

# Household Economic Strengthening: Sustainable Solutions for Vulnerable Children

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## Limited Earning Capacity among Nigerian Women

In Nigeria, women and girls are not only caregivers for their husbands and children, but also for orphans, the elderly, and the ill in their communities. In recent decades, these caretaker responsibilities have been compounded by the AIDS epidemic, which has left Nigeria with more than 2.5 million AIDS orphans and 3.1 million HIV-infected citizens. The burden of caretaker tasks often require girls and young women to forgo an education, thus leaving them unable to earn an income and vulnerable to poverty and exploitation. In addition to Nigeria's HIV & AIDS epidemic, recent years of political instability and violence have increased mortality rates among Nigerian men and left many families struggling to survive without the support of a male breadwinner. The widows and children these men leave behind are often disowned by relatives who cannot

care for them. Without an education or professional skills, many orphans and vulnerable children (OVC) 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 sparse and often ineffective due to poor management, a lack of human resource capacity, and insufficient funding.

## Including Caregivers in OVC Programming

In 2009, the Government of Nigeria welcomed Management Sciences for Health (MSH) to lead the PEPFAR- and USAID-funded Community-Based Support for Orphans and Vulnerable Children (CUBS) project. Within the first project year, the CUBS team discovered that the majority of OVC enrolled in their programs were under the care of impoverished female household heads. The team agreed that efforts to improve the lives of these vulnerable children could not neglect the needs of their female caregivers. If CUBS could help these women increase their income and use the new earnings to improve care for OVC, the long-term benefits would be significant and sustainable. The team began working toward this goal, and by 2010, had initiated the household economic strengthening program.

*"I used to struggle to earn 50 naira [US\$0.30] a day, but now I have money to buy food and books for my children."*

*~ David Callista Udo  
CUBS-supported caregiver*



## Integrated Trainings Equip Caregivers for Business Benefits

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 equipped 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 business venues. 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.

## 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 waitlist, 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 92 VSLAs. These VSLAs have enabled more than 2,000 caregivers to start or expand small businesses.

## "I Can Make It!": The Story of Bridget



Bridget Egesi has been the sole caretaker of her five children since her husband's death. Until recently, Bridget pieced together an income by washing laundry and cleaning cars. Unfortunately, these menial 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, she had opened her pharmacy.

Bridget's 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," said Bridget.



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### **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 over 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.

### **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 attend a national forum where they shared their experiences and brainstormed strategies for replicating and expanding the program throughout Nigeria. CUBS has also helped beneficiaries share 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 over 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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