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OUR AMBITION IS TO HELP FREE EVERYONE’S POTENTIAL
Message from the President

News from the developing world tends to be dominated by daunting challenges, recurrent crises, hunger, epidemics, wars and lack of resources. These stories cannot be ignored. However, we often come away with a lot more information about the problems than the solutions to deal with them.

The work the Cartier Charitable Foundation has undertaken over the past three years has the invaluable merit of providing all of us in the Cartier community and beyond with an alternative lens through which to view the world, putting into practice the notion that individuals and societies have the potential – and therefore a duty – to take action. This very notion forces us to focus on what can be done, confronting even the most intimidating challenges with a determination to address the root causes and make a positive contribution to long-term change.

Engaging in effective philanthropy requires expertise, resources and alliances to respond to complex social problems in a changing environment. Through the many development programmes it funds, the Cartier Charitable Foundation nurtures a vision of the world in which knowledge progresses at an unprecedented pace, and skills, technologies and creativity are available and actionable to create a more prosperous and sustainable future for all.

At the heart of this vision is the sense of humanity and creativity that has always distinguished Cartier. A deeply-held belief in human potential, drive, skills and resourcefulness.

The Cartier Charitable Foundation thus remains fully committed to improving the lives of the most vulnerable, in particular women and children, who too often bear the brunt of poverty and inequality around the world. Investing in girls and women to multiply their opportunities is not only an essential cornerstone of the Foundation’s approach and the key to inclusive growth, but will in many respects determine our global future.

Cyrille Vigneron
President of the Foundation Council, Cartier Charitable Foundation
President and CEO, Cartier SA

executive director’s letter

I’m pleased to share our third Annual Report with you, which looks back over last year to provide a complete overview of the Foundation’s work. While introducing the new partners that have joined our portfolio and presenting the highlights and results achieved by the programmes completed in the period, it also summarises the many ongoing initiatives that we constantly monitor and assess for maximum impact.

People’s own drive to improve their lives, and their capacity to maintain their progress over time are key prerequisites for social, economic and environmental advancement.

This principle is affirmed in the Foundation’s mission to serve and empower vulnerable communities to lead fulfilling lives, and to build greater resilience in a world where crisis and shocks are increasingly becoming the new normal.

As this Report illustrates, we work to broaden access to essential services (water, education, health and nutrition), to promote the responsible management of natural resources and to improve gender equality, encouraging more inclusive societies for those who face the greatest barriers to opportunity.

A total of nine new grants were approved this year. They testify to our thorough and open-minded search for models and approaches that have the potential to make a real difference to the lives of those most in need. Our 20 partners range from conventional highly-skilled non-governmental organisations (NGOs) that deliver effective results, to social enterprises that propose more “disruptive” solutions to social needs, aiming at system change.

Highlights of the year include more extensive support to South-based NGOs such as BRAC and Tostan, and the launch of two pilot programmes in Senegal, one to make reliable weather forecasts available to small-scale farmers and the other to transform an invasive weed into an alternative “green” charcoal.

In response to the massive earthquake that struck Nepal in April 2015, we also allocated funds to provide relief to many of the families affected. We supported the Red Cross and Red Crescent in the immediate wake of the disaster and again six months later, when the crisis was no longer in the headlines, but people’s long-term needs continued to be pressing and immense. Later on, when hundreds of thousands of people were crossing the Mediterranean and Europe’s eastern borders seeking refuge and a safer life, we felt compelled to assist them in their journey onward, providing for their basic needs and helping to restore human dignity.

During the year, we also pressed ahead with the first independent evaluation of one of the programmes we funded between 2013 and 2014 in Haiti. We want to determine whether the initiatives we support are resulting in positive and lasting change. The findings of this evaluation will help us draw objective conclusions from which to learn, improve effectiveness, inform decision-making and contribute knowledge to the wider fields of practice.

Refining our strategies and initiatives through such ongoing analysis of our experience and practice, we can be confident to report on impactful, cost-effective and enduring initiatives in the years to come.

Pascale de la Frégonnière
Executive Director

* The year under review in this report covers the period 1 April 2015 to 31 March 2016.
Our Vision and Mission

The Cartier Charitable Foundation was created in 2012 to catalyse the Maison Cartier’s philanthropic commitment to improving the livelihoods of the most vulnerable.

We are guided by the principles of excellence, pioneering and generosity of our founder, but act in complete independence of the commercial activities of the Maison Cartier.

Our ambition is to help free everyone’s potential, removing the barriers that prevent people from acting and thriving.

We focus on the most excluded and marginalized, in particular women and children living in the world’s least developed regions. We are committed to restoring their dignity, reducing their vulnerability and enhancing their resilience.

We make every effort to find ways to strengthen people’s knowledge, life skills and competencies, and to broaden their access to water, food, education and healthcare.

We firmly believe that those living in extreme poverty can – with appropriate support in an enabling environment – regain control over their lives and become active agents in shaping their destinies.

We work to multiply their choices and opportunities.

WE BELIEVE EVERYONE HAS THE RIGHT TO LIVE A MEANINGFUL AND FULFILLING LIFE IN AN INCLUSIVE, EQUITABLE AND SAFE ENVIRONMENT
The programmes we support

**KOSOVO**
- **Area:** Women’s social and economic development
- **Partner:** Women for Women International

**AFGHANISTAN**
- **Area:** Women’s social and economic development
- **Partner:** Women for Women International

**INDIA**
- **Areas:** Access to basic services (education, health), Women’s social and economic development
- **Partners:** Acumen, Educate Girls, Keep a Child Alive, UNICEF

**CHINA**
- **Area:** Emergency response
- **Partner:** UNICEF

**SENEGAL**
- **Areas:** Access to basic services (health, nutrition), Women’s social and economic development
- **Partners:** AMREF, GRET, Tostan, WFP

**BURKINA FASO**
- **Area:** Access to basic services (education, nutrition)
- **Partners:** ACF, GRET, WFP

**VIETNAM**
- **Area:** Natural resources management
- **Partners:** Barefoot College, GRET

**ETHIOPIA**
- **Area:** Access to basic services (water)
- **Partners:** AMREF, Water.org

**SOUTH SUDAN**
- **Area:** Women’s social and economic development
- **Partner:** Women for Women International

**NIGERIA**
- **Areas:** Natural resources management, Women’s social and economic development
- **Partners:** Ashoka, Women for Women International

**GUATEMALA**
- **Area:** Natural resources management
- **Partner:** Ashoka

**PERU**
- **Area:** Natural resources management
- **Partners:** Root Capital, Terre des Hommes Suisse

**GHANA**
- **Area:** Natural resources management
- **Partner:** Ashoka, Solidaridad

**CAMEROON**
- **Areas:** Women’s social and economic development, Emergency response
- **Partner:** CARE

**BURUNDI**
- **Area:** Access to basic services (education, nutrition)
- **Partner:** WFP

**GUINEA**
- **Area:** Access to basic services (health)
- **Partner:** AMREF

**ECUADOR**
- **Area:** Women’s social and economic development
- **Partner:** CARE

**HAITI**
- **Areas:** Women’s social and economic development, Emergency response
- **Partner:** CARE

**CAMBODIA**
- **Areas:** Access to basic services (water), Natural resources management
- **Partners:** Barefoot College, GRET, IFRC

**BANGLADESH**
- **Areas:** Women’s social and economic development, Natural resources management
- **Partner:** CARE

**GUINEA CONAKRY**
- **Area:** Access to basic services (health)
- **Partner:** AMREF

**GUATEMALA**
- **Area:** Natural resources management
- **Partner:** Ashoka

**BENIN**
- **Area:** Natural resources management
- **Partner:** Ashoka

**ECUADOR**
- **Area:** Women’s social and economic development
- **Partner:** CARE

**BENIN**
- **Area:** Natural resources management
- **Partner:** Ashoka

**CAMEROON**
- **Areas:** Women’s social and economic development, Emergency response
- **Partner:** CARE

**BURUNDI**
- **Area:** Access to basic services (education, nutrition)
- **Partner:** WFP

**GUINEA**
- **Area:** Access to basic services (health)
- **Partner:** AMREF

**ECUADOR**
- **Area:** Women’s social and economic development
- **Partner:** CARE

**BENIN**
- **Area:** Natural resources management
- **Partner:** Ashoka

**CAMEROON**
- **Areas:** Women’s social and economic development, Emergency response
- **Partner:** CARE

**BURUNDI**
- **Area:** Access to basic services (education, nutrition)
- **Partner:** WFP
The Cartier Charitable Foundation is a grant-making organization based in Geneva, Switzerland. We partner with non-profit organisations that excel in their fields of expertise, whose mandates and programmes are aligned both with our values and the areas we care about most: access to basic services, women’s social and economic development, responsible management of natural resources and emergency response and preparedness.

We are primarily committed to the world’s least developed regions where the needs are the greatest and people are among the most vulnerable.

The problems we endeavour to tackle are increasingly complex and sometimes closely interlinked. We do not dictate ready-made solutions but rather act as enablers for people to thrive.

We address the fundamental causes of problems, explore new approaches when appropriate, and strengthen methods that have proven successful over time. In order to do so, we create partnerships of purpose and trust that are long-term alliances for maximum impact.

True social change – true development – seems possible only when you work with the people, when you start with where they are and, with their input, consider what needs to change.

Molly Melching, Founder of Tostan

THE FOUNDATION IN BRIEF

Improving the livelihoods of the most vulnerable

The Cartier Charitable Foundation is a grant-making organization based in Geneva, Switzerland.

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Our 4 areas of intervention

ACCESS TO BASIC SERVICES

WOMEN’S SOCIAL AND ECONOMIC DEVELOPMENT

RESPONSIBLE MANAGEMENT OF NATURAL RESOURCES

EMERGENCY RESPONSE AND PREPAREDNESS

Governance

Founded by Cartier SA, the Cartier Charitable Foundation is based in Geneva, Switzerland, one of the main strategic hubs of international cooperation and a major centre of global governance. The Foundation is governed by Swiss law and is under the supervision of the Federal Supervisory Board for Foundations of the Swiss Federal Department of Home Affairs in Bern. The Cartier Charitable Foundation is overseen by a Foundation Council (Conseil de Fondation), the highest authority responsible for its activities and proper operations. Council members are appointed by the parent company for a renewable term of one year.

The Foundation’s activities are independently managed by the Executive Director, who directs the Foundation’s operations, makes recommendations to the Foundation Council and implements its resolutions. The Council meets at least twice yearly to consider current business, analyse the programmes, assess initiatives in progress and validate the directions adopted by the Foundation. It is currently composed of five members.

Independent auditors review the Foundation’s accounts and submit a detailed report to the Foundation Council.
ACCESS TO BASIC SERVICES
The building blocks of human development

A society which fails to address basic human needs – access to safe water and adequate sanitation, primary health care, nutrition and quality education – is not building the foundations for inclusive growth and sustainable wellbeing.

Securing access to these essential services is a primary goal of many of the international and grassroots programmes we support, recognising their importance in enabling even the most vulnerable populations to live lives they value in good health and decent conditions.

We consequently extended these programmes this year, partnering with Educate! to train young leaders in secondary schools in Uganda. Quality education is a great equalizer of opportunities, opening doors for girls and boys in the least-developed regions to truly realise their potential and shape their futures.

We also built up our support to India-based Educate Girls and leading public health organisation AMREF, two partners who have delivered inspirational results and shown the drive necessary to make a real difference for those who need it most.

“...I have the right to sing. I have the right to go to the market. I have the right to speak up. I will get my education – if it is at home, in school, or any place. They cannot stop me...”

Malala, Nobel Peace Prize Winner 2015
NEW PROGRAMMES

SCALING UP GIRLS’ QUALITY EDUCATION

Two and a half years on from our initial support, Educate Girls has successfully enrolled 29,000 girls in school in the tribal communities of Rajsamand district in Rajasthan, where gender disparity is among the highest and only 1 in every 100 girls reaches grade 5. The child-centric learning and teaching techniques deployed have achieved a retention rate of 93%.

Against this encouraging backdrop, our new two-year follow-up grant will support Educate Girls in a crucial phase of expansion, scaling the project up to 572 rural schools in Udaipur district to reach a further 100,000 children.

Through community mobilization strategies, Educate Girls’ unique transformational approach addresses the structural, socio-economic and cultural barriers that prevent girls from entering a classroom in the first place. For parents living in these remote communities, educating their daughters is seen as a dead investment. Educate Girls creates awareness in the villages about the crucial ways in which girls can benefit from education.

Partnering with state schools and teachers, training local champions for girls’ education, and in particular involving parents and communities to help them understand how to keep the school administration accountable, Educate Girls boosts enrolment, retention and learning outcomes. In addition, the model is codified and replicable, aiming to improve the existing education system so that no girl is left behind.

Partner: Educate Girls
Country: India
Duration: 2016-2018

TRANSFORMING SECONDARY EDUCATION IN UGANDA

Educate! has developed a practical learning model that addresses the mismatch between secondary education and employment opportunities in Uganda, teaching secondary school students core skills such as critical thinking and collaborative problem-solving, while encouraging them to take leadership roles and create small businesses.

The ultimate goal of the programme is to prepare young people for the labour market so they can act to solve the problems of poverty for themselves and their communities, in a country that struggles with youth unemployment of up to 62%.

We are working with Educate! to roll this curriculum out to 50 extremely low-resource schools in eastern Uganda every year for three years.

During the programme, 6,000 scholars will receive intensive mentorship and gain experience working in team settings, leading “Student Business Clubs”. There they will recruit other students not directly enrolled in the training to share their newly-acquired skills with a total of around 50,000 students. Associate teachers and Educate! youth mentors will help them understand how to assess markets, identify opportunities and build and operate profitable small businesses.

Midline results from a randomised control trial indicate Educate! students earn double the income of their peers overall, are 64% more likely to run their own businesses and 123% more likely to initiate a community project.

Partner: Educate!
Country: Uganda
Duration: 2016-2018

ACCESS TO BASIC SERVICES
RESULTS AT A GLANCE

FILLING THE GAP IN HEALTH CARE PROVISION

Over the past three years, we worked with AMREF to provide free access to diagnostic, medical and surgical services for children living in hard-to-reach areas of the Tambacounda, Sédhiou and Kolda districts of Senegal, and the Boké, Labé and Mamou prefectures of Guinea Conakry.

The programme particularly targeted the main causes of child death, including respiratory infections, diarrhoea, anaemia and malaria, which are preventable with basic treatments. Special attention was also focused on routine paediatric surgical procedures for the treatment of hernias, cataracts, trachoma, burns and cleft lips.

Following an integrated approach that leverages the energies within communities and strengthens the links between them and the National Health System, the programme has achieved solid progress in a number of key activities:

• Over 10,800 children were screened and treated for a wide range of health problems during 31 medical consultations in state elementary schools by multidisciplinary teams, including a doctor, ophthalmologist, dentist and nurse.
• 326 children were operated on by dedicated surgeons from Dakar during eight mobile surgical camps organised in regional hospitals.
• 105,000 children received seasonal malaria prevention treatments.
• Over 300 community health workers, local caregivers and midwives were trained in child health and the Integrated Management of Childhood Illness, a proven successful approach to combating a range of childhood illnesses.
• 102,270 women received information on maternal, child and reproductive health.

AMREF’s approach not only boosts local capacity by training medical personnel in pre- and post-surgery care, but successfully strengthens community awareness by equipping people and mothers in particular with simple skills to better care for their children and manage childhood diseases.

To consolidate the positive results achieved, standardise the programme model and maintain momentum, we have decided to support AMREF’s efforts in Senegal with an additional three-year grant. The programme will be implemented in 60 schools and their neighbouring communities in the Kolda and Sédhiou districts. It will provide 160 medical consultations and nine mobile surgical camps, and deliver trainings on maternal, child and reproductive health to more than 25,000 pregnant women and women of reproductive age.

BOX - Looking back to move forward

We commissioned a research team from Tufts University to carry out an independent evaluation of the Water.org programme we funded in Haiti between 2013 and 2014, called Making safe water a priority. Upon completion, this programme provided 17,600 people in Ennery and Carrefour with access to safe drinking water through the construction of two gravity-fed spring catchment and distribution systems, subsequently managed directly by the communities under the supervision of the Haitian Water Authority.

The aim of this evaluation study is to determine the relevance and achievement of the programme’s objectives, as well as its efficiency, effectiveness, impact and sustainability.

When the results are made available, they will help us understand what worked, what didn’t and why, guiding us draw objective conclusions from which to learn and inform any corrective actions that may be necessary.
**ONGOING PROGRAMMES**

**Health gardens to combat malnutrition**

- **Partner:** Action Against Hunger (ACF)
- **Country:** Burkina Faso
- **Duration:** 2014-2016

Aiming to address the underlying causes of malnutrition and reduce seasonal economic vulnerability, ACF is working in three remote and extremely poor provinces in the East of Burkina Faso to help 30 women’s groups create community vegetable gardens. The fruits and vegetables produced are increasing the availability of nutritious food for family consumption and the surplus, sold in local markets, boosts the families’ incomes.

**School meals for nutrition and learning**

- **Partner:** World Food Programme (WFP)
- **Countries:** Burkina Faso, Burundi, Mozambique
- **Duration:** 2014-2017

We are supporting WFP’s home-grown school meal programmes in Burkina Faso, Burundi and Mozambique to combat childhood malnutrition and simultaneously improve school attendance and learning. School meals provide a powerful incentive to send children (especially girls) to school and to keep them there, while ensuring students receive the nutrients they need to concentrate and learn more efficiently. Linking school lunches with local production and purchasing is an effective way of transforming food assistance into a sustainable investment for the whole community.

**The power of partnership for clean water and sanitation**

- **Partners:** AMREF, Water.org
- **Country:** Ethiopia
- **Duration:** 2015-2018

In the Dera district of the Amhara region, water for humans and animals is mostly collected from rivers, springs and traditional hand-dug wells, while open defecation is a common practice. The programme’s main objective is to ensure that some 29,000 Ethiopians living in 9 rural communities gain access to safe water and sanitation services. The communities will also be provided with the tools, knowledge and skills they need to manage and maintain the new infrastructures effectively, reducing their vulnerability to waterborne diseases.

**Reaching where the water doesn’t**

- **Partner:** International Federation of Red Cross and Red Crescent Societies (IFRC)
- **Countries:** Cambodia, Myanmar
- **Duration:** 2015-2018

We are working with IFRC to address daily and long-term water and sanitation needs in 49 rural and peri-urban areas of Cambodia and Myanmar. Engaging the communities directly, the programme is building, refurbishing or improving water systems for over 36,600 individuals and sanitation facilities for over 39,500. It is also promoting hygiene knowledge and practices in schools, communities and individual households so that people can prevent and address water and sanitation-related challenges.
ONGOING PROGRAMMES

Making comprehensive HIV care a reality in Indian slums

The 'Bhavishya' programme (named after the Sanskrit word for “looking to the future”) aims to reduce the vulnerability of 2,600 people living with HIV in Yerwada, an underserved slum neighbourhood of Pune, the largest city in Maharashtra State after Mumbai. An integrated model of clinic- and community-based HIV care has been developed to increase access to quality health services in every area from clinical, psychological, psychiatric and nutrition services to counselling, advocacy and accompaniment through the government HIV and Tuberculosis programmes. The programme is also organising vocational and job skills training, together with microenterprise start-up support, for 2,000 women and adolescents living with HIV in the area.

Partner: Keep a Child Alive (KCA)
Country: India
Duration: 2013-2016

Fighting disparities through children’s education

Ensuring that all children go to school is just one of the key challenges being addressed by UNICEF’s programme in partnership with the Government of India. Lack of quality teaching and learning, persistent disparities between children from different backgrounds and a significant gender gap that prevents girls from attending school are the related critical issues that this programme also strives to tackle. The focus is on strengthening teacher education by training 1,000 teacher educators in five states, who will reach approximately 80,000 teachers and 3 million children. The programme will also improve inclusive education practices and help develop child-friendly learning materials and resources.

Partner: UNICEF
Country: India
Duration: 2014-2017

Championing girls’ quality education

Educate Girls works to boost girls’ school enrolment and attendance, promote girl-friendly education infrastructures, and advance learning outcomes in the Rajsamand district of Rajasthan State, where the gender gap is critical. So far, 29,000 girls have been enrolled in school and 93% are continuing their education.

This innovative programme leverages existing resources to promote community ownership for school reform. We work with Educate Girls to ensure that teachers, parents, students and the government are actively engaged in revitalising educational practices and outcomes.

Partner: Educate Girls
Country: India
Duration: 2014-2017

ACCESS TO BASIC SERVICES
Investing in women is a matter of smart economics as well as human rights. It’s proven: the returns will be significant, both on the balance sheet and across society. So one can ask: what are we waiting for?

Monique Villa, CEO Thomson Reuters Foundation, World Economic Forum 2016

WOMEN’S SOCIAL AND ECONOMIC DEVELOPMENT

Challenging inequality

Gender equality is at the heart of sustainable development and the key to achieving poverty reduction, inclusive growth, health and education.

We apply a gender lens to every programme in our portfolio, ensuring each works towards a more equal and inclusive world. With the aim of advancing women’s conditions and empowering poor and marginalized women to exercise their basic rights in practice, we forged important new partnerships this year with two South-based NGOs, Tostan and BRAC, while confirming our support for Women for Women International in Kosovo with a follow-up grant.

The three new programmes address the fundamental causes of girls’ and women’s discrimination: power inequalities, socio-economic barriers and discriminatory social norms. Of vital importance, they share an integrated approach that strives to give women and girls agency and voice, inspiring them to see themselves as deserving opportunity and space - in short, to aim high and expect better.
NEW PROGRAMMES

TACKLING EXTREME POVERTY

BRAC, a Bangladeshi NGO, conceived a comprehensive approach specifically designed for people at the bottom of the ladder. The 24-month “ultra-poor graduation” programme provides these people with productive assets, enterprise development and life skills training, as well as essential healthcare services and education, helping them climb out and stay out of extreme poverty. The thinking behind BRAC’s programme is to exert a “big push” over a limited period of time, applying maximum pressure on the main determinants of poverty: little or no health care, lack of skills and capital, illiteracy, low self-esteem and social exclusion. BRAC’s methodology has proven effective for long-term impact in Bangladesh.

We support BRAC’s work in Uganda, piloting the “ultra-poor graduation” programme in the severely underserved district of Lowero, to foster self-employment activities for 1,500 ultra-poor young individuals, especially women, setting them out on a secure, supported path to becoming agricultural entrepreneurs.

EMPOWERING MINORITY WOMEN

In Sevcë - one of the remotest villages in Srpsce, the second biggest Serb-majority municipality in Kosovo - a group of 60 women graduated from the Women for Women International 12-month empowerment programme. Stronger women, stronger societies in 2015, part of an international cohort of a total of 3,000 women involved. Armed with new confidence, skills and business competence, these women are now prepared to take action and set up microenterprises and rural cooperatives.

Due to the small size of their parcels of land, the women of Sevcë are not in a position to apply for government subsidies. But thanks to the programme and its additional support, providing agricultural and technical inputs as well as intense mentoring, they are now ready to address the complex process of registering a rural cooperative, which will facilitate access to market and government financial support.

KNOWLEDGE AND DIGNITY FOR GIRLS AND WOMEN

Working with 20 communities in the remote Goudiry department of southeastern Senegal, Tostan’s programme aims to support girls and women to improve their lives, equipping them with the skills for personal and community development and democratic leadership.

At the core of Tostan’s work is an informal education programme, rolled out in national languages, for women, men, girls and boys who live in rural villages and have had little or no formal education. For three years, the 1,000 participants will debate cross-cutting themes of democracy, human rights, health and child protection, and learn basic literacy and numeracy. Facilitators who come from the same region as the participants and live in the same village for the duration of the programme make sure classes are run in engaging ways using storytelling, theatre and dance.

Over time, the groups activate a deep dialogue within the community and its extended family networks, mobilising and empowering people to not only reconsider deeply-entrenched and harmful customary practices (such as female genital cutting or child marriage), but also to identify local needs and find appropriate solutions. Change thus happens from the ground up, through mutual respect and shared learning.

WOMEN’S SOCIAL AND ECONOMIC DEVELOPMENT
Microsavings and loan associations, managed by the poorest for the poorest, are an effective tool in the battle against poverty. The members pool their money collectively and can then lend each other small amounts to start or grow their own income-generating activities, improving their livelihoods.

The programme From microsavings to the formal economy that CARE successfully implemented in Haiti from 2014 to March 2016 has delivered visible, replicable and sustainable results, bringing vulnerable people improved access to basic financial services:

- 261 Village Savings and Loan Associations (VSLAs) have been created over the past two years in the communes of Gonaïves, Gros-Morne and Terre Neuve. These groups are autonomous and self-managed, a key factor in their long-term success.
- The 7,399 members of these associations - 66% of whom are women - have been trained to understand the basic concepts of lending, credit, repayment and interest, and have saved approximately €263,850. Over 4,000 of them have obtained small loans from their groups that they invested in small businesses to improve their household income. The loans were repaid regularly, with a repayment rate of 97.03%.
- Financial links have also been facilitated and dedicated financial products created, enabling the 41 more mature VSLAs to apply for bigger loans from formal microfinance institutions that wouldn't otherwise be accessible.

The proven commitment and strong sense of ownership of VSLA members – who emphasize the importance of trust, solidarity and transparency as essential components of the group – underline the extraordinary impact of this approach.

We find that the Village Savings and Loan Association intervention increases the likelihood that women run a business. Income from businesses also increases significantly.

Innovation for Poverty Action, Impact Assessment of Savings Groups. Findings from three randomized evaluations of CARE Village Savings and Loan Associations programs in Ghana, Malawi and Uganda, 2012
Improving the lives of indigenous women in the Andean highlands

In the Chota Valley, a region of vast diversity in Ecuador, we work with CARE to enable indigenous and Afro-descendant women engaged in agricultural, livestock or handicraft activities to improve their livelihoods. Learning to enhance their production and processing techniques, they can gain easier access to loans and are empowered to play a leading role in the development of local businesses.

Partner: CARE
Country: Ecuador
Duration: 2013-2017

Jute: an eco-friendly opportunity for a sustainable development

In the Rangpur, Kurigram, Jessore and Sarkhira districts of Bangladesh we support CARE to empower poor and marginalised people working in the jute supply chain. The programme facilitates connections between 16,000 jute producers, 20 small entrepreneurs and market intermediaries. The programme aims to improve the quality of jute production and jute-products and to strengthen the competitiveness of Bangladeshi exports, with an emphasis on increased incomes for the most vulnerable groups and women in particular.

Partner: CARE
Country: Bangladesh
Duration: 2013-2017

Stronger women, stronger societies

In countries affected by conflict and war, we work to provide 3,000 women with the knowledge, skills and resources to move from poverty and isolation to social and economic self-sufficiency. Women enrol in a comprehensive programme where they come to understand their rights, value and possibilities. They also learn job skills and receive basic business training so they can build viable businesses that generate sustainable income for them and their families.

Partner: Women for Women International
Countries: Afghanistan, Kosovo, Nigeria, Rwanda, South Sudan
Duration: 2013-2017

Grandmothers switch the light on

In Tilonia, a small Indian village, we support the training of illiterate or semi-literate grandmothers from Cambodia, Myanmar and Vietnam to become solar engineers. This programme aims to bring household solar electrification for basic lighting to six rural villages that have no prospect of being connected to the traditional power grid.

Partner: Barefoot College
Countries: Cambodia, Myanmar, Vietnam
Duration: 2014-2016

WOMEN’S SOCIAL AND ECONOMIC DEVELOPMENT

In countries affected by conflict and war, we work to provide 3,000 women with the knowledge, skills and resources to move from poverty and isolation to social and economic self-sufficiency. Women enrol in a comprehensive programme where they come to understand their rights, value and possibilities. They also learn job skills and receive basic business training so they can build viable businesses that generate sustainable income for them and their families.
To feed the continent’s 900 million people, Africa needs its own food security. This can only be achieved through a uniquely African Green Revolution. It must be a revolution that recognizes that smallholder farmers are the key to increasing production, promotes change across the entire agricultural system, and puts fairness and the environment at its heart.

Kofi A. Annan, former Secretary General of the UN

RESPONSIBLE MANAGEMENT OF NATURAL RESOURCES

Powering up rural development

Most of the world’s poor live off the land. Some 500 million rely on small plots about the size of a football field for income and food. Their wellbeing is tightly linked to the natural environment – rainfall, soil fertility, forests, fisheries and pastoral stocks – and to the ability to manage, conserve and restore its resources effectively. Many solutions exist to provide small-scale farmers with products, services, information and marketplaces, but access to these solutions remains problematic. Innovative initiatives can bridge that gap successfully, helping them improve their skills, adapt their agricultural techniques to challenging climate conditions and increase their productivity from barely surviving to making a sustainable living.

Powering up inclusive, climate-smart rural development is the core goal of three new programmes we launched this year, partnering in Peru with Root Capital, and in Senegal with the World Food Programme (WFP) and the French non-governmental organisation GRET. All three programmes are centred on smallholder farmers, recognising the crucial role they can play in building their communities’ resources and resilience while simultaneously protecting the environment.
NEW PROGRAMMES

WEATHER FORECASTS TO INCREASE FARMERS’ RESILIENCE

Working with Ignitia - a high-tech social enterprise specialising in tropical weather forecasting - WFP intends to make GPS-specific forecasts available to 6,000 small-scale farmers living in 110 villages in eastern Senegal. In this region, highly vulnerable to climate conditions, access to weather information that is reliable, timely and actionable could prove crucial to strengthening livelihoods.

Ignitia’s system has proven itself to be twice as accurate in its rain predictions as global forecasts in the tropics. SMS text messages designed for semi-illiterate farmers enable them to make more informed decisions about when and what to plant, whether to invest in new seeds and when to use agricultural inputs.

This 1-year pilot programme will integrate Ignitia’s services in WFP’s resilience initiatives in the country, with the aim of better equipping smallholder farmers to mitigate climate risks.

TURNING INVASIVE TYPHA INTO DURABLE WEALTH

Fighting increasing deforestation is a major challenge in Senegal, as is limiting the proliferation of an aggressive wetland plant that grows along the Senegal River, causing significant damage. The weed, called Typha, chokes waterways, diminishes biodiversity and contributes to the spread of water-borne diseases that result from stagnant water. It also impedes fishing and agriculture, and attracts bird pests that invade rice plots.

To tackle these challenges simultaneously, GRET is working with six rural communities in the Richard Toll district of northern Senegal to establish small enterprises for the production of Typha charcoal for cooking. Transforming this weed into an alternative “green” charcoal has the potential to reduce deforestation and pollution from traditional charcoal production methods and to create new jobs and complementary incomes for 200 artisans, indirectly benefitting over 3,000 people.

Root Capital is a non-profit social investment fund that tackles rural poverty in Peru by providing access to capital, skills and markets for 70 small but promising agricultural businesses that adopt and encourage sustainable and climate-smart practices such as agroforestry, organic production and responsible harvesting. These enterprises, which include farmer cooperatives and associations, small input suppliers and agro-processors, are too big for microfinance but generally too small and risky to obtain credit from conventional commercial banks. Root Capital fills this “missing middle” gap enabling these small businesses to grow and become local economic engines.

In addition, the financial assistance provided by Root Capital comes with agronomic and financial training, as well as critical market connections that protect these enterprises from having to sell their wares cheaply to the first available buyer.

Supporting the development of these businesses can generate an upward spiral of collateral social and economic benefits, in particular for the thousands of individual farmers (25% of them women) that work with these enterprises. As these small agricultural businesses grow stronger, the 40,000 family farmers that constitute their supply basis, managing over 90,000 hectares of land, will benefit from more stable jobs, higher revenue and ongoing assistance with sustainable farming practices.

This will improve water and land management and preserve the ecosystem, maintaining the integrity of valuable landscapes while creating more prosperous and climate-resilient livelihoods for farmers, their families and communities.

IMPROVING FARMERS’ LIVELIHOODS IN PERU

Partner: Root Capital
Country: Peru
Duration: 2016-2018

Responsibility of Natural Resources

Partner: WFP
Country: Senegal
Duration: 2016

Partner: GRET
Country: Senegal
Duration: 2016-2018

Partner: World Food Programme (WFP)
Country: Senegal
Duration: 2016-2018

Partner: Root Capital
Country: Peru
Duration: 2016-2018
RESULTS AT A GLANCE

IMPROVING THE LIVES OF COMMUNITIES DEPENDENT ON GOLD MINING IN PERU

Between 2013 and 2016, we partnered with Terre des Hommes Suisse to support artisanal and small-scale mining communities living in the Amazonian region of Madre de Dios to improve their gold extraction practices and diversify their sources of income, adopting more sustainable alternatives to gold prospecting.

Intensive panning in southern Peru has dramatic consequences, including the destruction of the rainforest, the pollution of soils and rivers with mercury and cyanide, the loss of traditional agricultural activities and the disintegration of the social fabric of the communities concerned.

Despite the complexity of the legal framework surrounding informal miners’ groups, and notwithstanding the number and intensity of social conflicts in the area, the programme achieved substantial results in a relatively short time:

- Some 60 families abandoned gold prospecting and came together to establish the Agrobosque cooperative, which now numbers over 200 members. Through its leadership, Agrobosque promoted the creation of 35 vegetable gardens, 10 school gardens, 16 fish farms and 33 fruit gardens, diversifying both the diet and sources of income of the members’ families and their communities.

- Agrobosque’s members, together with 45 other families, received training in essential techniques for cocoa cultivation and development, seed selection and reproduction: 900 kilos of Chuncho cocoa were produced on 40 hectares of land in 2015, and the harvest of the 150 hectares of land cultivated in 2016 is expected to reach 10 tons.

- The process of organic and Fairtrade certification is currently under way for this highly sought-after native Criollo cocoa, recognized as one of the highest-quality varieties in the world.

- To improve mining practices, Terre des Hommes Suisse worked closely with the Edana anthropo-technological research laboratory at the Haute Ecole Arc Ingénierie University of Applied Sciences in Switzerland. Edana’s fieldworkers engaged directly with miners to identify problems and design the technical solutions needed to improve their extraction practices. Two improved prototypes were conceived collectively and produced locally to address mercury losses in amalgamation and to reduce the risk of water, air and soil pollution: the “retorta Anamei” for distilling mercury, and the “boa” polyvalent mini-excavator. Over 600 individuals in 3 different mining communities benefited directly from these improved techniques, whose adoption has been recognized and praised by institutional actors.

“...We choose to pull back from small-scale gold mining because it doesn’t offer a regular income. Sometimes it pays off, sometimes it doesn’t. And we were afraid of the police campaign, blowing up miners’ pumps and dredgers. And then there’s the mercury that poisons the soil and causes health problems. The cooperative gave me new hopes...”

Victoria Palomino, member of the Agrobosque cooperative
ONGOING PROGRAMMES

Communities at the heart of natural ecosystem restoration

With Ashoka, we are supporting five social entrepreneurs to develop initiatives that foster innovative agricultural and stock-rearing systems that restore soils, increase food security and advance economic inclusion. Farmers in Benin, Ghana, Guatemala, Nigeria and Togo are testing and adopting new solutions that will consistently improve their agricultural practices while respecting the environment, from introducing a highly-nutritious bean called "pigeonpea" to creating a symbiotic environment where several animal species are reared together and thrive.

Partner: Ashoka
Countries: Benin, Ghana, Guatemala, Nigeria and Togo
Duration: 2015-2018

Improving extraction practices at gold mining sites

We are partnering with Solidaridad in Peru and Ghana to advance artisanal small-scale miners’ working conditions, supporting them to formalise their work towards certification such as the Responsible Jewellery Council (RJC) and Fairtrade or Fairmined standards, and to improve their livelihoods through access to essential health services. The activities include trainings on hazard assessment, safety, emergency response and environmental management, as well as ongoing technical assistance and coordination to overcome the administrative challenges of the formalisation process.

Partner: Solidaridad
Countries: Ghana and Peru
Duration: 2013-2017

Linking conservation and development in Madagascar

Seeking to combine the protection of biodiversity with the sustainable development of rural communities, this programme aims to improve food security and reduce poverty for 12,500 people living in 23 villages in and around the Mananara Nord National Park, a biosphere reserve in the North-East of the island of Madagascar. The initiative involves creating opportunities for more resource-efficient production systems in agriculture, forestry, fishing and small-scale stock rearing, while preserving the biosphere reserve.

Partner: GRET
Country: Madagascar
Duration: 2015-2018

Rain, land and livelihood in the Dry Zone of Myanmar

GRET is working with 75 rural villages in the Sagaing Region to test, adopt and disseminate easily-replicable, low-cost water and land conservation practices that can sustain livelihoods while simultaneously restoring ecosystems that have been increasingly degraded by severe erosion and destructive farming practices. These measures include agronomic and vegetation initiatives, such as planting shade trees or cover crops, and utilising ridges and basins, windbreaks and composting.

Partner: GRET
Country: Myanmar
Duration: 2015-2018

RESPONSIBLE MANAGEMENT OF NATURAL RESOURCES
Whenever disaster or a humanitarian emergency strikes, rapid assistance combined with prompt and flexible financial support can save lives, relieve suffering and reduce the number of casualties.

This year we partnered with the International Federation of Red Cross and Red Crescent Societies (IFRC) in two programmes. The first provided immediate and vital relief to the populations affected by the massive earthquake that struck Nepal on April 2015. The second contributed to aiding the thousands of refugees fleeing civil war and unrest in search of protection and a better life in Europe.

Although compelled by the obligation to provide humanitarian aid wherever and whenever it is needed, we mostly support initiatives that focus on reducing vulnerability to risks before disasters or emergencies occur, and that prioritises investments in building resilience.

We help communities be better prepared to resist and adapt to shocks in a way that addresses their immediate needs and long-term issues, putting them in a stronger position to deal with the next crisis.

“The personal stories of suffering are harrowing – but one also gains inspiration from the stories of survival and determination to recover, thus demonstrating the tremendous resilience of people and communities.”

Helen Clark, Administrator of the United Nations Development Programme
NEW PROGRAMMES

HUMANITARIAN ASSISTANCE FOR REFUGEES IN EUROPE

More than a million migrants and refugees crossed into Europe in 2015. The vast majority arrived by sea, but some also made their way over land, principally via Turkey and Albania.

The Red Cross and Red Crescent responded in 27 countries across Europe, particularly those on the Balkans migration route to northern Europe, coordinating across borders to meet the immediate and long-term humanitarian needs of hundreds of thousands of people.

More than 70,000 volunteers were deployed as part of this emergency response.

Critical assistance included the distribution of food, water, hygiene kits, baby supplies, clothing and first aid kits.

Red Cross and Red Crescent teams also provided medical care and first aid, shelter and psychosocial support. Additionally, migrants who had been separated from family members received assistance to reconnect with their loved ones.

THE DAY THE EARTH TREMBLED

On 25 April 2015, a massive earthquake shook Nepal, killing almost 9,000 people and disrupting the lives of 5.6 million. Almost 800,000 homes were destroyed and water supply and sanitation systems collapsed, leaving the population at risk of water-borne diseases.

In the six months that followed, nearly 8,000 Red Cross volunteers were mobilized to distribute ready-to-eat food and other food items such as rice, oil and pulses to 2.8 million people living in the country’s 14 most vulnerable districts.

The volunteers also provided temporary shelter - including tarpaulins, blankets, kitchen sets, water purification tablets, toothbrushes and soap - for over 550,000 people, while bringing safe drinking water and sanitation.

Over 1,300 emergency latrines were built to prevent outbreaks of diarrhoea, cholera and typhoid.

Red Cross volunteers visited hospitals, children’s homes and camps for displaced people in order to locate missing people and put them back in contact with their relatives.

The result of this effort was the restoration of 2,342 family links.

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RESULTS AT A GLANCE

FIND A HOME, REBUILD A LIFE

Partner: CARE
Country: Haiti
Duration: 2013-2015

Four years after the devastating earthquake that struck Haiti in January 2010, progress had been made towards reconstruction, but 145,000 people were still living in camps, exposed to insecurity, violence, unhealthy conditions and flooding. The 29,000 families living in the camps in the Port-au-Prince area were extremely vulnerable, having lost assets and livelihoods upon their displacement.

As the emergency response transitioned from “life-saving assistance” to longer-term reconstruction, we supported CARE for two years to develop sustainable housing solutions for displaced people.

The programme encouraged camp residents and owners of earthquake-damaged houses in the Carrefour municipality to come together to rehouse themselves in better conditions. CARE assisted homeowners technically and financially to repair, improve and bring their accommodation into line with safe building standards. In exchange, they each committed to host an internally-displaced family free of charge for one year, freeing them from having to pay regular rent while rebuilding their livelihood.

As a result, eight refugee camps were closed and 517 families were relocated and found a decent place to live, simultaneously receiving training to start microbusinesses or to improve their livelihoods.

• 168 houses were retrofitted to safe building standards to host displaced families.
• 142 sanitation facilities were built or repaired.
• 1,746 individuals received dedicated training to start or improve income-generating activities, which allowed them to increase their earnings by 88%. They also each received a resettlement allowance of USD 150 to start up small businesses.
• 492 families participated in hygiene promotion sessions.
• A total of 2,740 people benefitted from the programme.

“...I really wanted to leave the camp. The water was not good and my son was always sick. Besides, the camp was very dirty. During the hygiene training I learnt that you have to boil water before drinking it.”

Letitia, 36, mother of four, who left the Aujecad camp on 10 September 2014
ONGOING PROGRAMMES

Building women’s resilience to climate shocks

Women suffer disproportionately from the impacts of disasters and severe weather events because of the inequitable distribution of roles, resources, and power, and because they are more dependent than men on natural resources for their livelihoods and survival. In Cameroon, we are supporting CARE to strengthen local weather mitigation knowledge and promote climate adaptation strategies. Early warning systems are being set up in three municipalities in the country’s northern regions. In parallel, community-based adaptation plans are being developed to enable families to access weather information and make more informed decisions on land management, crop planting and irrigation systems. The objective is to reduce food insecurity and foster economic independence for 356,000 people, including 179,000 women, so that they can become more resilient in the medium and long term.

EMERGENCY RESPONSE AND PREPAREDNESS

Disaster risk reduction begins at school

In Madagascar, a country that has been struck by frequent major cyclones in the past eight years, we are working with UNICEF and the Ministry of Education to provide teachers and students with sound knowledge of the actions to take during and after a cyclone. Through trainings, emergency simulation exercises and school manuals, we are helping teachers, school directors and children to learn about disasters, when and where they are most likely to strike, and what to do when they occur. Approximately 420,000 children, 9,000 teachers and their local communities will gain increased awareness of disaster preparedness and response.

Preparing for natural disasters in western China

Over the past 20 years, severe recurrent natural disasters have affected 300 million people in China, resulting in direct economic losses that have exceeded 36.2 billion dollars per year. UNICEF’s pilot programme focuses on communities living in three high-risk counties in Sichuan. Its aim is to strengthen the capacity both of the communities and of the local, provincial and national authorities in areas such as health, education and child protection to withstand, respond to and recover from disasters. The programme is expected to benefit over 180,000 children and 400,000 women directly.
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<tr>
<td>ACF</td>
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<td>African Medical and Research Foundation</td>
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<td>Group For Research and Technology Exchanges</td>
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