

Technical Brief

Nigeria CUBS

Household Economic Strengthening: Sustainable Solutions for Vulnerable Children

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Nigeria Community-Based support for Orphans and Vulnerable Children (CUBS)
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TECHNICAL BRIEF: Community-Based Support for Orphans and Vulnerable Children (CUBS)

Household Economic Strengthening: Sustainable Solutions for Vulnerable Children

Launched in 2009, and funded by the President's Emergency Fund for AIDS Relief (PEPFAR) through the United States Agency for International Development (USAID), the Community-Based Support for Orphans and Vulnerable Children (CUBS) project was designed to support the Government of Nigeria's National Priority Agenda for a coordinated approach to address the needs of orphans and vulnerable children. Implemented by Management Sciences for Health (MSH) in partnership with Africare, the five-year project worked in collaboration with the Federal Ministry of Women Affairs and Social Development (FMWASD) and its corresponding state ministries in 11 states: Akwa Ibom, Bayelsa, Delta, Ekiti, Enugu, Gombe, Imo, Kebbi, Rivers, Sokoto, and Taraba. The overall goal of the project was to ensure sustainable access to care and support services for orphans and vulnerable children.



Photo by Jessica Charles

This technical brief summarizes how CUBS integrated a household economic strengthening component into its overall programming in response to the needs of the female caregivers who are responsible for the support and well-being of Nigeria's orphans and vulnerable children (OVC).

Limited Earning Capacity among Nigerian Women

In Nigeria, women and girls are caregivers not only for their husbands and children, but also for many others in their communities – the orphans, the elderly, and the ill. In recent decades, these responsibilities have been compounded by the AIDS epidemic, which has left Nigeria with more than 2.5 million orphans and vulnerable children. The burden of caretaker tasks often require girls and young women to forgo their education, reducing their earning capacities and increasing their vulnerability to poverty and exploitation. In addition to the AIDS epidemic, years of political instability and violence have increased mortality rates among Nigerian men, leaving many families without the support of a male breadwinner. The widows and children these men leave behind are often disowned by relatives who cannot afford to care for them. Without an education or professional skills, women and girls are drawn or coerced into child labor, early marriage, and sex work. Although some government and community programs exist to support Nigerian women and children, such services are scarce and often ineffective due to poor management, a lack of human resource capacity, and insufficient funding.

Within its first year, the CUBS team discovered that the majority of OVC enrolled in their programs were living in impoverished female-headed households. The team agreed that efforts to improve the lives of these vulnerable children also needed to address the needs of their female caregivers. If CUBS could help these women increase their income and use their new earnings to improve care for OVC, the long-term benefits would be significant and sustainable. By 2010, CUBS had initiated the household economic strengthening program.



Integrated Trainings Equip Caregivers with Business Skills

Through its household economic strengthening program, CUBS helped more than 1,300 OVC caregivers increase their earning capacity and improve their parenting skills. CUBS trained facilitators from 38 local civil society organizations (CSOs) to teach the women how to develop a business plan, manage profits, secure loans, determine pricing, and design effective marketing. The CSO facilitators integrated these business components with modules on hygiene, nutrition, and parenting skills to ensure the trainees were linking their economic growth to their caregiver responsibilities. Staff from the 38 CSOs now have the skills, resources, and motivation to expand these trainings to caregivers throughout their communities.

Tailored Support Reaches the Most Vulnerable

Although CUBS’ training enabled thousands of caregivers to secure business loans from commercial institutions and community donors, a number of particularly impoverished women were unable to meet the lending requirements of these institutions. The project team identified these women and developed further training for them, tailored to their unique needs. Some of the women needed training on budgeting, saving, and effective spending, whereas others benefited from training on business diversification, site placement, and staffing. After the trainings, CUBS and the CSOs provided this group of women with in-kind donations such as bulk supplies, equipment and locations in which to start their businesses. This support enabled more than 500 women to either establish or expand small businesses in farming, gardening, food processing, dress making, food sales, and hair dressing.

“I used to struggle to earn 50 naira [US\$0.30 a day. Now I have money to buy food and books for my children.”

*~ David Callista Udo,
caregiver supported through CUBS*

I Can Make It! The Story of Bridget



Photo by Jessica Charles

Bridget Egese has been the sole caretaker of her five children since her husband’s death. Until recently, she pieced together an income by washing laundry and cleaning cars, but these jobs did not always pay enough to provide for her children’s basic needs.

In 2009, CUBS began helping women understand how to better care for the children in their homes. Alongside local CSOs, CUBS taught Bridget and 1,049 other caregivers about children’s health and emotional needs. The project team also taught these caregivers how to start a business, track their incomes and expenses, and regularly save.

Motivated by the training, Bridget decided to open a pharmacy. CUBS helped her write a business plan and submit it to a village savings group called Esusu. Impressed with Bridget’s well-developed plan and budget, Esusu gave her a start-up loan of 40,000 naira (USD \$250), with which she rented a building and obtained a pharmacy license.

Within 12 months, Bridget had opened her pharmacy. Her business now generates enough income for her to purchase adequate food and clothing for her children. As of September 2013, Bridget was earning a daily profit of 3,000 naira (US\$19) and had been able to repay 80 percent of her loan.

“CUBS has made me realize that I can make it! The income-generating skills training I received helped me to save and plan properly for myself, my family, and business... [I also learned to] build relationships with people who can support my vision and dreams,” says Bridget.



Business Training Empowers Out-of-School Girls

Poverty, early marriage, teenage pregnancy, inadequate school infrastructure, and cultural and religious norms prevent many Nigerian girls from attending or staying in school. With more than 62 percent Nigerians living below the poverty line, girls are often sent to work in the markets or sell products on the streets. To support these girls, CUBS pilot tested a vocational skills training program with 14 female adolescent OVC who were not attending school. The girls received professional training in dress making, computer services, and hair dressing. Within a year, two of the girls had secured jobs and CUBS was helping the other 12 start small businesses. CUBS and its CSO partners are now using these girls' experiences to advocate for state ministries to replicate and expand the program.



Photo by Jessica Charles

Saving Strategies Expand Program Impact

Although the household economic strengthening program was a great success among the selected beneficiaries, thousands more caregivers were eager to participate in the program. To reach the women on this ever-growing wait list, CUBS trained staff from 38 CSOs to help their beneficiaries initiate voluntary savings and loans associations (VSLA). VSLAs are groups of people who pool their savings so they have a source for lending funds. Members make savings contributions to the pool, borrow from it, and repay their loans with minimal interest. Since 2009, the 38 CSOs have helped their caregiver beneficiaries form 85 VSLAs. These VSLA have enabled more than 2,000 caregivers to start or expand small businesses.

Beneficiaries of CUBS' household economic strengthening program were also encouraged to form cooperatives around the production of crops relevant to the economy of their respective states. By pooling resources together, beneficiaries would be able to boost production capacity and make adequate profit from sale of products already in demand in their states. The majority of the cooperatives formed engage in farming and petty trading as well as cassava and oil processing. One of the success stories from these efforts comes from a co-operative named Abasiekeme MPCS, located in the Adang Itam community in Itu LGA, Akwa Ibom state. The cooperative raised a start-up capital of NN 3,500 (\$22.58) to purchase a quantity of palm fruit and rent an existing community mill to begin oil production. Eventually, the group was able to secure a loan of NN 450,000 (\$2,903.23) to build a mini palm oil mill. With the much needed capital infusion for oil production, profits rose to NN 60, 000 (\$387.10), enabling co-operative members to earn an average weekly income of NN 6,000 (\$38.71) from palm oil sales. Currently, the cooperative has 23 members and supports 46 OVC.

Program Monitoring Demonstrates Impact

CUBS and the CSOs trained community volunteers to track the progress of caregiver and OVC beneficiaries of the household economic strengthening program. Every six months, volunteers visit the beneficiaries' homes to collect information on their income level and the well-being of children in their care. Since the program began in 2009, these data show steady and significant improvements in the caregivers' income levels, as well as the OVC's school attendance and disease incidence.



Sharing Achievements Supports Expansion

The CUBS household economic strengthening program has drawn attention from CSOs, donors, implementing partners, and government ministries. In 2013, these stakeholders invited CUBS’ staff and program beneficiaries to address the National Technical Working Group on OVC, where they shared their experiences and brainstormed strategies for replicating and expanding the program throughout Nigeria. CUBS has also helped beneficiaries discuss their experiences with other OVC caregivers in Delta, Gombe, and Akwa Ibom states. CSOs’ and child protection committees’ advocacy efforts have inspired state ministries and OVC technical working groups to build household economic strengthening activities into their annual budgets.

In addition to these national- and state-level achievements, CUBS has linked its 38 CSO partners to poverty eradication agencies for funding support and the ministry of agriculture for training services. A detailed mapping exercise has equipped CSOs with the information they need to advocate for future support for the program from agencies and microfinance institutions across the nation. The VSLA membership is also growing beyond the caregiver community, with other women and men actively participating in these cooperative saving schemes.

Maintaining the Momentum

Although CUBS will close in 2014, the project will leave behind 38 CSOs and more than 1,300 caregivers who are equipped and inspired to advocate for expansion of the household economic strengthening program. These beneficiaries now have the skills and knowledge needed to start, expand, and sustain small businesses and ensure that the generated income is used to provide sustainable, life-saving support to Nigeria’s most vulnerable children.

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