compared to 78 percent. The people who feel safe express "I feel safe, I am not alone in the face of danger". The threat is omnipresent, but one is reassured by the proximity of others, one is not alone when one is a member of an organized framework where one undertakes and expresses oneself. Indeed, according to the survey conducted, the impacts most appreciated by women in emergency situations (in Diffa) are empowerment (satisfaction and power), social security (protection and mutual support available) and freedom of expression (safe space offered by MMD).

Regarding COVID-19, according to the gender analysis conducted by CARE in West Africa³⁴, "While men are the most affected from a medical point of view, pre-existing structural discrimination and inequalities (women have less access to basic care and services, including health care, for a variety of reasons: reduced mobility, burdens of responsibility, lack of time, heavier medical costs, job insecurity, lack of recourse to social or care services, less medical follow-up, etc.) mean that women and girls and vulnerable people are disproportionately affected by the measures adopted to deal with the health crisis and the socio-economic crisis induced by the health crisis. The result is that women and girls as well as vulnerable people are disproportionately affected by the measures adopted to deal with the health crisis but also the socio-economic crisis induced by the health crisis. [...] Fear creates as many obstacles as the restrictions of official measures. Even when services are available, including markets or health centers, people are afraid to access them because of the fear around COVID-19. This contributes to a tremendous level of stress for everyone, and very few mental health services exist that can compensate for this need for support."

Based on a qualitative survey, it was found out that the leaders of the MMD groups, networks and village agents demonstrate a good knowledge of COVID-19. There is also evidence of resilience in the face of the disease, with rapid reorganization of group and network operations, including more flexible organization of meetings. For example, the NGO CRS reports the satisfactory use of telephone communications in the management of SILC groups (MMD). World Vision International also reports the use of the WhatsApp application by MMD structures, especially in Tera and Torodi (Tillabery Region, in the three Border Area), on the

³⁴ Rapid Gender Analysis - COVID-19 West Africa, April 2020 Fatouma Zara Laouan

initiative of the Federations' leaders. In addition, it is noted that women, lacking access to masks, use extensions of their clothing (Hijab) to protect their mouth and nose.

According to MMD group leaders and network leaders interviewed, COVID-19 has had an impact on the market, leading simultaneously to a drop in purchasing power and an increase in distress sales (even in markets that were lively, attendance has dropped considerably). This situation has naturally reduced the contribution capacity of group members, which implies the delay and reduction of payments (the amount and frequency). For example, the contribution amount has been reduced from 50 Naira to 20 Naira³⁵ and the frequency from one week to three with the possibility of recall, i.e., each member accumulates his contribution until the arrival of the VA. Market supply routes have also experienced difficulties (problems accessing Nigeria following the closure of borders, and the closure of internal and external markets.

The following adaptations have been made by MMD groups in response to COVID-19: T

Solutions	%
Barrier measures known and disseminated	64%
Innovative measures for wearing the Hijab ³⁶	20%
New space for women to gather built by UN Women	5%
Measures Information / Education / Communication / Awareness	11%

Source: Results of the "Survey for the analysis of MMD practices in emergency

COVID-19 requires a re-modulation of the organization of the groups, a reorganization of the functioning and finally a training to offer better knowledge of the disease and its implications in the functioning of the groups.

- Priority modules according to group and VA leaders

The results of consultation allow us to understand MMD priorities in emergency contexts, especially the need for the revision of the MMD in emergency guidance, and updated modules and content on community dynamics, financial education and wealth creation through IGAs. The least "rigorous" module (while still important) according to the VAs, are Administrative Governance: Group Regulations, Legal Recognition. In Diffa, it was noted that contrary to the habits of ordinary MMD groups, missing one or more payments is not considered as a serious fault, and therefore is not sanctioned. The women say: "in our case it is especially participation that is important, we know that missing a payment can happen to anyone, we know that it is not ill will". The principle is that the person should be able to catch up as soon as they can, otherwise they would just get their savings back when the fund is shared. This example is already known in MMD groups in pastoral areas where the availability of cash can be lacking. In this case, there may be advance payments or negotiation of the repayment period by the borrower instead of a fixed period for all members. The facilitators (project officer, VA or group promoter) must simply help the group to ensure that the rules of operation are transparent and fair.

³⁵ In Diffa region, the Nigerian Naira is the local currency used.

³⁶ The "Hijab" is the religious veil used by women to cover their bodies, except for the face. The cloth is pulled from the chin to the nostrils by women to play the role of anti-covid mask

VI. Other experiences in West Africa

« Marcher, même seul, est bon. Marcher avec les autres est toujours mieux. »³⁷

The Catholic Organization for Development and Solidarity (OCADES), in partnership with CRS in Burkina Faso, is building a rich history of implementing Internal Savings and Credit Communities (similar to MMD) following the food crisis of 2011-2012. It has made the following three major changes to the MMD system: the elimination of written accounting, the possibility of saving between meetings, and the introduction of slot deposit, in exchange for tokens, outside of meetings.³⁸

The solidarity fund has proven a very important part of the MMD system in emergency situations. While not often applied, the fund is beneficial not only due to necessity, but also because of its extremely reassuring effect on the morale of group members. In emergency contexts, where group members may need to quickly depart while others might return unexpectedly, and where social events are still important and valued in a time of crisis. The solidarity fund sometimes serves as the safest social net. CRS, for example, reports that the fund is particularly well appreciated by women, providing resources for financing personal crises. Similarly, World Vision International highlights other benefits to women; its “emergency funds” are distributed weekly among women, in recognition that many struggled to meet daily needs in times of crisis.

³⁷ “Walking, even alone, is good. Walking with others is always better.”

³⁸ Program Guide Field Operations Manual Version 3.1 November 1, 2007 © VSL Associates

VII. Conclusion

The MMD analysis was richly informed by consultations, a field survey, extensive documentation and a workshop of technical staff from CARE, CRS and World Vision. Based on this analysis, there is consensus that most of the modules taught in a stable operational environment could be adapted to an emergency context.

Listed below are the format/configuration proposed for emergency contexts:

- **Initial Phase (one day):** two modules:
 - o Support structure and the different implications
 - o Presentation of MMD, discussion on the strengths-opportunities and risks of the grouping context.

It is most appropriate during this phase to introduce cash transfers for women (before the establishment and promotion of savings and credit groups). Experience from MMD support in emergencies suggests that providing cash transfers during this stage promotes confidence and women's participation, while promoting confidence to participate in a group that enables them to consider savings.

- **Intensive Phase (three months or 10 to 12 weeks):** One visit per week for a maximum of 12 visits with 4 meeting themes. Themes to be developed in one or two sessions depending on the retention capabilities of the participants include:
 1. *Organization of support*
 2. *Association life :*
 - o *Definition and functions of a group,*
 - o *Setting up the group's governing bodies / governance*
 - o *Internal regulations (IR) and group statutes;*
 - o *Exchanges on and reinforcement of social cohesion, including with regard to the diversity of members and the seriousness of the emergency context.*
 3. *Cash operations: Exchanges on the possibility of payment between two meetings; the mechanism to respond to cases of urgent need for capital to support IGAs, awareness that some members may have difficulties to save (recognizing that assistance through cash or other goods is not a condition for the establishment of the group).*
 4. *Risks/contextual fit. What measures can be taken to reduce members' exposure to aggression or conflict; what measures can be taken to better protect the fund?*
- **Development phase (two months, 11 weeks minimum and 12 weeks maximum):** During this phase, three themes are planned and a visit takes place every 15 days by the Project Officer for a total of four (4) visits. These visits will be devoted mainly to monitoring by the Village Agent.

The following points should be developed during this phase:

- *Promotion, Sharing and Collection: This might include: adaptations to meet the pressing need for capital for IGAs; conflict prevention, mitigation and resolution; and, the group as a trusting environment for discussion of conflict risks and different types of conflict, including intra-household.*
- *IGA (Identification/creation of an IGA, Feasibility study, IGA management).*

Note: Project Specific Themes to be developed by the project team as needed and inserted between the regular themes. 10 minutes should be allocated per specific outreach theme.

- Maturity phase (one month): *during which two themes will be taught with one visit every two weeks, for two visits in total. One mandatory topic will be delivered during this phase, and two optional topics, taking into account the nature of the emergency:*

- Planning and Monitoring/Evaluation;

- Legal recognition and partnership, negotiation, understanding of procedures and products offered by MFIs (optional). This should take into account the needs expressed by group members, the collective leadership of the group, and inclusive of diverse members and opinions

In addition, the revised module will take into account the following recommendations:

- Most importantly, ensure that constructive dialogue and space is created so that future members can make necessary adaptations on their own throughout the accompaniment.
- The duration of the "training" can be shortened, to enable each group the freedom to cultivate its own learning experience, to gain maturity as a group, and develop, adapt and use the opportunities presented. If the village agent is present, he or she can continue to accompany the group even in the absence of the project team. Above all, member commitment is critical, as is ensuring that they feel empowered to make their own decisions. It will therefore be left to the discretion of the group to decide how long meetings should last (for example, for safety reasons, reducing length from 90 minutes to 40 minutes).
- The village agent plays a crucial role in the MMD model, and is key to its sustainability, ownership and expansion. His choice must be based on the needs and aspirations of the group but also taking into account the situation of limited mobility, risks of being targeted by armed groups, etc. Therefore, it is good to adapt the profile and geographical responsibilities of VAs so as to eliminate any extensive mobility risks.
- The modules "Legal Recognition", "Presentation of Public Services" remain important, but are treated as sub-topics to be covered within the selected meetings or as opportunities arise
- Internal regulations will help systematize the "informal tolerances" granted to group members in crisis situations (for example, repayment periods, absences, etc.).
- Further, three new or additional themes seem to be particularly relevant in the emergency context: 1) Gender-Based Violence (GBV): It is important to stimulate dialogue within the MMD group so that its members can prepare themselves as a group to prevent and deal with situations of GBV. It is also important to solicit men's

commitment and community involvement to prevent and manage GBV. Additional technical support may be warranted to ensure that the discussions are handled with requisite care, privacy, and protection considerations. 2) Support social cohesion: Ensure that the group's functioning does not aggravate community and household conflict. Ensure that each group member feels comfortable and confident. Ensure that the group does not foster or exacerbate conflicts or tensions. 3) Dialogue on security: expand and support systematic exchanges on security risks and safety, violence, and GBV, including intra-household, and prevention, risk reduction and mitigation measures.

- Finally, it is recommended to expand the module on risks, contextualized and relevant to the context of the current crises (e.g., violence, flooding, drought, COVID-19).

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