



## Caisses de résilience

**Consolidating community resilience by strengthening households' social, productive and financial capacities through an integrated approach**



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### → Context

The food security and nutrition of large segments of Africa's rural population, in particular in the Sahel and Horn of Africa, is a major concern and is threatened by both chronic and acute vulnerabilities.

Despite the difficult agroecological and social contexts, subsistence farmers and pastoralists have developed grassroot mechanisms to increase their resilience such as organizing themselves in associations, setting up solidarity funds, rotating savings and credit associations (ROSCA), etc., that can be scaled-up with support from humanitarian and development actors.

**The Caisses de résilience (CdR) approach revolves around farming and pastoralist communities – both men and women – connecting and integrating productive, financial and social activities.** The approach takes into account the accumulation and diversification of assets and knowledge as critical elements of resilience.

CdR favours communities' ownership and commitment to apply agricultural, nutritional, environmental, economic and social good practices, through conditional assistance that allows to reach long-term objectives through activities that also have quick impacts.

CdR particularly applies to women's associations and groups, supporting their empowerment and improving their recognition at community level for both their economic and social roles.

The approach allows communities to exploit the full potential of their existing capacities and to resort to a variety of options to better anticipate, react and adapt to risks and crises linked to their living conditions in rural areas.

### Key facts

#### **Geographical coverage** →

Implemented in Central African Republic, Chad, Liberia, Malawi, Mali (since 2014) and Uganda (since 2008) in Africa; and in Guatemala and Honduras (since 2013) in Central America

#### **Partners** →

National and international NGOs, governments, ministries and their decentralized structures, resource partners and United Nations agencies, including the United Nations Entity for Gender Equality and the Empowerment of Women (UNWOMEN), the United Nations Children's Fund (UNICEF), the United Nations Capital Development Fund (UNCDF) and the World Food Programme (WFP)

#### **Targeted groups** →

Farmers' groups and women's associations

### What is the "Caisses de résilience" approach and how does it contribute to increasing resilient livelihoods?

"Caisses de Résilience" (CdR) is an innovative community-centred approach which brings together three dimensions: a productive/technical dimension (i.e. sustainable agricultural practices), an economic/financial dimension (i.e. access to credit) and a social dimension (i.e. strengthening social cohesion through farmers' group and women's associations). The approach is innovative because the support involves these three simultaneous and complementary dimensions, thereby producing a broader range of opportunities for the beneficiaries as well as strengthening their preparedness to complex shocks and crises.

CdR aims to assist food-insecure smallholder farmers and pastoralists, particularly vulnerable to shocks and crises by increasing and diversifying key assets and knowledge for a better resilience of livelihoods.



*Programme implementation can be adapted in time should funds not be immediately available to address all three components (technical, financial and social) simultaneously.*

*Trainers/facilitators are trained by FAO on participative agricultural extension approaches and on the management of community savings and loans systems.*

*When selected populations are very poor, conditional cash transfers are recommended*

## → Methodological approach

Putting in place a CdR under a given project requires a minimum of two years in order for good practices to be sustainable and continue beyond the timeframe of the project.

As the objective of each group by the end of the programme is to have strengthened its capacities in the three components (technical, financial and social), the identification of the main interventions – in a participative and flexible manner – is required under each of the three pillars, according to the existing needs, capacities and knowledge.

Depending on available resources, implementation can take at least two forms. If the available budget is significant (e.g. the case of the Central African Republic in 2014), the programme can address the three components simultaneously. If the budget is limited (e.g. the case of Uganda in 2008), funds for at least one component (e.g. the technical component) could be secured for the first year while additional resources are mobilized for the other components during the following years.

The approach can build on and create synergies with ongoing projects or programmes, particularly if they already support one of the components, and therefore could focus on the remaining components.

This approach requires partnerships with other actors according to their specific expertise in the three components. Strong partnerships provide communities with a holistic support.

The first step is to identify geographical areas, groups and implementing partners. A two to three month period is then needed to train community facilitators on agricultural extension approaches (e.g. farmer field schools) and on the management of community savings and loan systems. Trainings are organized by FAO or the most qualified partners.

Each facilitator can support four to five groups – around 20 to 30 members each. Through partnerships with other institutions, the integration of all three components together must be ensured in order for communities to access an integrated package to better anticipate and manage risks, crises and their impacts.

- Under the **technical component**, the main areas of focus include the long-term increase of production, sustainable natural resource management, marketing, preservation and processing of livestock and agricultural production, contributing to disaster risk reduction, climate change adaptation and the improvement of agroecosystem management.
- For the **financial component**, the promotion of savings and credits initiatives at community-level – e.g. village savings & loans associations (VSLA), or savings and credit cooperative organization, based on the principles of ROSCA, whereby the capital is provided by members – is recommended to help beneficiaries understand and take ownership of rules and regulations prior to interacting with formal financial institutions. This is often the only option in rural areas where access to financial services is limited. Savings and loan initiatives allow members to save regularly, increase production, diversify sources of income and invest in their businesses.

When selected populations are very poor, cash transfers are recommended – particularly conditional cash transfers such as public work schemes to build storage capacities, bridges or markets – because they allow for increased contributions to the savings and credit funds. Increase in capital can also be supported by the allocation – through loans or grants – of small processing materials, allowing for members to generate additional income.

- Regarding the social component, strengthening community groups is important as is raising awareness on topics such as solidarity within the group and with neighboring communities. Members facing similar challenges can discuss opportunities and share useful experiences. Depending on the local context, the social component could also include nutrition education and other topics such as hygiene, reproductive health, literacy, prevention of violence, etc.

To ensure the sustainability of the initiatives, some groups have decided to set up a system of conditional assistance, requesting that members actually apply good practices – technical or social – to access savings and loans systems. This contributes to the sustainability of interventions in the long term, far beyond a project cycle.

### → Impact

The main impact of this approach is the consolidation of a spirit of entrepreneurship, responsibility and solidarity in the fight against food insecurity and nutrition. The technical and financial components support the diversification of livelihoods and income sources, as well as the accumulation of assets (seed and food reserves, productive assets, etc.), including financial (eg. savings, contingency funds). This allows to better anticipate and manage crises. Asset and income diversification and accumulation also translate into social outcomes through key elements for social inclusion at community level, such as strengthened linkages among members and shared knowledge.

Beyond the technical and financial aspects, the CdR approach strengthens local organizations (farmers' groups and women's associations), thus contributing to social change, favourable to sustainable development and women empowerment.

### → Sustainability

Experience thus far has shown that groups continue to come together after the end of the project and advocate for complementary services, including education, nutrition, leadership and market access – all elements further supporting community resilience. Like the Fome Zero programme in Brazil, CdR applies the "single registration" principle, allowing communities to benefit from a holistic and integrated support – the only way to really achieve sustainable changes.

Strengthening community groups, rural finance management, the application of good practices to reduce vulnerability and improve food security and nutrition at household and community levels all contribute to strengthening resilience.

*In some cases, a system of conditional assistance requires members to apply technical or social good practices to access credits*

*The technical and financial components support the diversification of income sources and the accumulation of assets.*

*A holistic and integrated approach is the only type of support that allows for sustainable changes*

#### **Caisses de résilience in the Central African Republic**

*In the Central African Republic, rural communities have been seriously affected by conflict in 2013-2014. To increase their resilience, FAO is implementing the CdR approach to support households develop their agricultural practices, financial capacities and governance structures at community level.*

*FAO has coupled cash transfers with distributions of small processing materials, assistance for the production of quality seeds and support to school feeding and gardening programmes. These activities allow affected households to increase food and seed reserves. Disconnected from the seasonality of rains, such measures have provided households with the opportunity to regularly accumulate and protect their assets year round.*

## → Replicability and up-scaling

To ensure replication and upscaling of the approach, it is key to develop and sustain partnerships with policies and programmes of governments, United Nations agencies and civil society organizations. CdR can easily be integrated into regional initiatives that support resilience, such as: the Global Alliance for Resilience Initiative (AGIR); the Great Green Wall in the Sahel and West Africa; the Intergovernmental Authority in Development (IGAD)'s Drought Disaster Resilience and Sustainability Initiative (IDDRSI); the Horn of Africa Resilience (SHARE); or the Renewed Efforts Against Child Hunger and Undernutrition (REACH) in different countries.

The CdR approach can easily be adapted to local priorities in a large variety of contexts. The central element of the approach – its difference as well as its strength – is the principle to articulate programme interventions around the three mutually-reinforcing pillars – technical, financial and social – for each group or association.

*Thanks to its adaptability potential, the approach can be replicated in various contexts. Since 2000, FAO has been implementing a similar practice in the Dry Corridor area of Central America, known as "Community Contingency Funds"*



## For more information

### On Caisses de résilience:

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### On Community Contingency funds:

"Community Contingency Funds, Saving as a means of resilience":

- booklet: [www.fao.org/3/a-i5623e.pdf](http://www.fao.org/3/a-i5623e.pdf)
- video: <https://youtu.be/-HJrFtP4JVE>

### On resilience good practices:

- [KORE@fao.org](mailto:KORE@fao.org)
- [www.fao.org/in-action/kore/good-practices/en/](http://www.fao.org/in-action/kore/good-practices/en/)

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