



Political Consciousness, Leadership and Collective Action in the *Mata Masu Dubara Structures in Niger*

Formative research **SUMMARY REPORT**

December 2017



MMD National Congress, Niamey 2010

Prepared by: Marthe Diarra Doka and Marie Monimart

Acronyms

AFJN	Niger Women Lawyers Association
AFN	Women's Association of Niger
ANDDH	Niger Association for the defense of human rights
CONGAFEN Associations	Coordination of Nigerian women Non Gouvernemental Organisations and
CSO	Civil Society Organisations
HDI	Human Development Index
IGS	Impact Growth Strategy
(I) NGOs	International Non-Governmental Organizations
MMD	Mata Masu Dubara, name in Hausa for ingenious women
NORAD	Norwegian Agency for Development Cooperation
SIGI	Index on Social Institutions and Gender
UFW	Union of Women of Niger
VA	Village Agent
VSLAs	Village Saving and Loans Associations
WARMU	West Africa Regional Management Unit
WOM	Women on the Move

TABLE OF CONTENTS

CONTEXT	1
OBJECTIVES OF THE RESEARCH	2
METHODS	3
MAIN FINDINGS	4
Evolution from Groups to Networks to Federations	4
Political Consciousness, Leadership and Capacity for Collective Action	5
Characteristic 1: Having a strong, sustained and diverse grassroots base	6
Characteristic 2: Diverse leadership that includes next generation leaders	7
Characteristic 3: Strong collaboration among women’s rights groups and other social justice groups.....	7
Characteristic 4: Shared collective political agenda.....	8
Characteristic 5: Use of multiple strategies that are mutually reinforcing.....	9
Characteristic 6: Strong support infrastructure that includes strong anchor organizations and effective decision making structures and communication systems	9
Characteristic 7: Strong collective capacities of women human rights defenders and their organizations to ensure their safety and security.....	10
OVERALL FINDINGS	11
RECOMMENDATIONS.....	13
For CARE Niger.....	13
For CARE West Africa, supporting social movements to multiply impact	14

Acknowledgements

Our thanks go primarily to the 700 MMD women who participated with passion and patience in this research, in the middle of Ramadan, in the hot season, and in the lean season! Their precious availability alone shows their commitment to the cause of women, the road traveled for 25 years. So thank you to these ingenious women, activists on the march in the social movement, who taught us so much - and especially since they have come so far, the champions of girls schooling!

Let us not forget also the few men we met, often leaders, husbands of women members of MMD structures who understood that the cause of women was also theirs, their children's, their community's and their country. Their support is precious.

A big thank you also to the designers of this ambitious study, who have continuously enriched this work with their advice and expertise: Doris Bartel, from Washington, Addis Ababa and Niamey, Moira Eknes herself, the Mother of the MMD, from Oslo and Niamey, Dr. Fatma Zennou from Niamey, Phnom-Penh or Brussels, Kimba Nourou present on the ground, the CARE teams that we have persistently called upon in Niamey, Maradi and Zinder, NGO partners, patient drivers and peer NGOs who enriched the reflections by sharing their experiences.

We also acknowledge the active participation of mayors, councilors, and the public services in the communes we visited. A special thanks goes to the Minister of the Promotion of Women and Child Protection for her engagement in supporting women's empowerment in Niger, and who recognizes the MMD model as an element in the National Strategy for Women's Empowerment.

Thank you to the researchers of the team that we sometimes harassed to take up this challenge, and more particularly to Haoua Lankoandé, a vibrant memory of the MMD.

And finally, thank you to researcher Mary Picard for her dedication to preparing the final revised English version of the synthesis and the summary reports.

- Marthe Diarra and Marie Monimart

Copyright © 2017 Cooperative for Assistance and Relief Everywhere, Inc. (CARE). All rights reserved.
Cover photo credit: Josh Estey, CARE USA

For further information, contact:

Kimba Nourou Expert M&E and Impact Measurement, CARE Niger Avenue Mali Béro, Rue Issa Béri (IB), 77, Niamey BP 10155 Niger Kimba.Nourou@care.org www.care.org	Dr. Fatma Zennou Women on the Move IGS Coordinator, WARMU Avenue Mali Béro, Rue Issa Béri (IB), 77 Niamey BP 10155 Niger Fatma.zennou@care.org www.care.org	Moira K. Eknes Senior Advisor, Program, CARE Norway Universitetsgata 12, 0164 Oslo, Norway moira.eknes@care.no https://www.care.no/
---	---	---

CONTEXT

This research study is part of a broader learning agenda contributing to CARE's Impact Growth Strategy (IGS) in West Africa - "Women on the Move" (WOM). The purpose of this study is to learn from CARE Niger's more than 25 years of experience with the Mata Masu Dubara (MMD) which has a proven track record of women's leadership and empowerment. It is also about informing efforts to scale up the MMD model and its impact in the region. The goal of the WOM strategy is to reach a critical mass that can serve as a lever for a vibrant social movement with potential for real transformation of social norms and laws in favor of the rights of women and girls. The overall premise of this direction is that social movements are essential for creating and sustaining long-term social change, and published research has shown that feminist activism is the most important and consistent driver behind progressive policy change.

CARE seeks to build alliances with social movements to help achieve strategic development goals by drawing on the strengths of a diverse leadership, a broad base of support, and agile tactics that movements bring.

To gain traction on results in food security, equitable economic development, access to basic social services, sexual and reproductive health rights, gender based violence etc, CARE, along with a host of other stakeholders – government, CSOs, the communities, international NGOs, among others – will need the strength of collective action by organized constituencies of concerned citizens. It is in this context that the research was commissioned by CARE West Africa, CARE USA and CARE Norway, and undertaken in May-June 2017.

West Africa, according to many social and economic indicators, is a particularly difficult context for women. According to the report on human development 2015, Niger is ranked 187th out of 188 countries on human development index (HDI).ⁱ The country has one of the lowest index on gender inequality in the world, with a rate of 0.695ⁱⁱ and ranks 157th out of 159. The index on social institutions and gender (SIGI) also ranks it in the category of "very high level of discrimination based on gender"ⁱⁱⁱ. It has the highest rates of population growth, fertility and child marriage in the world. Niger breaks world records with the fastest-growing population, the highest fertility rate and the highest rate of child marriage. The illiteracy rate is 86% for women and 58% for men. The majority of households live in rural areas and live in conditions of food insecurity and climate-related vulnerability^{iv}. Nearly half of the population lives on less than two dollars a day.

Women are further disadvantaged by patriarchal control over women's decision making and mobility, their participation to decision making spaces, access to land, education, employment, education, economic activities and political participation.

This situation is aggravated by bad interpretations of religion, for example differences in the common understanding of the issues on the agenda according to the religious positions of some women's associations: the Family Code, Maputo Protocol, family planning, early marriage etc.

In terms of the political and legislative environment, women are still discriminated against because of insufficient laws (blocking of the family code for decades) and / or lack of application of texts (for example, rights to land), despite the ratification by Niger of numerous international conventions. In fact, powerful and manipulative pressure groups continue to misinterpret the meaning of these international texts and conventions and to utter threats that create a climate of fear for any organization that is committed to working on them.

However from a historical perspective, women have seen improvements in the fulfillment of their rights. After the independence, a female wing of political parties was created, such as the Union of Women of Niger (UFN 1958) and the Women's Association of Niger (AFN) in 1975. Despite their political affiliation, they have opened a wider space for women. Women's access to public life improved with the Quota Law, which was revised upwards to 15% for elective posts in 2014 against 10% in 2000.^v At the same time, the decentralization process implemented after the first 2004 municipal elections and a stronger government commitment to gender equality paved the way for women to fill leadership roles in public life and, specifically, to run for political office.

The conservative Islamist forces, which include Islamist scholarly women, continue to block the adoption of a family code governing marriage and divorce and the ratification of the Protocol to the African Charter on Human and Peoples' Rights on Women's Rights in Africa (Maputo Protocol). With the political reforms of the early 1990s, female Islamic scholars or Mallama created their own associations, and gained legitimacy as public figures in an area dominated by men.

In that context, the MMD groups responded to women's immediate need for savings and credit, while the expansion and evolution of MMD structures from 1991 to the time of the elections in 2004 also supported women's leadership capacity, allowing women to access elective positions. Since then, the growth of MMD structures has continued to embrace women and girls empowerment in general, rather than focusing exclusively on their financial needs.

OBJECTIVES OF THE RESEARCH

This research has been guided by a set of key questions as follows:

1. What lessons have we learned from our historical work initiating the MMD model as it relates to self-reflection, critical analysis on issues of power, structural injustice?
2. What kind of leadership rises from MMD structures and how does it emerge? What processes nurture and support the emergence of leadership?
3. What optimizes MMD structures to act collectively and how successful is that collective action?
4. How can MMD structures best link with broader social movement actors?
5. What might be the role of CARE as an INGO in this process of supporting social change?

METHODS

The research applied a qualitative approach to data collection, using small-size focus group discussions and semi-structured interviews. A team of nine researchers, which includes the two principal consultants who supervised the research, was deployed. The sampling was done on the basis of MMD federations, thus a sample of nine (9) federations out of 24 existing federations in five (5) administrative regions – Niamey, Maradi, Tahoua, Tillabery, and Zinder - was selected in collaboration with CARE, capturing a diversity of rural-urban, size of federation, cultural diversity, and level of maturity. The tools were first tested in one municipality of Niamey, resulting in the implementation of 16 tools used with eight different respondent groups in each region.

More than 700 individuals were interviewed, of which 132 interviews were with the nine federations.^{vi} In addition to the initial workshop with partners, validation and information sharing workshops were organized with NGO partners in the regions of Tahoua, Maradi and Zinder. A final validation workshop was held in Niamey with 40 participants from federations, the Ministry of Promotion of Women, the Ministry of Population, and the Ministry of Community Development as well as partners, and CARE teams (the West Africa Regional Management Unit or WARMU, Norway, Mali, Niger, and USA). The workshop was held on 21 June after four of the reports were completed but before preparation of the synthesis report. The informal platform of Saving Groups implementers in Niger contributed to the consultation and final workshop mentioned above. This platform, still informal at this stage, was established in early 2017, with the aim to strengthen women' saving groups and advance joint initiatives.

Oral informed consent was obtained from all respondents. Data were mostly recorded on paper and findings by theme were cross-checked and quality-checked at each data collection site. Interviews with NGO partners were used to fill any information gaps and clarify the team's reflections.

Stages of the data analysis, synthesizing and report writing were accomplished first by theme for each region, then cross-regionally by theme to prepare content for the motivation report, the curriculum report, the networking report, and the mapping report. After the validation workshop, the qualitative report that drew from all thematic reports was drafted, and from the qualitative report, a synthesis was prepared in English and French¹. The English version was circulated within the CARE membership and finalized on the basis of their feedback. This present report is thus a summary of the synthesis report.

Several limitations to this study are noted: (a) the sheer complexity of the research, with six different cross-referential reports, made for a heavy management burden; (b) by selecting federation sites for the sample, no comparison could be made with MMD groups that did not belong to networks and federations since they do not exist in these zones; (c) the data collection was completed during Ramadan and the hottest time of the year, which despite the challenge, did not alter the research; (d) security prevented one of the principal consultants from accompanying the team to the field, although she was able to be on location nearby; and (e) responses were not disaggregated by respondent group or by socio-demographic data.

¹ All these reports are available upon requests.

MAIN FINDINGS

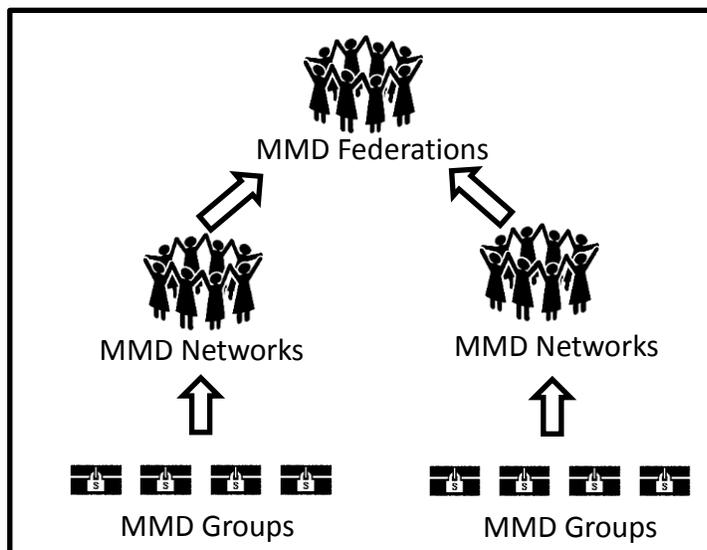
Evolution from Groups to Networks to Federations

The MMD is a village savings and loans association (VSLA) based on voluntary participation from around 20 women (and sometimes men) from the same village who contribute to a savings fund and make joint decisions on the fund operations. MMD groups receive support from Village Agents trained in the methodology; however, for groups initiated by members, Village Agents validate the group's quality and efficacy after their creation. Loans are disbursed to members every one to two months, based on their collective savings with an interest generally at around 10 percent. The members of the groups usually have a cycle of eight to ten months after which they are free to renew their membership or open it up to new members. MMDs are informal associations governed by the 1996 Niger Cooperative Law. Since its inception in 1991, the MMD group model has spread to all regions of the country with a total count of 26,445 groups based on data from existing programs under CARE and other international NGOs. The penetration rate of MMD groups amongst women age 15-64, is currently at 13.21% for the entire country.

The first network of MMD groups came about in 2001 in response to MMD needs for community micro-projects, such as cereal banks, mills, market gardening that required greater numbers of people with

more resources. A network is a union of on average three to 10 MMD groups who cooperate freely, by affinity and geographic proximity. Networks also come under Cooperative Law. They provide credit to individual members (the MMD groups) for income-generating activities. While networks are strongly motivated by financial inclusion in a context of widespread poverty, the non-financial collective aspects of women's empowerment and advancing women's rights take precedence in the longer term vision of networks. To date, networks have been formed in CARE programming areas; however, in the future, other INGOs that are replicating MMD Groups may also be contributing to network formation. Currently there are 245 networks across five regions in Niger.

Figure 1. MMD Multi-tiered Structure



A federation groups together three or more networks, issued from different villages (or neighborhoods in Niamey) in the same municipality. Membership varies from five to 18 network members, indicating strong variation in the size and constitution of federations. While the first federation in Niamey came about in 2005 in response to a banking opportunity for women (which never came to fruition), federations in rural areas have spread only in the last two years (a timeline of the evolution of MMD structures can be found in Annex 1). Federations are aligned with the municipality and their collective power enables them to mobilize a stronger force for change to advance gender equality at a broader scale by forging relations with other civil society actors and being able to attract more partners to contribute technical support, training, etc. Both network and federation women have played an active role in promoting women's entry into politics that includes electing MMD women.

Federations and networks are permanent structures, with the same rules and procedures, and charge membership fees. The same governance principles known to MMD women at group level are replicated at network and federation levels. The current count of 24 federations is spread across the same five regions where networks are operational.

Networks and federations have had notable results in many areas for women and girls, as in the promotion of girls' education, combatting child marriage, participation in public affairs, access to land, collective income generating activities, and leveraging investments to alleviate domestic chores.

CARE has played a significant role in promoting women's leadership, strongly featured in the curriculum for networks and federations. Together with partner NGOs established in the different administrative regions of the country, CARE supports networks and federations in the development of their action plans and accompanies them through the different stages of their journey. As well, CARE Norway has been a strong and constant financial and technical partner for CARE's MMD programming from the very conception of the MMD model in 1991. Since 2007, MMD federations have organized National Congresses every one to two years. The Congress presents a framework for exchange between rural and urban structures at which they share experiences and report on progress to date. The congress of 2014 recommended the establishment of a National Confederation which could put the MMD structures in a position of establishing a unified collective political agenda. This option is currently under discussion.

Political Consciousness, Leadership and Capacity for Collective Action

This report reveals some of the history and scale of collective action by MMD groups, networks and federations in Niger, as well as some key insights about group identity and leadership. While the research was not aimed at determining whether MMD is a social movement or not, the findings are grouped below according to seven capacity characteristics of social movements as outlined first by Srilatha Batliwala^{vii} and adapted by the Global Fund for Women.^{viii} The extent to which MMD women consider themselves to be part of a social movement is expressed in their objectives and vision rather than in formal use of the term.

Characteristic 1: Having a strong, sustained and diverse grassroots base

Each social movement begins with a *base*, a group of individuals who are affiliated and have some motivation or grounds for remaining together. Over time their growing membership and group consciousness solidifies through collective action towards a common advocacy agenda.

The MMD model arose in response to a critical need for financial services among rural women. Its origins in the grassroots level is one of its greatest strengths, evidenced by the spontaneous spread horizontally (geographically) and vertically with the evolution into networks and federations. Even today, CARE is not able to ascertain the precise number of MMD groups that proliferated on their own accord. Around 22,445 groups with more than 600,000 members have been noted. MMD members at the grassroots feel a strong sense of belonging to the MMD structures but across federations. Whether in rural or urban areas, the profile of an MMD group remains vulnerable women who benefit from income generating activities (e.g., soap making, oil extraction, street catering) and the mutual support and emergency help provided to members and, often, even non-members. They are largely poor, illiterate women, increasingly burdened with ensuring the resilience of their households. They are strongly motivated by the social capital returns that help build their social standing by the power of their presence and mobility. MMD women have been able to transform social norms by consensus and to obtain a base of support in their respective local contexts so that they can continue to work collectively. By grouping together in networks and federations, MMD members have further consolidated their collective power.

No socio-demographic surveys were conducted for this research but federation leaders report that their own constituency includes a proportional representation of widows and divorcees, and members also include other disadvantaged groups, such as people with disabilities, people living with leprosy, and people forced to rely on charity to survive.

According to federation leaders, married women of an older age are disproportionately represented in MMD groups. Respondents reported that restrictions by male authorities on younger married women make it difficult for them to join but MMD groups are also finding ways around this. Men are present in three percent of MMD groups, but they do not occupy decision making positions in the MMD structures. The identity label of “Mata Masu Dubara,” meaning “ingenious women,” is a deterrent for men. MMD women see themselves as less poor, cleaner, more enlightened, sometimes literate, respected in the community, and able to speak in public. One of the strongest motivations for maintaining a membership in MMD structures is the increasing open-mindedness or raised consciousness that spurs them to further action.

To achieve a critical mass, MMD women in Niger have been supported by a plethora of facilitating conditions (e.g., multiplication by other INGOs), but the sheer demand or motivation for women to join is a formidable driving force. Although MMD women in Niger have not established a growth target per se, they have a clear aim to expand their numbers by incorporating more women into MMD structures. However, the MMD leaders have not yet exploited opportunities for recruitment within urban centers, besides Niamey.

Characteristic 2: Diverse leadership that includes next generation leaders

Aware of the socio-cultural constraints on young women, the MMD groups have made it a priority in their long-term strategy to prepare young women by insisting on their equal right to an education, all the way from primary school to university level. Various actions with notable results have been reported by MMD women to promote girls' education.

Leadership development is a core element of capacity building in the MMD structures, from group level, to network, and to federation. The practice of leadership is embedded in the functioning of the MMDs, as they learn to apply principles of good governance. As well, members select their officers on the basis of specific qualities and competencies (rather than status or social position). The leadership training for groups, networks and federations enables women to declare and to claim their rights and to develop a capacity to negotiate and influence decision makers.

Within their own structures, women practice a form of democratic leadership that is based on the trust which members have in the leader. As part of the General Assembly of a group, a network or federation, they have the right to remove an officer or leader who is not performing. While the rules and procedures generally work well, the research noted some inconsistencies. Sometimes this is inevitable; for example, the shortage of dynamic, available and literate members in groups and networks makes it sometimes difficult to avoid the election of the same woman to more than one position, which goes against the MMD rules.

Leadership within their own structures is fertile ground for MMD women to extend their leadership skills within their own communities and in society generally. Results on the 2011 elections show that 67% of women elected in rural areas were MMD women, including some who took up the post of mayor and deputy mayor. Some federations are not satisfied with the 15% quota and seek to raise it to 30%, through their participation in gender platforms and other local structures.

Characteristic 3: Strong collaboration among women's rights groups and other social justice groups

Findings show a distinct rural-urban difference in opportunities to collaborate with other organizations, with urban MMDs more likely to jointly organize public statements, marches, sit-ins, and joint conferences with other advocacy organizations, particularly CONGAFEN. However, while CONGAFEN is an important partner for the MMD movement, the relationship is dogged by a difference in identity, one of the reasons why some in the MMD structures are interested in forming their own national confederation. Rural areas have a paucity of human rights organizations and distance from urban centers for some MMD structures is also an issue. Yet, the MMD movement has a relationship with the Association of Women Lawyers of Niger (AFJN) and the Nigerian Association for the Defense of Human Rights (ANDDH).

MMD structures at present have strong collaborative ties with local NGOs who work on gender equality and women's empowerment who might, or might not be partners of CARE or not.

Collaboration across federations and networks is limited to convening events, e.g., the National Congress, celebration of the International and National Women's Day. At this time in their evolution, MMD structures mainly collaborate with other stakeholders within their own municipalities. Where they exist, gender platforms at this level have provided a natural forum for jointly addressing women's rights issues with local actors that include men in positions of authority (village leader, religious leader, etc.). Collaboration with political parties has also been essential for advancing gender equality in access to political rights, despite the instances of patriarchal attitudes and partisanship.

Characteristic 4: Shared collective political agenda

Whether the MMD movement could be said to have a shared collective political agenda depends on evidence of clear long-term goals and vision; a set of clear short-term political priorities; and a shared understanding of problems and potential solutions. Also, when opportunities arise, whether members can respond quickly in a coordinated way. How effective the movement is in reframing and communicating issues within and beyond the movement is also at issue.

As part of the practice of setting up networks and federations, members prepare an action plan that aligns with their vision statements and objectives. CARE and the partner NGOs accompany them in this process that is then followed up by the Village Agents. The action plans for federations are aimed at addressing barriers for women and girls that are common to several villages, for which they are then able to advocate at national level as part of the MMD Congress. They are often designed as well to contribute to some of the objectives of the municipality development plan. It is otherwise still too early in the MMD evolution for action planning that spans federations, a region or regions.

Communication at federation level amongst members is through mobile phones and weekly meetings. Access to digital technology is otherwise limited. Typical of communication with outside actors, MMD members maintain good collaboration with local authorities to influence their development plans and make their claims heard. It is less clear the extent to which other women not in the MMD movement, other development actors, and civil society organizations are made aware of MMD plans, if they are not already directly engaged as partners.

Some examples were given by MMD federations of rapid mobilization of MMD women for collective advocacy and CONGAFEN has often relied on MMDs to show up in large numbers for specific events. If the MMD structures establish a confederation, the convening of federations across the country could serve as a platform for a unified collective agenda and for engaging other partners beyond the MMD movement.

A caveat to the movement's advocacy activities is to consider the recommendations of the review by M. Bachar (2017) on the MMD's legal status, as one of the review's findings is that certain themes, such as violence against women, girls' schooling and women's political participation are a difficult fit with the objectives of a cooperative (as defined under the Cooperative Act).

Characteristic 5: Use of multiple strategies that are mutually reinforcing

Using multiple strategies that are mutually reinforcing is important for building the movement. Collective, coordinated efforts are applied to generate evidence that inform strategies development. Such coordinated efforts often require effective use of appropriate technology and media to communicate with different audiences.

MMD structures have used a combination of strategies from group to federation level that include micro-projects at community level, service to the community, social support to MMD members and their families, lobbying and advocacy, raising public awareness of women's rights issues through targeted channels, as well as running for political office. Their strategies are adapted to local contexts and their negotiation tactics feature strongly in their success. Gender platforms have given them an easy conduit for advocacy in rural areas and many groups go door-to-door or use radio for mobilizing efforts. Urban federations are challenged by a more complex environment and operate with a larger set of actors.

While a few examples of cross-federation coordination exists, the best example of coordinated efforts at the level of a movement is running for elections, and the two Women's Day celebrations (international and national) also offer a basis for a coordinated strategy of concurrent events throughout the country. There are clearly joint commitments to girls' education, child marriage, and other women's rights issues at the level of the movement, but planning efforts have yet to evolve into a coordinated set of multiple strategies across the country.

The training for networks and federations do not feature communication techniques with different audiences and it may be increasingly relevant for the movement to develop a communication strategy to accompany a growing number of target audiences, as they expand and consolidate.

Characteristic 6: Strong support infrastructure that includes strong anchor organizations and effective decision making structures and communication systems

The definition of a strong support infrastructure is one that allows groups to come together for peer learning and joint planning. Further, anchor organizations or coalitions coordinate and communicate with members of the movement effectively, provide appropriate capacity building support to the smaller organizations, and are effective in raising, managing and distributing funds and other resources for the movement.

CARE has been the MMD's longest and most trusted anchor organization, nurturing the MMD groups and structures as a part of its programming for the past 25 years. It has taken the commitment of CARE and at least one devoted donor, NORAD, through the facilitation of CARE Norway, to witness and support the evolution of the movement. Key features of CARE's support show that the trust between the movement and the anchor organization is foundational. It is important for the sponsor organization to know what it can and cannot deliver and to know what the movement expects of them. Helping the movement seize windows of opportunities, such as the 2004 elections, is pivotal, as is the availability of financial, technical support. The role of facilitator and the capture of best practices into formal guidelines

is also key. CARE's decision to support the MMD groups as informal structures by building the capacity of local NGOs to support them, rather than convert the MMD groups to a formal institution or NGO, further enabled the spontaneous replication of MMD groups and evolution towards collective action.

Other international NGOs that are contributing to the formation of new MMD groups have expressed interest in supporting a common agenda and approach to supporting networks and federations.

The role of the "anchor organization" as mentor or critical friend, being careful not to lead nor leave them behind either, carries risks with it as well. CARE is aware of these and continues to inform itself on the options that need a dialogue with MMD members. In considering support gaps, a network of peer-to-peer learning across networks and federations would be useful and finding a means to forge a connectedness between MMD structures, beyond the congresses themselves that will build a greater force for change by creating synergies and a coordinated political agenda. The idea of a national confederation is of interest to some federation leaders and more discussion is needed.

Characteristic 7: Strong collective capacities of women human rights defenders and their organizations to ensure their safety and security

Movement members must be prepared for threats to their safety and security in defending their rights, and in the case of the MMDs, in conducting their financial activities. Access to formal and informal networks can help them respond to violence against women human rights defenders. They should have security plans and strategies to ensure the physical safety of its members, whether in public spaces, offices, or their homes. Digital security is also important these days with potential future use of smart phones. And measures for self-care should be included in their strategies.

Risks do exist for the MMD members and five of the seven federations said they have no protection system for their members nor for their venues. Because they do not have their own facilities for meeting, they often carry large amounts of cash and count out in a public space where they meet. A further risk particular to the MMD structures is the risk posed by the financial management capacity requirements of federations and networks, as they expand their funds and their membership. In terms of political risk, such as threats to physical safety or resistance from religious leaders, MMD members use strategic negotiation skills and forge professional relationships with administrative leaders to prevent threats as much as they can. As they expand their operations to a broader scale and higher maturity level, this may raise the current risk level and require additional planning beyond the skill level they have already deployed.

There is little awareness or plans around self-care. Digital security is not yet an issue for MMD women in Niger, especially in rural areas, given high levels of illiteracy and limited access to smart technologies. However, it is likely to be an issue in the near future, since women are a formidable untapped market for digital financial services.

OVERALL FINDINGS

- 1. Success in Acting Collectively.** The research showed that the demand for networking emerged spontaneously from the MMD groups, and networks evolved into a platform for collective action towards social and political change. Despite the lack of a single unifying structure, there is an impressive number of women who self-identify as belonging to MMD networks and federations, particularly since they represent primarily poor, illiterate rural women who are hard to reach. Their vision statements and self-described achievements show that they are aware of their human rights and are working with civil society and government bodies to make services more accessible and accountable to women, while, at the same time, offering remedial solutions where services are unavailable (e.g. literacy classes, boarding services for girl students). Beyond the group level the networks and federations' solidarity and collective action is achieving results.
- 2. The Drivers Behind the Success of the MMD Model.** The savings and credit mechanism built on a design of solidarity, transparency and leadership through good governance is what attracted them and opened the door to a much broader set of social benefits. The solidarity and collective action through groups, networks and federations has been shown to be transformative to their economic, social and political empowerment.
- 3. Evolution of MMDs in Niger.** Four key aspects mark the evolution of the MMDs: (a) a model that evolved in the direction of women's empowerment; (b) retaining the informal status of the MMDs; (c) the spontaneous and rapid spread of MMD groups; and (d) their legal status as cooperatives when they have evolved their activities with engagement in advocacy activities for a broader agenda on women's rights. More discussion with the MMD networks and federations is needed to explore how best to pursue advocacy and alliance building with other civil society actors.
- 4. Structure-building: groups → networks → federations.** MMD groups expanded laterally but they also expanded vertically, growing in scale of operations by nesting groups in networks and networks in federations, with the prospect of becoming a national confederation and a more influential force. The trend of groups joining networks and federations is a show of commitment to a broader collective agenda, currently representing 641,149 members (mostly women) across seven regions of the country.
- 5. Growth.** The greatest multiplier lies in the demand from poor, marginalized women for access to basic financial services. Geographic and demographic conditions come into play, as does the demand from development partners to use the MMD as a platform for women. In Niger's particular case, the growth spurt at federation level happened as a result of an announcement to form a confederation that therefore required network and federation formation. This attests to the readiness of MMD women to be part of a greater force for change. However, the risk of rapid expansion is that some networks may not have proper support and planning in place.
- 6. Essential Forms of External Support.** There are five forms of support that have proven key to Niger's experience: (a) a curriculum or training package; (b) a cadre of Village Agents or the equivalent; (c)

accompaniment by a sponsor organization; (d) financing particularly for convening, training and even some advocacy activities; and (e) legal aid to prevent or address rights violations, advocate for policy change, address irregularities in group functioning, and ensure conformity to laws as informal institutions.

7. **The Role of a Sponsor Organization.** The role of “facilitation agency” like CARE is key to identify opportunities that arise: the convener role, providing access to other resources and opportunities, and technical assistance for capacity building as well as action planning and strategy development.

8. **Characteristics of a Social Movement.** The current MMD status exhibits several strengths – a grassroots base that has endured for 25 years, the emergence of women leaders in their own structures and in politics, good collaboration with local actors in their immediate sphere of influence, the use of multiple strategies to create change for their members and for women and girls generally, and a strong identity as MMD members who can mobilize their members easily. And the growth of membership, in the continuing formation of new groups, networks and federations remains significant. Areas to be further developed, such as a communication strategy, safety and security plans, connectivity across the movement, have been captured by the recommendations below.

RECOMMENDATIONS

For CARE Niger

Operational recommendations can be found in the main report. Below are a set of strategic recommendations:

1. CARE should reflect on its role in accompanying an autonomous movement, versus the role of an organization in establishing multiple financial cooperatives. Key factors that have worked so far include providing convening space without setting the agenda, facilitating a 'seat at the table' of external venues, allowing the structure to remain informal, not pushing for formal status, allowing for the spontaneity and fluid nature of the groups to remain intact or reform as they wish. The key to accompaniment is to assume the role of a trusted friend (or sister or mother) that listens and responds in ways that empowers women.
2. Many MMD participants in this study reiterated the emphasis that emerged at the 2014 Congress on establishing a national level MMD confederation. The federation leaders who operate at municipality level wish to build relations with each other, to find their common ground, and plan a broader set of actions in concert with other civil society actors.
3. It would be useful to establish a formal relationship with the Global Fund for Women with a request to utilize the Movement Capacity Assessment Tool with all 24 federations to promote discussion across federations, allowing sufficient time for the discussion and using it as an opportunity for the federations to come to discuss their priorities.
4. While there is already a verification process through Village Agents of the performance of MMDs, consider introducing a certification for Village Agents who have now formed an association. This could help to establish a cadre of professionals who could eventually be tasked with doing the same for networks and federations.
5. CARE should continue its accompaniment of networks and federations and facilitate discussions of the financial and legal aspects with federation leaders for clarity and resolution. In the longer term, as a sponsor organization, CARE Niger would benefit from training for staff on how best to support a movement and how to avoid common pitfalls and mistakes.
6. Explore a strategic partnership with the AFJN (or other legal assistance organization) for MMD members to systematically address critical legal issues that arise at the level of the movement and structure-building. One suggestion is to explore establishing a legal clinic for each federation.
7. In terms of the movement's growth and development opportunities and collaboration with other important stakeholder groups, the recently established platform, still informal of Saving Groups implementers (INGOs and national CSOs) can offer an entry point for developing a coordinated support strategy of support for MMD leaders. However, consideration should also be given to

establishing a similar forum with technical and financial partners (donor agencies with development programs) to identify opportunities in overlapping areas of intervention.

8. MMD leadership has noted a gap in recruitment success of young women (especially young married women) into MMD groups. CARE should explore options for technical assistance to MMD leadership to find solutions to this gap.

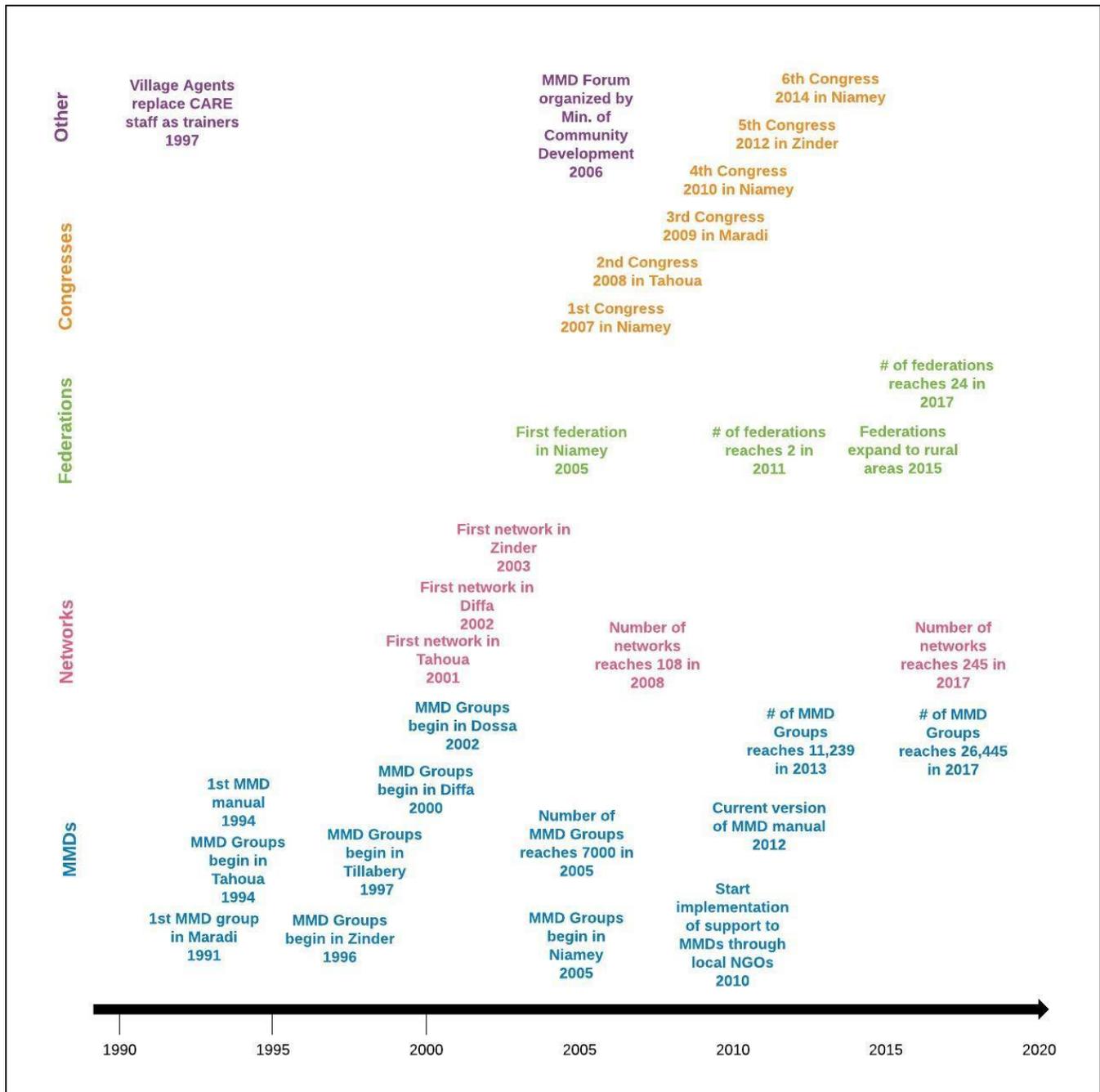
For CARE West Africa

Operational recommendations are included in the main report. Strategic recommendations follow:

1. There should be a long-term commitment by CARE (or another organization) to the population of women who join MMDs. The accompaniment role that listens to the groups and iterates a convening and support role has proven to be pivotal.
2. Invest in training staff in accompaniment roles. The soft skill side is as important, if not more so, than the technical skills. The 'critical friend,' the trust-building, the ability to anticipate what is next on the horizon for the movement and preparing the way, seizing windows of opportunity, are paramount in this relationship. It is of utmost importance to ensure that legal and financial expertise is available to the movement members.
3. Further on the accompaniment role, CARE needs to accept and even expect that the movement evolves in unpredicted ways and that because movements are self-organizing, emergent systems, there are likely to be inconsistencies, mistakes made, and lessons learned. CARE needs to acknowledge that the journey belongs to the members; CARE's role is to support and accompany.
4. Growth strategies could include an expansion of partners supporting the structures, locating MMD groups in high population density areas and locations that allow for proximity among members, and where there is a demand from technical and financial partners to support women's collective action. Having an available cadre of Village Agents or the equivalent in the areas is also critical.
5. MMD groups should be allowed to develop their skills, confidence and capacity before joining networks and the same for networks joining federations. It is important that the felt need to network and federate does not create a rapid proliferation of groups and of networks that are not mature enough.
6. It is important that MMD groups evolve their strategies adapted to their local contexts and to discover their own solutions to get around some of the social constraints they encounter. Indeed, as cooperatives in Niger, they were able to quickly gain the support of their communities by helping to resolve urgent needs in the community, as well as practice goodwill actions.

7. Opportunities need to be made available to MMD groups to meet, exchange experiences and lessons learned, and decide whether to implement joint actions. CARE can play an important convener role to connect up groups (and networks and federations) along different stages of their evolution.

Annex 1: Timeline of Evolution of MMD Structures



ⁱ2015 data, <http://hdr.undp.org/en/composite/HDI>

ENDNOTES

ⁱⁱ Voir le site UNDP, UN Development Reports, <http://hdr.undp.org/en/composite/GII>

ⁱⁱⁱNiger's score on the OECD Social Institutions & Gender Index (SIGI) is 0.4415. The SIGI measures 5 dimensions : (a) discriminatory family code, (2) restricted physical integrity, (3) son bias, (4) restricted resources and assets, and (5) restricted civil liberties.. OECD Development Centre. www.genderindex.org. 2014.

^{iv} World Food Programme. 2017. *How Climate Drives Hunger: Food Security Climate Analyses, Methodologies & Lessons 2010-2016*. October 2017. The Climate Adaptation Management and Innovation Initiative. See Map, p. 11.

^v The quota law N° 2000-008 of 7 June 2000 established a quota of 10% for elected positions, which was raised to 15% in 2014, and a 25% quota applied to nominations for high-ranking government posts

^{vi} Note that some respondents were interviewed more than once by different research team members using different tools.

^{vii} Batliwala S. 2013. *Changing Their World: Concepts and Practices of Women's Movements*. AWID.

^{viii} Global Fund for Women is currently piloting a tool to assess capacity of social movements, the Movement Capacity Assessment Tool.