

# Niger | Cigaba strengthens unity through inventory credit

Wawa (which means “stupid” or “ignorant” in Hausa), is the nickname taken by Zeinabou Oumarou, farmer and mother of nine children. Before discovering inventory credit, she used to sell her entire harvest, or use it to feed her family. Around her, she saw women starting up other activities such as livestock keeping or selling groundnut oil, using credit obtained through inventory credit, even if many of them had to do it under their husbands’ name because women were not allowed to apply for loans. And Zeinabou found herself with nothing – “wawa” ...

With the help of the Cigaba Union, of which she is a member, Wawa has understood that she too could have a different future. For five years now, she has been practising inventory credit, using her own name, and she supports other women too: “It’s thanks to inventory credit that I now have these activities which earn income for me. I travel to markets to sell the groundnut oil that I have produced and to buy cereals. I am well known, people come to visit me and I am well respected socially”.

## Women and inventory credit: progress and difficulties

The Cigaba (meaning “Progress” in Hausa) Union is based in the region of Dosso in south-east Niger. It is a union of producers’ organizations (POs), made up of 51 village groups, comprising about 1,500 men and women farmers. Its goal is to fight poverty. Despite good harvests, Union members tended to sell off their products cheaply in order to obtain cash, only to be faced with food shortages during the lean season. In a bid to counter these problems, members of the Union turned to the credit system.

Although inventory credit is now widely practised in Niger, it has taken a long time to develop a workable system for both women and men farmers. Challenges to be tackled before the credit system can be truly successful include poor harvests, high levels of illiteracy, inadequate storage facilities, low output of women farmers and lack of recognition for the role of women.

## Improving infrastructure

To help the Union tackle the constraints highlighted by its members, Cigaba has been granted funding by the King Baudouin Foundation, through the Amélie Fund. The idea is

**Inventory credit** (also known as “warrantage”) is a system of rural credit that enables a PO and/or its members to obtain a loan by offering as warranty a non-perishable agricultural product which is likely to increase in value (millet, sorghum, rice, maize, sesame, gombo, groundnuts etc.). The credit allows farmers to generate additional revenue during the post-harvest period.



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Thanks to inventory credit, Wawa was able to improve her life and that of her family.

to support the empowerment process of the Union and its members. Activities are being implemented by FAO’s *Capitalisation of good practices in support of agricultural production and food security* project, together with Dimitra’s partner, the NGO VIE Kande Ni Bayra.

Using this funding, five warehouses have been built by the PO’s members, who joined forces to find the necessary materials locally and offered their labour. These infrastructures have enabled the Union to reduce its members’ reliance on warehouse owners. The purchase of three cereal mills and 15 kits for extracting groundnut oil has significantly lightened the domestic burdens of women in the beneficiary villages and fostered the creation of income generating activities through warranted credit. The equipment has enabled women to strengthen their presence within the inventory credit system and has helped to promote several initiatives aimed at achieving economic empowerment for women PO members.

## Good governance and literacy for the Union and its members

Two facilitators – a man and a woman – have been recruited to assist the Union and the POs.

The Union hopes that this close supervision will ensure better organizational governance in the long term, taking account of the concerns of both women and men farmers. Union and PO officials have benefited from training on community organization and some members have received training on extracting groundnut oil and managing cereal mills.

For several months now, VIE has been running literacy courses for Union members, with the aim of improving their access to knowledge and information, and in so doing, helping them and the Union to develop better practices. Their experiences will be built on, so that other organizations, in the country and elsewhere in the world, can also benefit.

## \* For further information:

Amélie Fund:  
[www.kbs-frb.be/fund](http://www.kbs-frb.be/fund)

Capitalisation of good practices:  
[www.capitalisation-bp.net](http://www.capitalisation-bp.net)

Vie Kande Ni Bayra:  
[www.viebayra.org](http://www.viebayra.org)

Knowledge Management and Gender Programme:  
[www.fao.org/oe/km-gender](http://www.fao.org/oe/km-gender)