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Building Resilience and Adaptation for Climate Extremes and Disasters

Building and Unleashing COMMUNITY POWER

BRACED

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We also extend thanks to a growing number of volunteers, including community leaders and village elders, for their commitment and diligence in contributing to the remarkable community-level success of the project.

Thanks are also due to all the federal and district level government sector offices, as well as grassroots teams, whose cooperation and partnership has facilitated the smooth implementation of the project.

We also take this opportunity to congratulate all the newly established cooperatives and village savings and loans associations (VSLAs) for their remarkable progress.

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Background

In many parts of the developing world, natural and human-made calamities put smallholder farmers at risk of hunger, displacement and even death. This situation calls for serious action, drawing the attention of many local and international development actors. Farm Africa and Mercy Corps are two NGOs working to build the resilience of poor and vulnerable rural communities through modernizing agriculture, protecting the environment and developing businesses.

Part of the BRACED (Building Resilience and Adaptation to Climate Extremes and Disasters) program funded with UK aid, Farm Africa and Mercy Corps' Market Approaches to Resilience project was launched in 2015 with the aim of reducing the vulnerability of agro-pastoralists and protecting the environment in Ethiopia's Afar, Somali and SNNP regional states.

The approaches have proved effective in building nature-dependent agro-pastoralists' resilience to natural shocks such as drought. Over the past three years, the project has mobilized and engaged community leaders to sustainably manage over 900 hectares of rangeland, run diversified alternative businesses and develop links to profitable markets. With this help, rural families are growing their incomes through newly introduced economic activities while also protecting their local environment for generations to come.

Rural smallholder households lack readily available cash to diversify their trades. To fill the gap, the project introduced village-level saving and loan associations (VSLAs) and facilitated linkages with financial institutions through which communities can gain access to money to finance the startup of businesses. Apart from economic activities, the organization of villagers in such units has fostered collaboration within communities, enabling villagers to support each other through financial contributions and saving. Two and a half years into the system, communities are changing their livelihoods from subsistence farming to commercial agriculture.

In addition to ensuring a fallback for future uncertainties, the protection has restored depleted landscapes to allow trees and vegetation to prosper once more. The project focused on offering people a twin-track solution to protecting the environment and creating an alternative means of earning income.

Forward

This booklet presents a series of case studies from the UK aid-funded Market Approaches to Resilience project that provide insight into the project's objectives, strategies and results. Research findings, expert opinion and perceptions taken from primary sources as well as direct observation of activities are presented to give an overview of a range of project approaches at the various project sites.

Each case study guides readers through the different stages of the project and is analyzed based on good practice assessment criteria consisting of relevance, innovation, participation, effectiveness and being replicable. .

The booklet includes ten stories, each representing the four project outputs. Like the first stories feature financial inclusion interventions and the stories under natural resource management features community leaders' contributions to mobilizing their communities for a common cause. The case studies showcase authentic community engagement and community power building exercises that demonstrate the difference community leaders can make in their communities.

The overall findings bear witness to the positive effects of community-driven initiatives in the promotion of ecosystem rehabilitation, livelihood diversification, saving and engagement in marketable businesses.

We hope these case studies will prove useful and inspiring to other implementers with similar objectives in other underserved areas.

Stories collected and compiled from the MAR intervention Weredas in three regions: SNNP (South Omo and Gamo Gofa Zone), Afar and Somali

Project Title: MAR (Market Approaches for Resilience Project)

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1. Access To Finance Stories

Livestock insurance

Insurance puts in place protection to keep the most important things in our lives safe: our family and property.

Meet Ato Mohammed Dimayka. Mohammed lives with his wife and son in Abraminch Zuria, an area just outside of Gamogofa Zone, Ethiopia. Noted for his determination, the 37-year-old is one of many farmers taking part in Farm Africa and Mercy Corps' Market Approaches to Resilience project.

This community's journey started with the establishment of a Saving and Credit Cooperative, which helped the community pool savings so they could offer each other small loans to invest in new businesses.



The group received training on different ways of sustainably earning a living. Project coordinators worked with the local community, guiding conversations and building awareness about how to build resilience to manmade and natural shocks.

Ato Mohammed and his neighbours started saving with the group. The group saved a considerable amount of money, which Mohammed then used as collateral for a 2,000 Birr loan. He used the loan to start a grain trading business. Using the profit generated from his business, Mohamed not only paid off his loan but also bought goats



Ato Mohamed borrowing money from his village VSLA

and started a goat breeding business.

Eyeing potential in the livestock market, Mohammed then accessed a credit service facilitated by the project and borrowed a further 10,000 Birr from Omo Microfinance Enterprise to start a cattle fattening business.

Mohammed said it was the loan facilitated by Mercy Corps that enabled him to diversify his trade: "Mercy Corps provided us with access to a loan so that we could invest in more profitable activities. When we acquired the seed capital, we went about setting up our own businesses. I



Menuka is now feeling more optimistic about the future was keen to start trading grains and fatten cattle."

By setting up multiple businesses Mohammed was able to diversify his income sources, providing him with greater financial security. Farm Africa and Mercy Corps further bolstered Mohammed's resilience by helping him access insurance for his livestock.

In Abraminch Zuria, it's not uncommon for cattle to unexpectedly die due to disease or accidents. Menuka Zufa, who lives near Mohammed, recently borrowed 6,000 Birr and bought an ox to fatten and sell. Unfortunately, disaster struck, and Menuka woke up one day to find his prime asset and only ox dead – endangering his livelihood. Ato Menuka recalls how he felt watching the collapse of his ox: "I still feel the shock

of the incident reverberating through my veins. Luckily, my insurance plan protected me against livestock death. Thank God, I'm so relieved! The insurance company has promised to compensate me for my loss. I'm now ready to start all over again!"

Thankfully, Ato Menuka was covered by his insurance plan, allowed him to bounce back from disaster, and he is now ready to start reinvesting in his ox fattening enterprise.

Ato Mohammed has also bought livestock insurance coverage, and his cow is fully covered by Omo Microfinance: "My cow is now insured. It was certified by a vet as being in sound and perfect health! Its insurance identification number is tagged to its ear, as you can see. In the past, we didn't even know what cattle insurance was. It was Mercy Corps who introduced us to the scheme."

Most Ethiopian farmers do not have access to insurance, but agricultural insurance can



play a vital role in helping farmers recover faster and better from disasters and shocks. Ato Mintesinot Lema, head of the Arbaminch Branch of Omo Micro Finance enterprise, said much could have been saved had there been a similar scheme in place during previous droughts: "Farmers have been suffering from the deaths of their cattle, caused by changing weather patterns. Had the farmers been insured, the damage would not have been as severe."

He also said the benefit is attracting farmers to join: "The indemnity scheme implemented by Omo Microfinance, Mercy Corps and Nyala Insurance has supported many farmers, providing them with pay-outs when their cattle die unexpectedly. After watching farmers being compensated, others are now realising that they need to tap into this potential, highlighting the importance of the initiative."

Ato Mohammed's wife feels confident that the family has now built a dependable base that will not be easily shocked by disasters: "The savings helped us diversify our incomes and build assets. We now produce a variety of food, so our children are getting the nutritious food they need to grow up strong and healthy. We longer go to bed hungry. We stand strong!"

By inspiring Ato Mohammed to start saving ten Birr a month, the project has provided him with a diverse portfolio of assets and property, which will stand him in good stead for the future. From a start of saving



Ato Mohammed's wife
just four Birr a week, in just one and half years he has been able to save 19,000 Birr.

With financial safety nets in place, Ato Mohammed is now better prepared to deal with the fallout from potential catastrophes. The concept of insurance is now gaining acceptance and Ato Mohammed and other local farmers have vowed to continue insuring their livestock.

Hoden Village Savings And Loan Association (Women Access To Finance)

Gode town

Mother of four Hamdi Ahmed, a disabled resident of Gode town, used to live in extreme poverty, totally dependent on her husband and confined to her house. As part of the Market Approaches to Resilience project, Mercy Corps and a number of other NGOs resolved to build the capacity of pastoralists and agro-pastoralists living in Gode woreda in the Shebele Zone of Ethiopia's Somali Region who had been severely affected by recurrent drought in the region.

The NGOs worked to help women gain access to finance, helping them develop good saving practices and developing their skills in collective decision-making. The experience of both Farm Africa and Mercy Corps bears out the fact that VSLA schemes disproportionately engage, and benefit women. This was one of the projects that helped women like Hamdi.

"In the past, I had nothing. I was unable to buy school uniforms for my children



Members of Hoden VSLA



and provide them with all their needs. The kids sometimes refused to go to school because their needs weren't met. I wanted to keep them in school and sometimes I'd to force them to go to school," said Hamdi, describing her previous experience.

Hamdi was previously unable to access loans and credits, as she explained: "Nobody would believe me, as they knew I was very poor. They suspected that I would not be able to repay the loans I receive."

The MAR project gave Hamdi and other local women the support they needed to gain access to credit: funds they could use to start their own businesses for the first time. She told us: "The project registered us into groups of teams and linked us with a microfinance organization. All those of us who stayed at home started to become active."



For many of the project participants, this was their first exposure to financial literacy. Hamdi commented: "I had no idea about money in the past. Now, I am liberated. Thanks to the project I have basic knowledge in numeracy. I am even engaged in helping local people to be literate."



The women are now earning their own from the businesses they have set up, which has meant more financial security for their families, such as being able to afford adequate healthcare. "We have been able to witness a lot of changes, we teach each other on the basics of health and we are able to provide ourselves with proper treatment in case we are ill," commented

Hamdi.

The different members of the VSLA used the loans to set up a variety of businesses, as Hamdi describes: "We sell clothing; some of us have vegetable shops in town. We bring various commodities and sell them in the local market, our life has markedly improved."

Now that the women are earning money as well as their husbands, conflict over family finances has been reduced and mothers are able to look forward to a more secure future for their children, as Hamdi told us: "Since husbands are heads of families, I naturally ask him for money for household expenses. We do not get into conflicts now as we don't have time for that. I want my kids to become doctors and engineers. They should be able to support me as I have brought them up in a good manner."



Heaven In The Desert (Alternative Livelihood)

It's difficult to believe a project could be implemented in HoroWabel, a desert area under the administration of Degahabur town. Farm Africa and Mercy Corps worked here to raise awareness of the importance of conservation and provide training to the Mogul Farming & Nursery Association and Al-Khalifa Agriculture & Animal Fodder Production Association on taking care of the local natural resources.



"This water well you see used to be filled with dirt," recalls 56-year-old Ato Mohamed Shah Hassen, chairman of the Mogul Farming & Nursery Association. Mogul means to blossom or bear fruit, according to Ato Jemal. "This area has very erratic and extremely difficult weather conditions. We faced a lot of difficulties due to the extensive drought that prevailed in this area."

Mercy Corps helped the community to improve access to water and to turn this previously arid area green with the planting

of fruit trees and pasture grasses.

Ato Mohamed Shah Hassen commented: "Through the support we have received from the project, we have managed to rehabilitate the well and later on we bought a water pump. Now we have a water pump, we are able to sell potable water to the residents of the town. As you have seen earlier we have a nursery in which we grow seedlings and we sell it to those who want. We got all these supplies through the project."

The impact has been transformational, as Ato Mohamed Shah Hassen described: "Thanks to Mercy Corps, we have been able to rehabilitate again. Due to the support we have received from the project, we felt as if we were born again."

The community now plans to build on this success, as Ato Mohamed Shah Hassen explained: "We have been encouraged with the changes we have so far seen in our life. Considering the recurrent drought in





Watering cooperative farms

this area, we have decided to expand the nursery and sell fruit seedlings to the local people.”



Ato Jemal Abdigirre of the Al-Khalifa Agriculture & Animal Fodder Production Association told us how the area has changed from being somewhere the community was close to abandoning to a thriving landscape that allows them to earn an income from selling fruit and charging others to graze animals on the restored pasture. He commented: “The trees that you see have dried up in the past. We even decided to migrate to other places. As you might know by now, we have sold fruits to the community at the local market. These oranges you see are ready for sale. The project beneficiaries have also managed to prepare a grazing area for goats and cattle



Seedlings ready for distribution

with a modest payment. In this sense, we have been able to create employment for needy people in this area.”

Ato Jemal Abdigirre is proud of how the project is now inspiring others in the community to join in with revitalizing their surroundings: “We are already engaged in some other activities to change this dust-bowl area into a green area and teach our community members by demonstrating our activities.”



Developing Alternative Livelihoods

An unthinkable breakthrough has taken place in the community of Hamer. People here, who used to be well known for their age-old pastoralist lifestyle, can now be seen ploughing crop fields with oxen and irrigating their vegetable farms.



From a pastoralist life style increasingly under threat to sustainable irrigated farming

The community's diversification into other activities besides animal rearing came about as part of a market-oriented initiative piloted by Farm Africa. In 2015 Farm Africa signed a collaborative agreement with the Southern Nations, Nationalities & Peoples' regional state to launch activities aimed at sustainably building the resilience of pastoralists by creating alternative livelihoods.

Community leaders such as Ato Urrgo

Bedo are working with Farm Africa to inspire local pastoralists to join a fruit and vegetable growing cooperative established by the project.

Longstanding gender disparities have put women at greater risk to natural and manmade disasters in this area, so the project particularly focused on helping women engage in growing and selling crops and vegetables.



Hand tools donated to the cooperative



One of the female members of the cooperatives, W/ro Ult Krue said: "Tradition doesn't allow women to get involved in activities outside of their homestead, let

alone sit in business development forums along with gentlemen. This opportunity was first introduced to us by Farm Africa. We sense the positive effects of the project on our lives. We've no reason whatsoever to return to the previous unreliable lifestyle that can put us at risk. We'll continue vegetable and crop farming along with cattle breeding. The positive change has made men feel comfortable with us participating in the program."



Describing the reason for change, Ato Urrgo said: "We can't sustain our survival solely depending on cattle breeding. All of us remember well the devastation the previous drought wrecked upon us. Had there been an alternative trade to fall back on, the damage wouldn't have been that severe. Now the solution is found. We need to first organize ourselves into associations. It helps us enforce our strength."

Knowing that community participation is

key to the project's success, Farm Africa began by holding consultation meetings with the community and other concerned bodies, following which participants were organized into a cooperative they named Nashamako, meaning Love and Peace.

The success in convincing a pastoralist community to adopt new livelihoods relied on the determination and capability of people like Ato Urrgo to mobilize people for a common cause.

Ato Jaree Uhl, a member of the cooperative said of Ato Urrgo: "He's the source of inspiration for us to rise in unison. He's the one who, right from the beginning, brought the news to our village, awakening us to its purpose and benefits."

Leadership by example was critical to Ato Urrgo's success, who demonstrated his commitment by getting actively involved in practical work himself. To reduce the community's dependence on rain, the project introduced irrigated farming by pumping water from a nearby river, drilling a well and building water storage facilities, which enabled participants to start harvesting twice a year. These initiatives made a huge difference to the availability of water to members of the Nashamako group, who previously collected water from hand-dug wells in a dry river bed.

Thanks to the efforts of people like Ato Urrgo in mobilizing the community, following the 2015 drought that killed most

of their cattle, local pastoralists decided to reduce their dependence on livestock breeding by creating alternative livelihoods.



The role model leads the drive to diversification

Ato Urgo's own family stood as a good example of how to build diversified income sources and thus be less vulnerable to drought. He runs a market-oriented cattle breeding business, as well as owning a crop farm and a backyard garden. He also serves as leader of the Fruits and Vegetables Team, coordinating the efforts of its members to build alternative income streams less vulnerable to drought. Other members of the Nashmako group have now begun to generate incomes from the sale of vegetables.

A resident of the district and the local government's environment office planning officer, Ato Indrias Yatene, a resident of Dizi district is confident that success is inevitable: "The determination to bring change always amazes me. They've a good team spirit. They'll surely survive the negative effects of the current dry weather

season. They're adequately prepared. In a relatively short period, they successfully managed to increase production and widen their reach, sending onions, potatoes, peppers etc to places as far as the town of Turmi. I deeply believe that their success can serve as a model for excellence through which others can learn a lot."

The introduction of vegetable and fruit farming has reaped many benefits for the community: as well as increasing their incomes, nutrition has improved due to the availability of fresh fruits and vegetables. Now the community is no longer solely dependent on the traditional livestock breeding trade, they are less vulnerable to natural calamities such as drought.



Ato Indrias Yatene

Ato Urgo is an inspiring role model who has successfully built the resilience of his community, ensuring people here can better handle challenges when faced with adversity.

Hormud VSLA (Women Access To Finance)

The women pictured here, from Hormud in the Somali region, are participants in Farm Africa's Market Approaches to Resilience Project who are listening to a weather forecast on a solar-powered radio provided by the project.

A poor savings culture coupled with beliefs that they cannot save because they are poor, has left women in this area with little access to finance to start businesses. With limited involvement in in-and-off farm economic activities, women were earning very low incomes and household incomes were way below their potential.



Muhubo Hussein told us: "I sustained a very miserable life in the past. I could not even afford to feed my children. I remember that my husband and I did not even have enough money to treat our son who was ill with tuberculosis. We argued about the situation of our son and our marriage nearly broke up."

Meriam Mohammed was in a similar position, as she described: "We regret the years that we have passed in extreme poverty. In the past I faced a lot of problems. I raised an orphan who lost both



VSLA members at the same time radio listener groups

of his parents and put him up in school but he came back home saying that the guards would not let a student without a uniform into the school compound. I was frustrated as I had no money to buy food, let alone money for his uniform. I asked a tailor in my neighborhood to prepare a uniform for the child, promising to pay him later, but he refused. I had no alternative and the child had to drop his studies."

With support from the project the women established a village savings and loan association, which enabled them to access funds to set up a business selling fuel-efficient stoves.

Ferdus Sherrif commented: "A field agent from Mercy Corps came and advised us to organize ourselves into an association. We then formed a saving and credit association. We prepared a memorandum of incorporation regarding our savings and received training on savings and credit. Finally we managed to fulfill the criteria for a challenge fund and started to engage ourselves in saving and credit activities."



"We received a grant fund of 40,000 Birr from Mercy Corps. We used the money to buy fuel-efficient stoves from Harar, which we sell on at the market with a good profit margin. We have two types of savings, which included savings for our personal needs and also for our social activity needs. We have been trained on business management, entrepreneurship and team leadership."



So far, they have sold 20,000 Birr worth of fuel-efficient stoves and have distributed their total profit of 20,000 Birr among the members. They also have 50,000 Birr deposited in the bank. Describing the change this has made to her life, Meriam Mohammed said: "I used to be so poor that I was unable to afford to buy a school uniform even for one child. Today, however, I have been able to supply four of my children with school uniforms and other stationery supplies. Al Hamdul illahi now I am in a very good situation."



Muna Mohammed also now feels more financially secure, telling us: "In the past I constantly quarrelled with my husband. Now, whenever our child is sick he says do what you can and take him for treatment. Nowadays, I am doing well, if I face any problem, I would be ready to pay and I have already managed to tackle my problems."

As well as discussing financial matters, the VSLA meetings also give the women the opportunity to learn about other important issues, such as healthcare, and to gather to listen to weather forecasts on a radio set, which help them to make decisions on agricultural matters. Muhubo Hussein, commented: "We get a lot of benefits, we get information on weather conditions, and we get updates about drought and rain. We get information on matters related to health. It is really very good, we get different kinds of information."

Inspired by the group's success, so far, the VSLA is making other plans to further diversify their incomes in the future, as Ferdus Sherrif told us: "Thanks to Mercy Corps, we are now thinking of setting up other businesses."

No More Migration (Women Access To Finance)

A prolonged spell of drought in 2015 made life extremely challenging for Medina, a mother of five children, and her family, who live in Boyna village in Dubti word of the Afar Regional State. Their water source dried up and their cattle, camels, goats and sheep were beginning to starve for lack of forage. Medina told us: "When disaster hit, I bundled up what little I own and together with my family headed out to meet an uncertain future. We lost livestock to drought and disease. I tried to save the sick ones, but failed. It was tragic."

After staying in Chifra woreda, about 200 kilometres away, for more than three months, Medina's family and what remained of the livestock returned to their village. Even though Medina's husband found employment at a sugar factory, the income he earned barely ensured the family's food security.



Medina & her family leave home to search for grass

Then, an opportunity came for Medina to earn an income. Working jointly with the Afar Microfinance Bureau, the Market



Women of Boyna village being told about access to finance

Approaches to Resilience project offered credit to villagers to start small trading businesses.

The money for the loan was supplied by Farm Africa, while the Region's Microfinance Bureau, through its facilities, implemented the screening of applicants and channeled the finances to eligible applicants.

Medina borrowed 2,500 Birr and built a shop, which mostly sells food items such as sugar, macaroni and pasta. The new shop benefits the local community, who previously had to travel to the woreda town to do their shopping. Sales soon increased and Medina's profits surged.

Now Medina is not only able to contribute to the family's household expenses, but also to ensure that her children can attend school regularly. "In the past, during the dry season we used to trek to Awrah Wereda, hundreds of kilometres away. We remain there as long as there is pasture for the livestock. And when news of rain in our village reaches us, we come home again. But from now on no more migration!" Medina declares firmly.

Developing Alternative Livelihoods (Alternative Livelihood)

Mohammed lives in Semsem in Afar Regional State with his wife, their six children and five extended family members. Like most people in this dry region that has little rainfall, Mohammed is a pastoralist whose dependence on livestock meant his livelihood was vulnerable to the vagaries of climate.



Digging in the shaft of the well

Mohammed used to struggle to ensure food and water security for his family. He was determined to find water deep underground to use for irrigation, but lacked the necessary tools to dig a well.

After receiving digging implements from the Market Approaches to Resilience project, Mohammed was able to start digging a well and he struck water eight meters down. The project also gave Mohammed training in gardening, seedling and nursery management, seed multiplication, beekeeping and responding to climate extremes. Then he received fruit tree seedlings and vegetable seeds. "I was

looking around for support when Farm Africa came to my neighborhood. Having observed the natural resource management works I did, the project provided me with a pick axe, spade, watering can and other tools. It also supplied me with papaya and mango seedlings as well as tomato seeds," recounts Mohammed. Project natural resource management experts kept in close contact with Mohammed, constantly advising and assisting him.

Alongside his horticultural venture, Mohammed also keeps bees. He has also stocked dried corn stalks to feed his goats in times of scarcity.



The Structure

Mohammed's increased awareness about his environment also led him to protect the natural vegetation whose seeds feed his goats during dry seasons. "I protect this grove and will not allow anyone to harm the trees," he says. Today, Mohammed is firmly striding on the path of transition from a pastoralist to an agro-pastoralist.

Growing Together: Zahra's Story (Women Access To Finance)

Farm Africa's MAR project works in cooperation with micro-finance institutions to help vulnerable households gain access to credit and business advisory services so they can start small trading businesses. To achieve this vulnerable women are assisted to set up village savings and loan groups.



A Wadba VSLA weekly gathering

Zahra, who lives in Chifra town, lost her livestock during a recent drought. When her husband died of illness, she was left alone to support their six children. According to tradition Zahra was inherited as a wife by the brother of her deceased husband, who also had five children. The MAR project then enrolled Zahra, and project socio-economic experts educated her and other vulnerable women about the benefits of saving and assisted them to set up a village savings and loan association.

Zahra and the other women formed a village savings and loan group named Wadba. The group's 36 members meets twice a month. Currently the group has a capital of 1,900 Birr and has lent money to ten members, including Zahra.

Zahra told us: "I took a 4,000 Birr loan and used it to buy goats at one market and resell them for profit at another market place. In this way, I was able to gain a profit of at least 50 to 100 Birr. Within six months I was able to return the loan and save 3,000 Birr. I also own a few goats to supply the children with milk."

The MAR project supports the appropriate diversification of economic activity among the most vulnerable people. Therefore, Wadba members were given support to produce and market energy-saving stoves. The project supplied them with molds for making the stoves and the initial inputs for the production. Zahra says, "I have built a new house and own a few goats. Now, life is better. We will keep on producing the stoves and save money as well to educate our children so they will have a better future.'

The MAR project's promotion of inclusive financial models and economic opportunities adaptable to climate extremes has enabled the Wadba savings and loan group to earn an alternative means of income and helped them find a market for their products. The project's intervention has profoundly changed Zahra's outlook and greatly improved her livelihood, along with thousands of other households vulnerable to climate extremes.

Increasing Women's Access To Finance

It was in this hut (pictured below) where Farm Africa and 43-year-old W/ro Gayma Woley first met three years ago after she'd been selected to take part in Farm Africa's Market Approaches to Resilience project.



A VSLA in Hammer that Gayma is a member of

The project aims to overcome some of the age-old gender inequalities that have put women at greater risk to natural and man-made disasters. Farm Africa worked in collaboration with the SNNP regional state in the South Omo Zone, Hamer woreda to develop the economic power of marginalized women.



At the initial stage of the project, W/ro Gayma and some 20 fellow villagers were

assisted to organize themselves into a village-level savings and loan association (VSLA). The approach is framed in a way that enables villagers to generate their own financial resources by saving money so that they can borrow seed capital and begin marketable businesses of their choice.

VSLA members gather once a month to add to and improve their individualized savings. The special attention given to women has encouraged many to participate. The group members also receive support and advice on market-led livelihood development based on their individual preference. W/ro Gayma Woley submitted a request to her association for a loan and borrowed 1,500 Birr, which enabled her to engage in food grain trade for the first time and begin brewing a local beverage named Borde.

Five months after embarking in this trade, the energetic W/ro Gayma moved on to coffee trading. Carefully saving her profits, she managed to pay back all the money she had borrowed from her association.

Impressed by her promising start, the project helped her secure a further soft loan of 2,000 Birr from the Omo Microfinance institute, which enabled her to buy two goats and start goat breeding as a second business. As her number of goats and income both grew, she was inspired to also start a cattle fattening business.

"The learning opened my eyes and I became aware of the existence of marketable resources around us," said Wro Gayma, adding, "With the money I borrowed, I bought an ox for fattening. After fattening it, I sold it and moved on to a more profitable trade with a better income."



The days of a role model: from subsistence living to diversity, improvement and ownership

Engaged in three diversified businesses, she not only managed to repay her loan, but a year later built a house and moved her family to a spacious new home. Apart from building property, she also managed to save 10,500 Birr in two years.

W/ro Gayma credits the project with playing an important role in widening her understanding about livelihood diversification. "The program helped me understand how to connect to markets and find out opportunities," said she. Her neighbors proudly acknowledge her energetic drive, saying W/ro Gayma saved others

from wasting time and energy travelling long distances to the central market by

bringing important food items close to home.

From struggling to make ends meet just three years ago, W/ro Gayma has managed to pull herself out of poverty and not only become self-reliant, but also support her neighbors. Following in her footsteps, many more women participating in the project managed to improve their livelihoods.

True to the aim of the project, by diversifying her activities, Wro Gayma managed to place her livelihood on a much firmer footing that has made her more resilient to drought and the like. She urges other women to follow suit: "I advise my fellow women to come out and use their potential to free themselves from misconceptions and self-imposed fears. I urge them to aspire higher and achieve excellent gains beneficial to them and their family."



She is appreciative of the project: "Thank you for being here and being so caring! Thank you for this great opportunity!"

By increasing the number of women engaged in diversified and economically viable schemes, Farm Africa's project has proved effective in helping the local community build an effective shield against natural calamities through diversified and dependable livelihoods.

2. Natural Resource Management stories

Participatory Natural Resource Management

Floods have caused significant and far-reaching damage in Gamo Gofa Zone, Ethiopia. Heavy rains hammer the zone's plateaus, degrading farmland and pushing large amounts of silt into Lake Chamo, a key tourist attraction. Sustained misuse of resources has left the once densely forested area barren. Aware of the severe long-term consequences, Farm Africa, Mercy Corps Ethiopia and Southern Nations, Nationalities and Peoples regional state agreed to work together to rehabilitate and manage the area's natural resources. Farm Africa and Mercy Corps designed the project to incorporate a dual focus on environmental protection and enterprise development. The project worked with local community leaders, like Ato Kifle Takeno, to establish an environmental management committee. The committee developed internal byelaws to govern natural resource management in the area.



Ato Kifle Takeno

the riparian zone recounts the damage to the environment: "The soil was eroded, it seldom rains and our forests were destroyed. With the environment degraded, the bees have disappeared. It was our actions that destroyed the environment. Mercy Corps proposed that we work together to find a solution. We agreed and began mobilising the community to start rehabilitating the environment. We formed a committee to coordinate our efforts and activities. Training was provided to committee members. Once we saw the impact, we replicated the project's activities in neighbouring districts."



Hand tools and power generators donated

The Result

Ato Kifle Takeno, a resident of Gatto district in Kebeje since childhood, and a member of the Gatto Kebele committee managing

Empowering local communities to sustainably manage the natural environment is central to securing a prosperous future for Gamo Gofa zone. Mercy Corps' Environment Specialist, Ato Wondifraw Baykedagn, said: "The key purpose is to enable the community to rehabilitate the degraded land and engage in income-generating activities so that they

can protect themselves from any disaster looming.”

Farm Africa and Mercy Corps devised a participatory programme that has community empowerment and ownership at its core. Noted for his dedication to public service, Ato Kifle used his position in the community to successfully mobilise a door-to-door awareness-raising campaign, which urged residents to work together to



Ato Wondifraw Baykedagn

protect the environment.

The campaign educated people about the dangers of soil erosion, and what they can do to protect the land beneath their feet. Community leaders, like Ato



The Katto district community at work

Kifle, successfully rallied the community behind an agenda of economic growth and environmental protection.

The Derashe woreda Natural Resource Development Office head and a member of the committee, Ato Leul Wolde, said Ato Kifle “is a frontline leader beginning from the early sensitisation campaign all the way to supporting us during monitoring and evaluation visits. He and Ato Alemayehu, the chairman of the Kebele chairman, are known for playing a magnificent role in



Ato Leul Wolde

realizing such excellent outcomes.”

Rehabilitation activities included closing off 39 hectares of land and planting various indigenous trees and two types of fast-growing grass varieties. Specialised chutes and trenches were dug to drain and direct flooding away from important areas. Over 50,000 tree seedlings, including acacia albida, grevillea, and terminalia and two types of grass pasture varieties were planted to improve grazing, to help enrich the soil and prevent erosion.

As a result, the project managed to turn

the tide on environmental degradation, successfully protecting farmlands from deforestation and soil erosion, and protecting Lake Chamo from sedimentation and pollution that could cause significant damage to fish and water quality. In addition to rehabilitating the area's land and water, the community has started an environmentally-friendly business selling the grass planted to prevent soil erosion. The enterprise has helped the community diversify their income and provided a cheaper, sustainable source of animal fodder and roofing construction material.

The project's twin-track focus on saving the environment and creating alternative means of earning income has meant that trees and vegetation are beginning to prosper once more. To the locals' great surprise, lost plant species well known for their medicinal and nutritional benefits are now growing in the area once again. Trees indigenous to the area are thriving once again and large swathes of lowland farmland have been saved from flooding. The restored pastures mean that animal feed is now locally available, reducing the burden on farmers to travel long distances in order to secure food for their herd.

Ato Kifle said: "The topsoil is rehabilitated. The pasture is serving us very well. Farmers buy pasture at cheaper prices and feed their cattle and cover their newly built houses. This year, our area was hit by a particularly severe drought. The pasture

reserves saved us from losing our cattle! The result is amazing. Not only trees and pasture, even herbal plants that we once thought were long gone have re-emerged."

The establishment of the cooperative, the development of byelaws and strong ties with local authorities have all contributed to the rehabilitation of the local environment. The Derashe district /Woreda/ Natural Resource Development Office head, Ato Leul Wolde, said the Market Approaches to Resilience project and the priorities of his office complement each other: "The purpose of Mercy Corps is in line with ours. We've been working together in a collaborative spirit. Mercy Corps have provided us with an all-out support. They provided us seedlings, assisted us to reopen a previously closed nursery site, covering training costs as well."

Ato Leul also expressed satisfaction over the result, saying, "We're extremely happy seeing such a difference. This fast recovery in just two and half years is attributed to the support from Mercy Corps. The result energized the farmers to widen the geographic area and rehabilitate other degraded lands. We're grateful for the magnificent support from Mercy Corps."

The participatory approach has fostered a sense of custodianship and strong collaborative spirit amongst the local community, which will enable them and their local environment to thrive long after the project formally finishes.

Revitalizing The Rangeland In Adebeli

A year ago the Adebeli rangeland in Alaydege kebele in Afar Regional State was bare due to over-grazing and was choked by the invasive plant species *Prosopis Juliflora*. When drought struck, thousands of livestock died because of the lack of grass.

"In the past, huge herds grazed here. Then, for two consecutive years there was no rain. The subsequent drought killed most of our livestock," says Mohammed Inahaba, chairperson of the cooperative.



Farm Africa's Market Approaches to Resilience project helped local communities here to improve the management of their rangeland and animal fodder. The project team worked jointly with local government bodies and the community to identify the rangeland's resources and problems.

A rangeland cooperative made up of 134 households was formed. Afterwards, invasive bushes were cleared and the rangeland was protected. The cooperative drew up its own bylaws based on traditional ways of penalizing transgressors of the rangeland rules. One of the project

participants commented: "There is a cultural system of traditional law called *Ada* among the Afar people. According to this law anyone who encroaches on the protected rangeland is punished. In this way, we protected the range and the grass revived."

The project educated cooperative members on methods of alternative methods of feeding their animals, making hay bales and stacking them in an appropriate way. Cooperative member Awoke Mohammed said: "After Farm Africa educated us, we separated protected grassland from grazing land. At present we have cut the grass and stacked the bales to use when the need arises. We stock hay to feed calves and weak cattle during drought."

The project also works to build the capacity and knowledge of communities about environmental and climate risk analysis. This is intended to inform communities about expected weather conditions. The project also distributed radio sets to communities so they can access weather forecast information.



3. Green Urban: Job Creation And Waste Management

Go Green, Go Clean, And Go Healthy

It is hard to imagine that this site used to be a rubbish dump. The garden was created by the Chililleo Green Development Association, which was established in 2014 in Arbaminch town with the aim of promoting a beautiful, clean and green town.



One of five associations operating in the town assisted by the NGO Mercy Corps as part of the Market Approaches to Resilience project, Chililleo has been commended for its innovative approach and fast diversification and expansion. The founders of the association, mostly unemployed university graduates, began their long journey by submitting a proposal to the town's municipality.

According to association manager Yibeltal Elias, it was the poor state of the town's sanitary conditions that directed their attention to this business. Approving their intent, the municipality offered a roadside space for them to implement their innovative ideas.

Impressed by their promising start, Mercy

Corps' BRACED Program Challenge Fund offered to help the Chililleo group, who then promoted three key strategies, namely Green Development, Job Creation and Waste Disposal. The manager said: "Not long after we launched our project, we came across an opportunity offered by Mercy Corps. We were invited to prepare and submit a proposal and we came out of the competition winners. Mercy Corps offered us money. We were not aware about the details in the approach until Mercy Corps took us to Hawassa for an experience sharing visit. We got awareness from the exposure."

As part of the Green Development strategy, the Chililleo group turned an area previously used for dumping rubbish into a well-designed and well-managed roadside park complete with single and group seats and a cafeteria suitable for leisure activities.



The support enabled us finish ahead of time

They also dug the town's closed landfill and used the decomposed waste as fertilizer

to nurture tree and flower seedlings, which they planted in the park. The park is now a beautiful gathering place where local people can connect with nature.

The group also regularly builds sculptures that signify various social and historical values in their workshop that are installed in major squares in the town.

Of the many pieces designed and built by the Chililleo group is a structure erected at a major junction that has become an iconic piece of public art. The group also has plans to showcase their works at museums.

As part of the second strategy to promote job creation and income generation, the group has expanded a seed multiplication site to produce various types of seeds and flowers for the wider market. The returns helped them cover labour and administrative costs. They are also constructing a cafeteria as an additional means of earning income.

As part of the third strategy focused on waste management, the Chililleo members have found innovative ways of reusing material that has been thrown away. As a showpiece, they collected over 300 used plastic water bottles and used them to build the walls of two buildings that are now used as a greenhouse and a library. Encouraging their peers to follow suit, they share ideas with visitors on how to reuse or upcycle used items, educating local people on what they can do to improve their



'A house of bottles' – innovations reusing discarded plastic bottles environment.

The formerly unemployed members of the Chililleo group view Mercy Corps' results-oriented support as playing an important role in reducing poverty and improving quality of life in Arbaminch: "It's the financial and technical support from Mercy Corps that enabled us to finish the first phase ahead of time and advance to the next. Therefore, we would like to thank Mercy Corps very much. We also thank the municipality of Arbaminch for providing us this site," said Chililleo's Yibeltal Elias.

The Chililleo group has worked closely with local authorities in their activities to help improve the sustainability of their work. The Chililleo's group achievements stand as a good example of how the health and wellbeing of families and children can be improved in an environmentally friendly way in a densely populated metropolis.

4. Weather/Climate Information

Radio Weather Forecasts For Timely And Informed Response



Radio announcer Gidaju Gorgi on air - Jinka studio

We can't stop natural disasters from happening. We can, however, help communities to better prepare for and respond to extreme weather events.

Farm Africa's Market Approaches to Resilience project seeks to reduce the vulnerability of smallholder farmers living in the Ethiopian lowlands in a variety of ways, including improving their access to timely and reliable weather information, so they are made aware of future hazards and can make better informed decisions about how to prepare for disasters.



A radio listeners' group in Derashe district

Farm Africa is working with local radio stations to broadcast weather information.

The messages developed place a special emphasis on risk avoidance.

Twenty-five solar-powered automated weather stations were installed by the MAR project across the Afar, Somali and SNNP regions. The stations supply localised, accurate data to relevant government agencies and local communities.

The weather stations generate daily weather forecasts, which are sent to broadcasters, such as Jinka FM.

The radio stations then translate the weather forecasts into local languages. Jinka FM, for example, translates the bulletins into Benna, Hamer, Dimi and Male.



Ato Henok Lissanu

Jinka Radio Station Programme Officer Ato Samuel Lissanu said: "The weather bulletins are meant to help farmers protect themselves from weather-induced disasters. We transmit the message in four different languages, all of which are spoken locally."

Ato Bergi Bezabih, a local community leader, has worked hard to raise awareness amongst local farmers about the importance of using weather forecasts to inform their planning. The dedicated campaigner worked around the clock to promote the weather forecasts.



Most households don't own a radio, meaning that there is no way for many families to easily access weather forecasts. Aware of this practical barrier, community leaders like Ato Bergi helped set up community-run groups to disseminate the climate information. The project helped farmers organise themselves into radio listeners' clubs. Here in Alle woreda, members of a radio listeners' group, supported by Mercy Corps, tune into Jinka FM's weather forecast. The listeners' clubs provide a forum for members to access and discuss the information, make the information understandable and relevant to their own situation and develop farm-level adaptation plans accordingly.

Equipped with reliable projections of future weather patterns, the group decided to



harvest their crops before the start of the rainy season. After each session, the participants discuss the implications of the weather forecast with their friends and family. Ato Birri Hay, a member of one of the many radio listeners' club in Hamer, said he enjoys listening to the broadcasts because the information is "helping me identify what I need to do ahead of time. We feel connected to the rest of the world and have become better informed about our risks and opportunities."

Inspired by the insights they've gained, club members are now bringing their neighbours to meetings. Between 2015 and 2018, the station has broadcast over 438 messages, reaching an estimated 300,000 people.

Radio can be a powerful way of reaching large numbers of people in hard-to-reach rural areas, but its effectiveness is constrained by low levels of ownership of radio sets. There is a clear need to make radio sets more available and affordable in order to increase farmers' access to weather information and therefore reduce their vulnerability to climate risks.



Success Factors:

Community conversation:

The awareness creation component worked effectively to increase community knowledge about resource management and livelihoods diversification. It also generated positive attitudes regarding women's role in economic development and therefore acceptance of project objectives at family and community levels.

Training:

Designed to fit key needs in each thematic area and build essential competencies, skills and attitudes adapted to realities, training enabled project participants to scale up their efforts and innovate new approaches.

Organization:

The establishment of VSLAs and cooperatives boosted the capability of target communities and consequently their achievements. It also set the ground for a sustained future by integrating their operation with other sectors and institutionalizing their efforts for a long-term drive. The project approach has unequivocally demonstrated the kind of collective power communities can generate in a genuine partnership by utilizing their tact and expertise.

Linkages:

The approach enabled participants to develop effective linkages that facilitate access to available services and markets. The linkages facilitated intensified and sustained service delivery. The linkages also ensured collaboration, a faster flow and exchange of information and increased interactions; and improved access to knowledge, skills, markets and technical backup.

Partnerships:

By forming partnerships with district-level stakeholders including government administrative offices, CBOs, FBOs etc. the project united all concerned in concerted action. The partnerships formed have played an active role in the provision of monitoring and supervisory services as well as strengthening a collaborative spirit among implementing teams and enhancing confidence among beneficiaries.

Community participation:

By allowing community members to have active decision-making roles in project delivery, monitoring and evaluation through a decentralised structure, the project turned beneficiaries into potential resources for efficient delivery of project objectives, as well as fostering a sense of community ownership of the project.

Integration:

The project has facilitated collaboration between the private and the state sector, thus enabling project staff and participants to leverage technical and management expertise and scale up project execution capacity, service quality and proper utilization of project funds. It also helped to accelerate progress due to increased coordination and synergies synchronizing the talent and expertise of all, state and non-state alike, together.

Sustainability:

As change in attitudes and practices requires a continuous effort to take root, all projects have built the capacity of target communities, agriculture extension workers, cooperatives, VSLAs and other support groups through a series of training and experience-sharing visits. The application not only ensured coherence in the proper implementation of project components, but also realized knowledge transfer and the build-up of lifelong skills.



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