



# **BUILDING RESILIENCE IN COMPLEX CRISIS (BRICC)**

Building community resilience and early recovery for conflict-affected families in Yobe state

JUNE 2022



# **IMPACT STORIES**

# **ABOUT THE BRICC PROGRAM**

The humanitarian crisis in the Northeast remains one of the most severe in the world. With Yobe being one of worse affected state, the protracted conflict has weakened state systems, and left communities to face the aftershocks. Many households are unable to meet their basic needs and have limited access to economic opportunities making them even more vulnerable.

Due to the high influx of displaced persons into host communities, natural resources and communal assets are strained and scarce, thereby affecting the wellbeing of households in Yobe state.

The **Building Resilience in Complex Crisis (BRICC)** recovery program is funded by the European Union. Mercy Corps led the implementation with consortium partners, Danish Refugee Council (DRC) and Cooperazione Internazionale (COOPI), alongside strategic Yobe State government ministries and agencies. The program aimed to build the adaptability of 26,875 vulnerable households of 30 target communities in six LGAs (Damaturu, Potiskum, Geidam, Yunusari, Gujuba and Gulani) of Yobe State by increasing their ability to cope with the shocks and the stresses of conflict, climate change and complex crisis. BRICC aimed to strengthen their capacity to address the underlying causes that can reduce the risks of future conflict within three years (April 2019 – April 2022).



## **OUR APPROACH**

The BRICC program applied a multi-layered approach that addressed the immediate needs of target participants in collaboration with market players whilst strengthening the public sector systems, in close partnership with the government for inclusive social protection.

In addition to its international partners, Mercy Corps worked with 6 vocational skills centers, several financial institutions, government actors, 30 community resilience groups (CRG), 600 community leaders, 248 savings and loan groups, 248 farmers' associations, and two local civil society organizations in Yobe State.

# **KEY INTERVENTIONS**

**Restoring access to basic needs:** We provide unconditional cash transfers with a minimum expenditure to target households for their food basket needs. We support national and state government with technical assistance to strengthen inclusive targeting in social protection schemes. This enables target households to focus on expanding their access to viable income opportunities.

**Increasing access to financial services and financial inclusion:** We create and train communityled and managed savings and loans association groups, while also establishing linkages for them to formal financial services providers.

**Building community assets for conflict mitigation and prevention:** We strengthen communities' capacities to manage communal properties and access financial assets integrated with peacebuilding. Working with Community resilience groups (CRGs), we establish and support to develop, implement and monitor community resilience plans. The CRGs are responsible for addressing immediate needs and drivers of conflict as they collectively manage economic and natural assets. We provide the CRGs and government structures with trainings on resource-based conflict analysis, negotiation, resolution and mediation.

**Facilitating citizens' engagement in governance processes:** We support communities and governance structures to enable inclusive, participatory, and accountable policy development, implementation and review. One of such outcomes was the developing of the Yobe state social protection policy, currently awaiting approval by the Executive Governor.

**Strengthening agriculture input and output market systems:** We help farmers and local agricultural product dealers to access services that promote climate smart farming and post-harvest management practices from public and private sector led experts. Therefore, improving the capacity of existing and new farmer groups to collectively access competitive and improved input and output markets systems.

Providing youth with marketable skills and financial loans for entrepreneurship opportunities: We support conflict-affected male and female youths to access market-led technical skills and tailored life skills training. We also provide financial support and linkages to start-up grants enabling them to start operating viable enterprises.

#### **BRICC IMPACT**



Trained **6,542** youths in vocational skills. 60% of youths received grants for startup kits.



**3,625** Youth trainees trained on entrepreneurship and how to develop business plans



Collaboration with National Directorate of Employment (NDE), Ministry of Youth and Ministry of women Affairs on for efficient delivery of youth livelihood



28,947 poor and vulnerable households (PVHHs) have been supported with unconditional cash transfers of 30,000 Naira



Expansion of State Social Single Registry for Poor and Vulnerable Households from 25,000 to about **70,000** 



Trained **8,832** smallholder farmers on improved agricultural practices and pest management.



Adopted and reviewed the Yobe State Agricultural Manual for training smallholder farmers on climate resilience agriculture.



Facilitated agro and livestock input for **2920** smallholder farmers in collaboration with agro input suppliers.



248 Saving & Investment Associations (SIA) groups formed.



Financial product developed with the Yobe Micro Finance Bank. Through this product, a SIA group can access 300,000 Naira for SMEs.

202 SIA groups registered as cooperatives with SME's desk office of the Ministry of Youths and Sports, for access to Government intervention schemes.



101 community projects and 43 water points have been constructed/rehabilitated



### Savings group helps Mallum manage a grain business and a cow with other women

Mallum poses beside some bags of sorghum grains she sells

50 years old Mallum Bukur is a widow with five children. She caters for her father-in-law who is terminally ill while thriving to run a small business from her home in Murfa, Damaturu LGA. Murfa is a host community to refugees from Gujba and Damaturu Metropolis fleeing the Boko Haram conflict. Mallum and her family have not been directed affected by the conflict, but often times have had to run away from their home whenever they receive early warning on impending attacks from armed opposition groups (AOGs).

"People come here to seek refuge. The pressure is on us to support them when they run from Guja and Damaturu metropolis. Every time refugees come, there is always tension in the town because sometimes we think they insurgents," Mallum said.

Mallum survives and supports many extended relatives with the money she saves from the savings and investment (SIA) group set up by the EU BRICC project in her community. She used part of her savings to purchase four bags of sorghum grains which she sold from for income. In the event of family emergencies and food supplies, this saving group has been a lifesaver for her. One time, her daughter was ill and needed money for an operation, she sold a bag of grain and received extra funds from her group's social funds.

Her group started with 15 members and currently has 18. Many other women in her community have benefitted from the group, with some of their savings going into other investment. They recently purchased a cow they are rearing and are looking at selling during one of the fetish seasons.

Mercy Corps provides all the savings group with a deposit box and training materials for each member to get acquainted with their methodology. Groups can agree on an affordable fee to save on a weekly basis, for as little as 200 Naira. An agreed sum also goes into a social fund, where members can receive money for emergencies or social events.

Mallum was also a recipient of unconditional cash transfer of 20,000 and 10,000 Naira. Part of this fund went into procuring food items and the other half into her business. "Since I started the SIA, I have gone into business. I now sell seeds. The money also came at a time when my daughter was sick. We are forever grateful to Mercy Corps, it is not easy to give someone 30,000 Naira and support them with savings," Mallum said in appreciation.



### I am ill, but cash assistance helped me buy a sheep. Now I own a livestock business

Bukar sits beside his ewe as it feeds near its newborn

Bukar Maidugu used to be a farmer but has not been able to due to land restrictions and disturbing pains from arthritis. He is faced with providing for the urgent needs of his family, married with five children, he worries about feeding them, paying their school fees and catering for his medical bills. Although, his wife has a petty business selling onions and other cooking items. "*My wife does most of the earning. In a week, for most days we don't eat three times a day. Sometimes we cook soup and get grains from well-wishers like beans, guinea corn and millet to cook,"* Bukar said.

Bukar was a recipient of EU BRICC project unconditional cash transfer, of a sum of 20,000 Naira. He purchased a sheep and additional items for his wife's business. The sheep birthed a lamb, which he hopes would grow and sell off for a good profit. This is in addition to more lamb the adult sheep is going to bear. The cash assistance has been essential for families like Bukar's who are unable to find other sources to provide. *"I was staying in Damaturu before I retired to Murfa. Since I have been staying here for 5years, I haven't been able to buy a fowl, but with this support, I now have a livestock business and my wife's business is running,"* Bukar said in appreciation.



#### What government has to say about the cash assistance:

"The insurgency came with increased challenges. Loss of livelihood, social protection issues, people displaced. In terms of social protection, enhancing cash transfer, cash for work programs and skills acquisition will help improve livelihood," Muhammed Basiru, Director of Planning and secretary technical working group, State Operations Coordinating Unit (SOCU).

The BRICC project worked closely with SOCU to update Yobe state single register for social protection, from which beneficiaries were mined for cash assistance. Support from BRICC updated the state's registry from 25,000 to about 70,000 households.

#### INCLUSION FOR PERSONS WITH DISABILITY



#### Meet Ali Adamu Gurgu, a business owner and community resilience group (CRG) member

Ali's vision for his business expansion will provide a borehole for his community

Speaking with a voice filled with wisdom, Ali Adamu talks about how involved persons with disability have been on the EU BRICC project. He is one of the participants of the unconditional cash transfer, having received two tranches of payments, 10,000 and 20,000 Naira. *"Living entails a lot of things like food, education, business and other necessities. But surviving is very tough. We always have to rely on support for water, food and ways to cater for our families,"* Ali says. Many families with breadwinners who are disabled often have to rely on alms. This is especially difficult when their disability came upon following devastation from the conflict.

With financial assistance from Mercy Corps, he started a block producing business, which he had paused prior when he ran out of funds. Part of the money went into drilling a well for his block industry, which serves his community as well. He hopes to expand his business in the future, by sinking a borehole and sourcing more cement and sand.

As a CRG member, he contributes solutions to issues in his community, while he often provides updates on happenings during consultative meetings for the BRICC project. *"In most cases, you'd hardly find people like us in meetings. I am grateful to EU and Mercy Corps for the support,"* says Ali.



42years old Ali Garba, another participant of the UCT assistance suffers eyesight problems following an attack by armed opposition groups (AOG). He was a bricklayer before this incident, and a car washer who did house to house menial jobs. He received 45,000 Naira from Mercy Corps' Reducing the Impact from COVID-19 project, he used in buying charcoal for his wife to sell. He also received 20,000 Naira from the EU BRICC project he used in buying uniform for his children. He is part of a savings group called "Gakole", where they save weekly.



### Being self-reliant was never a reality for me until I met COOPI: Zainab's Story

Despite losing her home and livelihood, Zainab Modu was able to start a fashion design business, thanks to cash support from BRICC

37 years old Zainab Modu and her 6 children had to flee from the Mozogun community of Yunusari LGA due to constant attacks from AOGs. Zainab and her husband lost all their means of livelihood to the crisis, having to survive on the goodwill of family and friends, and mostly on the assistance provided by humanitarian organizations.

"Before the attacks in Geidam, I and my husband were farmers, and we were living happily together with our children. We harvested products from our farm like rice, beans, corn, and some rearing of livestock, it took us years to build and accumulate such properties. But on the day of the attack, almost all our properties were destroyed while some were carted away. We had to look for a place to reside until things settle in our community. On our return, we realized that we have lost everything we have ever worked for in life, all our savings and investment were all gone, we didn't know where to start from, confusion crept in, to the extent of not knowing what to do and where to go," Zainab narrates.

Zainab was identified by COOPI team and began receiving cash transfer support. They would sometimes get three months' cash support of about 15,000 Naira to buy essential supplies. She was also included in a Savings and Investment Association (SIA) group where she was taught on saving skills and investment opportunity. Zainab started saving, coupled with a side hustle selling beans cakes, and the cash transfer support, she was able to purchase a tailoring machine to learn how to sew. Referred to a fashion artisan by COOPI, her skills improved following a 5months training. She now sews clothes for people in her neighbourhood.

Zainab never believed she and her family would ever become self-reliant again due to the magnitude of what they lost as a family. Out of the savings and profit from Zainab businesses, her husband was able to purchase farm tools and inputs to resume their farming business.

"My husband now focuses more on farming, while I manage the fashion designing and beans cake business, we now have a monthly stipend which we save for eventuality. I want to use this medium to appreciate EU and COOPI for this wonderful opportunities, assistance and knowledge granted to us free of charge, I and my family will forever be grateful for this," Zainab said.

## **BRICC Program activities in pictures**



Cash transfer in progress



DRC Head of Programmes meet with youth undergoing vocational training in Teteba community



Participant receive livestock inputs



A group of youth having a saving meeting in Yunusari LGA



SIA members having their weekly savings meetings in Mozogun community



Handover of renovated townhall to Gabai community, Damaturu LGA

# **BRICC Program activities in pictures**



Ministry of Agriculture Veterinary doctor immunizing ruminant for participant



DRC staff guiding a farmer on effective weed eradication in Mozogun community



Excited SIA members receive saving box in Geidam LGA



Smallholder farmer (right) interacts with the State Emergency Management Agency (SEMA) Director after receiving farm inputs from COOPI



Handover of classroom desks and chairs to Mamudo Community, Potiskum LGA



EU BRICC partnership MoU signing with MTN Momo Agent



#### Small scale farming to a commercial farmer: Modu Kura's story

Modu is holding an onion seedling plant in his farm in Mozogun

Modu Kura is one among many farmers who was affected by the crisis from the AOGs, he was a small-scale farmer who mainly survive on the output from his farm. Because of his family size, he hardly has extra farm produce to store or sell and every harvest he made would be for consumption by his family. He shares that his family has being into small scale farming for years and never ventured in large scale farming.

In 2021, Modu and his family experienced the worse when AOGs attacked Geidam LGA. He and his family fled to Yunusari LGA for safety as the AOGs seized a lot of properties and destroyed farmland by plying the land with vehicles and bikes. Modu's farmland was not spared as he lost lots of farm produce. Modu returned after a week to his community, Mozogun and had to start from the scratch.

"I returned and saw the damage to my farm. Money and time invested on my farm all in vain. I had no choice than to look for an alternative to survive. I took some loan from a friend to buy some farm input to start my farm business again. I resumed farming but things grew worst. I could manage the farm just to sustain my family, I then engaged in labour just to ensure my family were catered for. I worked as a bricklayer and as truck loader in the market for people, it was not easy, but I just had to find a way to survive," Modu shared.

COOPI identified and trained Modu on improved farming techniques. He received seeds, fertilizers, insecticides and learnt how to make local manures. *"I applied all this knowledge and input to my farming*"

business and the result has been amazing ever since. On my first harvest, I sold over 8 bags of beans which was gotten from my farm, each sold 36,000 Naira per bag," Modu shared.

Modu is now a commercial farmer, planting varieties of crops on his farm, such as tomatoes, onions, rice, beans, salad, pepper, wheat, watermelon, cotton, and many others. He had rented other farmlands and currently has people working for him. There was a harvest he made where he sold over 15 baskets of tomatoes, 6 bags of rice, 6 bags of beans, 9 buckets of onions, which fetches him a profit of about 150,000 Naira on average.



Modu shows BRICC team tomatoes harvest from his farm



### We had to return to face our greatest fear; Fa'iza's story

Fa'iza returned to her hometown of Yunusari to restart following a devastating attack by AOGs

Fa'iza Baana, a 30-year-old mother of 6 narrates how the BRICC project helped her regain her livelihood.

"I was happily married to my husband, and we had 3 children before the attack from AOGs. I was into the Henna designs, had a lot of customers within Yunusari and would make an average of 2,000 Naira weekly from my henna business. My husband was a carpenter, and we were doing well as a family. We were able to afford three square meals, until March 2014 when AOGs stormed our community and killed a lot of people, took properties, valuable items and burned down already established shops, and building," Fa'iza bitterly expressed. Her husband's shop was among the buildings burned to the ground.

The dreaded attack left families displaced, while a lot of families had to leave Yunusari for safety to other towns and nearby communities. Fa'iza and her family relocated to Borno State to live with her elder sister until things settled down.

They say there is no place like home, Fa'iza and her husband had to return to Yunusari LGA to face their worst fear to start all over. In 2016, they returned to Yunusari. Things were tough for her family, with her husband doing hard labor jobs like bricklaying, and casual labor jobs to put food on the table. She tried restarting her henna business but had no customer to start with, and no income to purchase the materials and tools needed for the job.

In 2020, Fa'iza was selected as a participant and became a member of a Savings and Investment Association, finding a new lease on life. *"I found peace and friends that helped me cope through that hardship period, and I was also benefiting from the unconditional cash transfer, which made it easy for my family to cope during that period,"* Fa'iza expresses happily. Her group was formed after numerous training and mentorship from BRICC, and they started saving 1,000 Naira weekly. It was not easy at first because she had no job, but after she started doing some menial jobs, things became easier for her.

She was able to get a loan of 40,000 Naira the association to start a provision store, now making an average of 5,000 Naira weekly. *"I have diversified into various things, I now sell varieties of foodstuffs, I was able to refund the loan within 8 weeks, and I used the profit to stock up and expand my shop. We have been able to feed on this and I also support my family in one way or the other," said Fa'iza about her new venture.* 



#### Sharia compliant savings methodology used by BRICC improved savings culture and social cohesion

Dr Adam Abubakar, Ministry of Religious Affairs, Yobe state

Part of the BRICC project mandate was to ensure vulnerable households meet their basic needs, while ensuring the state government has the capacity to deliver a social safety nets programme. One of the ministries actively engaged is the Ministry of Religious Affairs. The ministry also oversees the implementation of savings association in the state, with the caveat that its methodology was Sharia compliant. The ministry also plays a key role in fighting terrorism engagement through sensitization and involved in economic recovery to ensure they are compliant with the values and culture of the people.

Dr Adam Abubakar was one of the government stakeholders that helped improve the savings and investment methodology used by BRICC. When the ministry was approached by BRICC, they observed that the original use of the term "village savings and loans association" was not acceptable to the community. This was because the term "loans" connoted the gains of interest which were against Sharia law. Thus, they recommended that loans be changed to investment capital. Another recommendation was the removal of the 5% service fees on loan, which was replaced with a 50% investment return on investment capital. They also introduced a risk mitigation mechanism, which would help recover in the event of a bad investment.

"Many organizations have tried savings group that weren't Sharia compliant and recorded low turnout, because they were not accepted by the people," Dr Adam said. When BRICC eventually rolled out the improved SIA methodology, the ministry supported with sensitization and gave assurances to the community. They also trained community based facilitators and conducted monitoring to ensure groups were properly practicing the methodology.

One the impact, he said *"It aided early economic recovery. Many businesses that collapsed from the conflict got money to recover with capital from SIA groups. Many have developed savings culture. It has strengthened social cohesion with social funds from the groups helping other in emergencies. These groups will perform better if are linked to formal financial institutions for SME interventions".* 

He mentioned that many success stories were observed from the participants involved, reiterating Mallum's story of the funds she used in treating her daughter. *"Others have gone in fattening of livestock and selling of local delicacies with their investment capital,"* he added.



Meet Rahama, livestock and poultry owner, also running a bridal business

Rahama feeds some of her livestock at a pen in her home

Rahama lives with her 6 children in Dogo Tebo community, Potiskum LGA where they are majorly known to rear livestock. However, the impact of the conflict has disrupting things, living families without enough funds to run their business. *"For us in my community, we rear animals. The challenges come from feeding the livestock. Asides this, it is sometimes hard to pay my children's school fees. I had to remove one of them from a secured private school to a public one, because of school fees," Rahama said.* 

Under the livestock component of the BRICC project, Rahama received 3 goats, which she says has greatly improved her living condition. The goats serve as a backup fund for catering for her family and supporting her other business - a bridal business she does, helping new brides procure household furniture for their homes. She currently has 4 goats, 2 sheep and some poultry birds. *"Livestock is not like foodstuff or money that gets finished after days. It serves as an asset. I don't have to rely on other people to feed me now. I am soliciting that the funds be increased so that other farmers can benefit from this".* Rahama said.



Rahama with the 3 goats in her compound. She hopes to expand her pen, so she can accommodate more livestock.



Hauwa is a friend to Rahama, who also owns 3 goats and a sheep. Their livestock pen is placed beside each other, while they take turns tending to them.



## I am happy to have a skill that is fetching me money - Garba

Garba Sabo is a youth livelihood participant who learnt metal works

24years old Garba Sabo Ibrahim is a youth livelihood participant who received training on aluminum works. His lives in a busy market community in Potiskum known for large scale distribution of farm produce via large trucks. Hence, aluminum and metal works are a viable market skill in his locality. In the past, young people willing to learn a trade would only be hired if they knew someone. But the strategy implemented by BRICC changed the narrative and provided opportunities for vulnerable youths to get involved in a trade.

When the insurgency ended, it was difficult for several youths to chart a path for themselves. Garbo was registered for vocational training and given a chance to choose a skill of his choice. When he realized just how much people used aluminum pots in his community, he decided to learn how to make them.

"Many young people in Potiskum have limited livelihood opportunities. I chose to learn metal works because it was one of the lucrative market skills in my town. People often used to travel far to the community market to repair their pots, but now that I learnt this skill, people come to my neighborhood shop and easily get their pots fixed." Garbo said. He shared that when the insurgency started, many young people were forced to be part of it, "we were a target then. These made many people to lose their livelihood," he added.

According to him, one of the challenges many youths face with securing a placement to learn is lack of trust. Because of the erratic nature of young people who have been involved in the insurgency, local artisans will

rather teach a close family friend or someone they can vouch for. Luckily the artisan whose tutelage Garba is under, finds him trustworthy and led him use his shop to attend to his own clients.

"A lot of difference will be noticed if many youths are given the opportunity to learn a skill. Potiskum is a commercial town and it'll be easy for them to start earning," Garba said.

Garba stopped his schooling at secondary level. He is hoping to attend a technical tertiary institution and improve on the technical areas of his blacksmith skills.



Garba gathers coals to be used for a smelting machine



My harvest increased from 10 to 30 baskets with the pumping machine I received -Auwal

Irrigation farmer, Auwal Musa shows 3 baskets of tomatoes out of many harvested from his large farmland

Auwal Musa lives in a farming community in Damaturu LGA, called Dungurun. This community is known for commercial farming, but issues with climate change and dry farmlands is making it difficult for families to cope. Coupled with insecurity from insurgency. In the hit of the insurgency in 2009, Auwal fled with his family to Potiskum where they stayed for 5 months, relying on relatives to feed.

He decided to return to his farming home when things became too difficult for them. Faced with the challenge of feeding his large family of 2 wives and 18 children, Auwal would always be at his farm. In support, he received a water pumping machine from the BRICC project, in addition to pesticides and fertilizers. This helped him expand his business and attracted other farmers to set up near him, so they could also use the pump. This strategy employed by the farmers resulted in a community of farms with various crops – tomatoes, papers, cucumber, onions and potatoes, and cassava. Buyers would often come there to buy produce in bulk, and you would often see people coming from border towns to work for them.

They would spend the whole day tending to the farms and in the harvest season, selling to customers. Auwal shared that his farming business have greatly improved. Prior to BRICC's support, his usual harvest was 10-11 baskets of tomatoes, however his average harvest has increased to 30 baskets. He normally makes about 2000 to 3000 Naira daily, which he goes a long way towards catering for his family.

Mercy Corps incorporates climate-resilient practices such irrigation to help farmers cope with dry lands from

climate change. However, the worsening impact of low water levels, means farmers may not be able to reach a water source with an irrigation pumping machine. Perhaps, more sustainable water source like a borehole, would better help a community of farmers such as Dungurun.

Other farmers who rely on the pumping machine Auwal received shared their concerns about the low water levels. "10years ago, we didn't need to drill and pump water for irrigation. We relied on the rain, and it lasts us through the dry season. Compared to now, a time will come when drilling boreholes may not be efficient to drill water," Abba Usman said.



Auwal with the water pumping machine in his farm



### Irrigation farming builds support system for sister farmers, Haladu and Kudus

Haladu and Kudus in their neighbourhood garden in Mamodo community

Hafsat Mohammed Kudus lives in Mamudo community with her family where she farms on a neighborhood garden with her sister, Hafsat Haladu Ali. Women in their community are often idle and relegated to depend on their husbands for support. However, with support from EU BRICC project, they got involved in irrigation farming, received a water pumping machine and trainings on irrigation and good agricultural practices. Haladu shared that it has been an enlightening experience for them. They learned how to grow various vegetables and their nutritional values, some of which they sell and make extra income for their families.

As part of the project's efforts to ensure gender inclusion, women who were interested in farming and related savings intervention were mapped and encouraged to actively participate. Many women recovering from the conflict are heavily dependent on their husband, but in a situation when actively contribute to their family's incomes, recovery occurs faster for such families.

Things became to change positively for the sisters. Haladu shares that they now support provision for their family needs from the farm proceeds, such as school fees, school supplies and food. And you could see how visible excited they were about their experience. *"Even the children will one day remember that their mothers have supported with the small income we're making,"* Haladu says beaming.

Their farming has provided a gateway for other women in their community to learn. Excited to share their learning, they gather interested women after their trainings to put their through. They also say their engagement have gone beyond the farm. Kudus share they regularly come together as a group and discuss things that are beneficial to them, such as their personal development, children's growth, farming, and how to start and run a business. "We're each other eyes and are very cooperative", she says about her farming relationship with her sister.



Haladu and Kudus in their compound garden

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#### **About Mercy Corps**

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.

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