



LIVELIHOODS

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The objective of GOAL's livelihoods programme is to help communities earn a living and become food secure. To do this, we forge partnerships with the private sector, governments and NGOs in order to deliver results for our beneficiaries by working with them to improve access to opportunities in entrepreneurship, employment and agriculture.

In 2013, GOAL worked with more than 50,000 farmers in nine countries in Africa, Central America, and Asia. More than 13,000 people took part in savings groups, which allow some of the world's poorest communities to build assets and overcome poverty. We worked with entrepreneurs to help them start and grow their businesses in areas as diverse as small trading, sanitation and agribusiness. We directly contributed to the prosperity of more than 7,000 employees and entrepreneurs during the year.

GOAL is committed to innovation in the service of the poor, and works with leading organisations such as Microsoft to ensure cutting-edge technology can be accessed by some of the world's most vulnerable people.

Farming...

It has been an important year for our work with farmers in **Uganda**. It marked the beginning of an exciting new approach that stimulates markets to work better for the poor. Our new partnerships with private sector companies are helping to develop sustainable mechanisms to help farmers increase yields and production, and to sell their produce to larger buyers and markets, thereby securing better prices. Thanks to our work, 82 per cent of farmers saw an increase in average crop yield; 88 per cent of farmers saw an increase in kilograms of goods sold; and 88 per cent of farmers saw an increase in the income they received from crop sales.

In **Ethiopia**, we helped 1,527 families produce more food by providing support and training in areas such as beekeeping, and the management of crops and young pigs (or 'shoats').

We boosted income levels and the food security of 900 rural families in **India** by introducing them to multi-cropping; encouraging them to adopt a programme to improve their yield of rice; and helping them improve their beekeeping skills.

We supported vulnerable farmers in **South Sudan** by introducing them to new crops, and helping them improve post-harvest processing practices. We also increased the level of produce available in local markets by providing farmers with seeds, tools and training.

Through our continued promotion of the traditional 'Habanaye' system, which sees families rear goats and passing offspring on to

other vulnerable households (who then repeat the process), we helped improve the resilience of families in **Niger** to future shocks and disasters. In the last year, we provided 800 families with four goats apiece. We also used animal fairs to distribute these goats, allowing beneficiaries to select the animal of their choice.

Business and budgets...

We provided seed capital and technical assistance – including advice on the creation and implementation of business plans - to

1,000 start-ups in some of the disadvantaged rural regions of **Honduras**. This work created jobs and helped producers in industries such as fishing, batana oil and cocoa production, gain better access to local markets.

In **Haiti**, we brought more than 500 families displaced by the 2010 earthquake through our comprehensive three-month income-generation programme. The course included basic training on the concepts of income, expenses, family budgets and credit and savings; individual coaching sessions and workshops with experts in various business fields; and practical training on the development of business plans. We also provided tools for managing a small business and grants to jump-start new initiatives or revive businesses that were destroyed by the earthquake.

Fuel saving stoves have the potential to reduce fuel

requirements by between 50 and 60 per cent. Apart from the positive health effects caused by reducing smoke within the home, the stoves have a significant and positive impact on women's lives as they spend less time collecting firewood. Community members in **Uganda** constructed 2,232 stoves during the year, with some entrepreneurs even selling them in local markets.

Saving...

With access to finance and savings, poor people can fight and overcome poverty by using their own resources. Village Savings and Loan Association (VSLA) schemes provide members with security against unforeseen emergencies, whilst also giving them an opportunity to invest in the future. Savings can also empower marginalised groups in society, particularly women.

We introduced these savings schemes to 5,000 rural farmers in **Uganda** last year. Seventy per cent of the participants were women, the majority of whom had never accessed any form of savings or credit before. Together, the participants of the scheme managed to save UGX 61,745,000 (approximately \$25,000).

80 village savings and lending associations were established in **Niger**, with a total membership of 1,760, while we helped to improve income streams for 601 families who participated in these schemes in **Ethiopia**.

We also introduced the VSLA schemes to families in two programme sites in **South Sudan** – Twic and Agok – while also setting up REFLECT groups, which provide members with literacy, numeracy and basic business skills training.

Reducing the risk of disaster...

GOAL's disaster risk reduction programmes attempt to combat the effects of disaster by preparing communities for disaster, educating them and improving infrastructure, thereby helping to mitigate potentially devastating repercussions.

Honduras is one of the most vulnerable countries in the world to natural disasters, including storms, landslides, flooding, earthquakes and drought. Our disaster risk reduction programmes assisted 39,420 people in the La Mosquitia region of the country, and 33,644 people living in poor neighbourhoods in Tegucigalpa. This programme focuses on building resilience to disaster and includes the development of early-warning systems and emergency operation centres, and providing training to community members, journalists and government officials.

“Life was very difficult for us and then things changed. We left the tent and the camp with GOAL's support. And the business training represents something enormous for me. I learned how to manage my businesses, and most of all, how to manage money.”

Yvenie Clermont, a member of GOAL's ECHO-funded economic development programme in Haiti. ”



This Haiti market fair provided farmers with an opportunity to sell their products at the best prices



GOAL works with local partners in Honduras to establish Seed Multiplication Schemes. This allows for smallholder families to achieve food security and improve their incomes

Almost 5,000 families in Malawi benefitted from livelihoods interventions that included establishing several village savings and loans schemes and groups to make and sell energy stoves.

“The availability of money has enabled me to pursue my dreams. The community respects me as a woman. Being in a group has given me a new sense of belonging.”

Christine Owili, a member of a GOAL farming group in Abim District, Uganda.

In **Haiti**, GOAL recruited and trained 84 volunteers in the Port-au-Prince communities of Haut Turgeau and Debussy to form six community disaster response teams. Trained in early-warning systems, community-specific contingency planning, first-aid and shelter management, these teams are charged with mobilising people ahead of a pending threat, and responding in the case of a community emergency.

We helped 28 wards (or townlands) in the districts of Makoni, Buhera and Nyanga in **Zimbabwe** reduce the risk of drought by continuing to encourage conservation agriculture practises and low-cost irrigation methods. Projects that provided alternative options to crop-based livelihoods benefitted 16,500 farmers.



Earthquake survivor, Yveni Clermont was set up with a new business and a safe home in the Haiti capital, Port-au-Prince thanks to GOAL's ECHO-funded economic development programme