

YETA LEARNING QUESTION
RESEARCH BRIEF SERIES:

WHAT ARE THE BENEFITS AND COMPARATIVE ADVANTAGES OF THE GROUP MODEL IN IMPROVING YOUTH ECONOMIC OPPORTUNITIES?



NCBA CLUSA
The National Cooperative Business Association • CLUSA International



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INTRODUCTION

Youth Empowerment Through Agriculture (YETA) is a five-year MasterCard Foundation-funded program in Uganda led by NCBA CLUSA along with Youth Alive Uganda (YAU) and Reproductive Health Uganda (RHU) with support from learning partner the Overseas Development Institute (ODI). YETA has four objectives: 1) forming and strengthening youth associations (YAs); 2) improving the well-being and confidence of YA members through enhanced foundational skills; 3) increasing access to financial services for YA members; and 4) developing the technical and entrepreneurial skills of YA members so they can launch their businesses. YETA operates in the districts of Dokolo, Kole, Masindi and Kiryandongo. Having reached 27,130 youth (exceeding our target of 26,250), the project is publishing a series of Learning Question Research Briefs to galvanize discussion among youth, policymakers and practitioners and to advance MasterCard Foundation's Youth Forward Initiative learning agenda. Based on focus group discussions and interviews (see methodology), this paper is designed to record the experience and learning from YETA's work in northern Uganda on the benefits and comparative advantages of the group model.

Young people in northern Uganda face a myriad of challenges as they seek to improve their livelihoods within the agriculture sector. One approach to addressing these challenges is the group model adopted by YETA, where young people are encouraged to form youth associations, to make the provision of training easier and to allow participants to tap into the social capital and risk-mitigating benefits of voluntary collaboration.

This research brief looks at the benefits and comparative advantages of the group model for YETA participants in northern Uganda as well as the possible challenges associated with youth associations. It also details the lessons learned so that these can be shared with other programs and help scale up successful youth associations and youth employment programs. While an integral

component of the YETA program has also been the creation of village savings and loans associations (VSLAs), the focus here is on youth associations. The dynamics of VSLAs are discussed in a separate paper entitled 'How is Financial Inclusion Supporting Youth Empowerment?'

The first section of this paper provides a short description of YETA's approach, while the bulk of the paper describes the benefits associated with group membership and approaches. This is followed by a section on the potential challenges to youth associations based on the experience of YETA. Finally, the paper concludes with the lessons learned and a brief description of the research methodology.

MAIN FINDINGS

- Youth associations are a powerful tool for combating young people's impression that they are unable to positively change their lives and living standards. By demonstrating what is possible in a group setting, young people are empowered and motivated to expand their agricultural enterprises.
- Participating in a youth association expands young people's ideas about what is possible, thereby helping them to develop actionable aspirations. 88% of YETA youth reported they have gained the knowledge and skills to start and maintain sustainable agricultural enterprises.
- There are numerous economic benefits to participating in an association. Most important among them is increased access to land, which allows for the expansion of a multitude of agricultural enterprises. All 813 YAs under the program have gained access to land. As registered groups, YAs have cumulatively tapped 82,814 USD from Uganda government programs to invest in their enterprises.
- Young people reported being able to access information, reduced prices for agriculture inputs and higher prices for their harvest more easily through their associations.
- Community leaders indicated positive changes in behavior among participating youth, including increased confidence as well as reduced drinking and gambling.
- Associations face challenges, such as weak group cohesion and conflict, difficulty in selecting a good mentor, and including less fortunate youth in their groups. Some groups had difficulty with membership retention, particularly young women.
- The choice of enterprise is key to determining group success. Groups that chose to focus on staple crops were less likely to do well – they required significant amounts of labor and financial resources and experienced low prices (e.g. maize). Not all youth associations are mature enough to provide storage or financing to their members to help address such situations.

THE YETA APPROACH

The YETA consortium addressed the challenges faced by youth in agriculture – such as low levels of productivity, access to resources, and low skill levels – by facilitating the creation of a network of youth associations and, ultimately, cooperatives. Before participating in the YETA program, the majority of rural youth in YETA areas of intervention worked on small pieces of land provided by their parents or communities, without the necessary skills or finance to farm productively. They did not effectively manage the little income they generated and often did not know how to best invest their surpluses.

It is in this context that YETA's youth associations act as a vehicle to address these obstacles by providing access to formal training and mentorship so that young people have the skills to produce more and invest better. Once formed, groups were encouraged to choose a mentor to support their group endeavours and to form a village savings and loans association (VSLA) so that participants could save for their individual goals and group projects. Groups also functioned as a means for empowering youth who have low levels of self-esteem and for demonstrating that change and better livelihoods are possible. Finally, it is easier for groups to access resources – including land, information and concessionary loans – provided by government or other NGOs than it is for individuals.

Young people who participated in YETA were trained on the formation and management of youth associations, financial literacy, life skills, as well as agriculture and entrepreneurship. Trainings were organized into 4 cohorts over the life of the project. After being trained, young people in each cohort were provided with an incubation kit, which allowed them to start a group business. YETA promoted several profitable activities as group enterprises, based on a value chain analysis. The recommended value chains included crop production (sunflower, soy beans, maize and horticulture), livestock (piggery, goat-keeping, goat-rearing, and animal

traction), and produce buying and selling. The selection of enterprises by youth varied according to location and weather patterns. For instance, in cohorts 3 and 4 goat-keeping and goat-rearing proved particularly popular as erratic weather patterns had rendered crops less profitable in certain regions.

YOUNG PEOPLE WHO PARTICIPATED IN YETA WERE TRAINED ON THE FORMATION AND MANAGEMENT OF YOUTH ASSOCIATIONS, FINANCIAL LITERACY, LIFE SKILLS, AS WELL AS AGRICULTURE AND ENTREPRENEURSHIP.



BENEFITS OF THE GROUP MODEL

According to respondents, there are many advantages to participating in a YETA youth association or cooperative. However, the benefits deemed to be most important by our respondents varied according to their relationship with the YETA program: young people pointed to the learning, empowerment and economic benefits as most important, while most community leaders and mentors stressed the benefits youth associations bring to the wider community, such as positive changes in youth behavior and motivation.

The benefits of the group model are outlined in this section in order of importance, as identified by young people.

SOCIAL BENEFITS, EMPOWERMENT AND MOTIVATION

From the perspective of youth, undoubtedly the most important benefit of participating in a youth association was feeling empowered, motivated and more confident. Young people described that they had learned the ability to see the opportunities available to them and that their motivation to pursue these through hard work had increased. They found it easier to motivate themselves to put their labor and creative energies into a group project, at least initially, compared to working on their own on smaller plots where they described succumbing to defeatist thoughts.

Young people also stressed that working together made lighter work of tasks that seemed insurmountable to an individual, whether this was for psychological or physical reasons. Many groups noted how much easier it is to approach a wealthy or respected community member jointly to negotiate buying or renting land, than it is to do so as an individual. Participants felt that being a youth association leader – or even member – gave them a level of credibility and respect that they would not command on their own. Similarly, manual

labor projects that might seem overwhelming and prevent a young person making a start on their own, such as clearing land, felt achievable as a cohesive group. Starting a group is not a small endeavour either. However, the encouragement of a mentor or trainer as well as interactions with other youth associations made the establishment of a group seem achievable.

In some cases, the increase in motivation and self-esteem resulted in young people returning to or even starting school for the first time. Others were able to support their siblings to go to school by contributing to their school fees and materials.

DEMONSTRATION EFFECT

Once youth associations registered some initial successes, their most important function was to broaden young people's views on what could be achieved. Many respondents reported that once they had seen what was possible as a group, they felt sufficiently confident to test some of those skills out in their individual enterprises. The benefits of working together in a youth association also inspired youth to form larger producer cooperatives.

The application of skills to individual enterprises is important to raising young people's incomes. While respondents reported successes in the businesses run by their youth association, they often mentioned that these generated only relatively small amounts of money per participant. However, when group members applied these same financial, planning, and farming skills to their personal projects, they reported significant increases in income. Surprisingly, these individual investments were not limited to the same crops or livestock projects carried out by their group enterprises. Instead more entrepreneurial association members diversified their production considerably. This can be attributed to their increased access to information (discussed in more detail below) and the creative tensions generated by the choice of a group project. When opinions diverged within the membership about the best project to pursue, this served to generate ideas for individual enterprises. The acquisition of transferrable skills – leadership, initiative, and soft skills – also contributed to youth starting individual businesses; these skills enabled

them to launch alternative ventures not depend on the group enterprise selected.

Additionally, the skills learned through their associations – such as bookkeeping, conflict resolution, and cooperation – allowed young people to form larger producer cooperatives and Savings and Credit Cooperatives (SACCOs). This meant not only reaching a larger number of young people but also increasing the benefits available to members. In Mutunda sub-county benefits from these large youth groups were even extended to refugee communities, which had limited knowledge of farming practices, bookkeeping, or access to start-up capital. Under YETA, so far, 10 primary cooperatives and 1 SACCO have been registered with the Ministry of Trade, Industry, and Cooperatives. These groups are setting their own production targets, increasing their land acreage and engaging in larger volume transactions (input supply, extension services, bulking and marketing). While YETA offers training on cooperative governance to them, the establishment of these groups and selection of their leaders were primarily driven by the youth themselves; they recognized the benefits of engaging the market on a larger scale. This is another example of the demonstration effect from group model.

GROUP DYNAMICS AND ASPIRATIONS

Where young people do not have a broad range of role models on whom they can model their own futures, they tend to develop aspirations that are either too high or too low to be actionable. As a result, they are discouraged from realizing a better standard of living for themselves. However, the process of developing aspirations and working towards them are learned behavior and groups can expand the range of aspirations available to young people. Both focus group participants and key informants provided evidence that participating in a youth association helped young people to develop realistic but higher aspirations than their counterparts who were not participating in YETA's groups. Combined with the planning and decision-making skills learned in training, association members were able to take small but achievable actions that brought them closer to their aspirations. For instance, they improved their

housing, accessed more land and in some cases young people even invested in their education by returning to school or attending formal education for the first time.

ECONOMIC BENEFITS

The economic benefits of participating in a group were primarily felt through access to two interlinked resources: land and finance. Additional land was accessed either through the social capital generated by group membership or formal finance arrangements. In the former case, this came about as a result of the group's standing in its community or its mentor's influence. Usually this involved the group's leadership approaching a member of the community who owned a large amount of land and negotiating access to it, in exchange for either a payment or goods and services. Where these arrangements were informal this sometimes led to conflict with the landowner, particularly if they insisted on the land being returned after one season meaning that the owner would still benefit from any fertilizer applied. YETA staff and mentors encouraged groups to formalize their land rental and purchase arrangements to avoid such situations, but this advice was not followed by all groups.

Both access to land and finance are frequently binding constraints on productivity: access to land allowed individuals and groups to increase their savings, which in turn allowed them to access more land. Likewise, access to finance allowed groups to access more land as demonstrated in the virtuous circle below:

YETA'S PRODUCTIVE INVESTMENT CYCLE



Saving to access land was especially important for young women who were much less likely to access land from their parents than were their male counterparts.

Access to finance and, therefore, the ability to invest in enterprises both individually and as a group was one of the primary economic benefits to young people. VSLAs also encouraged behavior and mindset changes, particularly planning for the medium and longer term, rather than focusing on quick returns. Nevertheless, VSLAs experience a range of challenges, from members defaulting to

ONE OF THE MAIN REASONS GIVEN FOR PROMOTING THE GROUP MODEL IN POORLY-CONNECTED, AGRICULTURAL COMMUNITIES IS THAT THEY CAN ASSIST WITH ACCESS TO MARKETS FOR AGRICULTURAL PRODUCE.

the exclusion of poorer members who do not feel that they are able to generate enough income to save. The paper entitled 'How is Financial Inclusion Supporting Youth Empowerment?' describes the benefits and challenges of accessing finance through VSLAs.

Another benefits of group participation include the reduction in 'idleness' and time spent looking for work. Participants recounted that they were much better able to find productive forms of employment, reducing not only the amount of time spent looking for work but also cutting down the temptation to gamble out of a sense of boredom and frustration with their low earning potential. This was partly due to the entrepreneurial mindset which youth learned during the YETA training, which allowed young people to identify the opportunities and market gaps in their communities. As a result, YETA youth are now providing a wide range of services to their communities, including land preparation using conservation farming, chemical spraying, post-harvest handling, and basic veterinary services.

One of the main reasons given for promoting the group model in poorly-connected, agricultural communities is that they can assist with access to markets for agricultural produce. However, young people did not generally identify this as one of the most important benefits of membership. Instead, they reported reduced prices for agriculture inputs and higher crop prices as important economic benefits. More well established groups with more experience tended to prioritize the benefits of

storage space which allows them to delay sales, bulk large quantities and negotiate better prices.

Where youth associations have come together to form a cooperative, they have been able to negotiate significant benefits for their members. One example of this is Ayer Cooperative, which has signed a contract for sorghum production with Ednak, negotiating a 15% reduction on the price of sorghum seeds and an 18% increase in output prices for its members. Other examples are links with large-scale cereal buyers, such as the World Food Program, which have also given cooperative members reliable and profitable markets. Such linkages provide meaningful benefits to members, motivate youth to continue to collaborate, and increase the sustainability of youth associations and cooperatives.

ACCESS TO INFORMATION

Training provided by YETA was the main source of information and learning for participants. Young people indicated information on group enterprises and the diversification of production as most useful. In addition, they found the advice provided by mentors on agricultural practices very useful. Being in a group also allowed youth associations to approach local government officials or extension agents when necessary. Prior to engaging with YETA, participants usually had little experience of engaging with the extension service so they did not appreciate the benefits of technical advice. In addition, many young people reported that they did not have the confidence to approach government officials before they had created a successful youth association. Belonging to a youth association also allowed YETA's young people to access considerable resources through the Youth Livelihoods Program, Northern Uganda Social Action Fund, Operation Wealth Creation and Uganda Women's Empowerment Program. In total, this has allowed groups to access 82,814 USD to date. This was mainly as a result of increased confidence and purpose by members and their leadership. The encouragement received from their mentors to be pro-active was also mentioned by many focus group participants as contributing to successfully raising these funds.

Finally, being in an association also facilitated access to information on health services through peer to peer health referrals. So far, 18,797 youth under YETA have accessed sexual and reproductive health services through their Peer Leaders who are designated to support group access to such services.

COMMUNITY LEADERS' PERSPECTIVES ON CHANGE IN BEHAVIOR AND MINDSET

It is worth noting that community leaders, mentors and local government officials often cited another benefit of the group model, which young people reported less frequently. This was young people's role in their communities. Those that had participated in the YETA training and had honed their negotiating skills in their youth associations were seen to be more active in community leadership, less likely to engage in drinking or gambling, and to have developed a stronger work ethic.

The perception that youth had taken on leadership roles in their communities is borne out by participant data, with a total of 311 YETA youth taking on roles with significant responsibility in their communities. See the table below for details.

POTENTIAL CHALLENGES TO THE SUCCESS OF THE GROUP MODEL

While there are numerous benefits and comparative advantages to the group-based approach implemented by YETA, there are challenges that were encountered by groups.

CHOICE OF GROUP ENTERPRISE

Perhaps the most important challenge faced was the choice of group enterprise. Some groups that chose to produce crops experienced a great deal of price volatility and performed less well compared to those that had opted for animal-rearing or the provision of services to other farmers. In both the case of service provision and animal-rearing, demand and supply remained relatively constant, which meant that prices did too. This made business success easier to achieve. Well-established youth associations can protect members from price volatility by facilitating access to markets or storage facilities. However, youth associations which had not yet matured sufficiently to fulfill such a role continued to face problems of price volatility. This problem had been particularly severe for newer associations in Kiryandongo where a bumper maize harvest resulted in prices

PERCEPTIONS OF YOUTH LEADERSHIP ROLES

| LEADERSHIP POSITION | MALE | FEMALE | TOTAL |
|--------------------------------------|------------|-----------|------------|
| Local Government | 214 | 80 | 294 |
| Health Center Management Chairperson | 1 | 0 | 1 |
| Religious Leadership Committee | 7 | 6 | 13 |
| Clan Leaders and Committee Members | 3 | 0 | 3 |
| TOTAL | 225 | 86 | 311 |

dropping wiping out profits. These challenges can be overcome in due course provided that youth are not discouraged; they establish linkages with Area Cooperatives Enterprises that have sufficient purchasing power, such as Nyamahasa Area Cooperative; they form contracts with the private sector buyers such as Masindi Farmers Association (MADFA); and they access assistance from district commercial officers.

CHOICE OF MENTOR

Secondly, the choice of a mentor was central to a youth association's success. Groups with knowledgeable, available, and generous mentors fared much better than those less fortunate in their choice of mentor. Most often this was due to the mentor being too busy to provide advice and support.

Linked to mentorship is the challenge of group conflict, which most commonly arose when groups could not agree on a joint enterprise or when a member had defaulted on their loan payments. In one instance, a group had experienced the theft of group assets, resulting in conflict until the culprit was apprehended and an agreement was reached about how to cover the cost of the losses. YETA has learned that in these instances, the advice and mediation of a mentor was absolutely essential. Training for mentors emphasizes listening skills and conflict resolution so that most types of conflict can be avoided or resolved.

INCONSISTENT MEMBERSHIP PARTICIPATION IN GROUP ACTIVITIES

Not all group members were able to benefit equally from their participation in youth associations, especially the VSLA component. The full participation of youth association members involves financial contributions to the group enterprise and usually the participation in a savings association. While there is no minimum savings amount to participate in a VSLA, those who were only able to make very small contributions did not feel that they were making enough progress and felt discouraged. According to our respondents, women were more often unable to save enough to invest in productive enterprises. This was further aggravated by young women migrating to marry and consequently

dropping out of their group. Despite these reports from young people, YETA is still seeing higher numbers of young women saving than men.

Poorer youth will struggle more to save and to save enough to make it feel worthwhile. In some cases, they were not able to participate in the VSLA component of their association, which they found demotivating. Providing additional support to these youth is important.

ACCESS TO LAND

Access to land proved particularly challenging for young women. Typically their male siblings had preferential access to family land or their husbands controlled the household's land. Young women were especially dependent on renting land. And they found it harder to compete in the rental market as many landowners prefer to rent to men. However, YETA mentors or staff stepped in to help groups to access land, ensuring that young women were able to maximise the benefits of their participation in the program too.

MOTIVATION OF GROUP MEMBERSHIP

Finally, some members joined the association with false hopes assuming they would continue to benefit from transport fees and other benefits by participating in association meetings. These individuals often dropped out, according to remaining members.

Sustainability is likely to be a challenge for some of the newly established associations; they will not continue to have the same level of support and so their growth may falter, or they may cease to exist entirely. Some government officials expressed concern that they would not be able to provide the same level of support after the end of the YETA program. YETA through its work with the Regional Advisory Committee (RAC) has seen the committee member's pledging to continue monitoring and supporting YETA YAs; this is one way of ensuring continuity of the YA businesses. Local government Commercial officers pledged to continue providing training and technical backstopping to newly formed youth led primary cooperatives beyond the project life.

SUCCESS AND FAILURE

SUCCESSSES

The greatest success of the YETA program has been the demonstration effect of its groups: the group-based approach can show young people the cumulative impact of many small investments and create a sense of achievement, while removing the need for patience. Instead of one young person saving for a reasonably long time, investing in a small business, and reaping the benefits some months or even years down the line, a youth association can speed up this process, while also involving all group members. A group of 20 to 30 young people can, for example, mobilize the capital that it would take an individual young person many

years to accumulate in one or two months. Within several months, they may well be able to register the first successes as a group. Having seen these benefits, young people are then able to replicate them and gain the confidence necessary to test other business ventures.

FAILURES

The majority of groups experienced one or more setbacks, of varying degrees of severity. These included the loss of members, conflict over the use of group resources, theft of group property, and failure of the group business. However, these setbacks only became failures in the absence of support from a mentor. The vast majority of groups had chosen mentors who were willing to give their time, and sometimes resources, to groups. Nevertheless, the absence of an engaged mentor led to a small number of groups experiencing serious setbacks.



LESSONS LEARNED

The most important lessons learned from the YETA program are:

- **The power of cooperation:** Youth associations are a powerful tool for empowering young people, demonstrating opportunities available, and motivating young people to work. Many respondents reported that youth in northern Uganda are often demotivated because they do not see how they might improve their livelihoods. Group approaches are an effective way of demonstrating to young people how they can improve their own livelihoods. The incubation kits contributed to this by providing the group with an experience of success which motivated members.
- **The choice of mentor is critical:** Young people sometimes feel that they need to choose a particularly influential individual or someone who holds an important office in their community. However, someone with time and farming knowledge might be a better option. Supporting groups in carefully managing mentor selection is vital.
- **Smaller, achievable actions:** planning and decision-making skills must include setting small but achievable actions that bring youth closer to their aspirations. By working in a group and with support from mentors, youth are exposed to a range of aspirational goals and can set more realistic ones - not too high or too low.
- **The strength of gender mainstreaming:** While groups were usually mixed, attention needs to be paid to gender. Young women face additional hurdles to be able to earn, learn and save. Without additional assistance they will not have the confidence or may not see the benefits of participating in a youth association. However YETA supported and encouraged female participation by scheduling favorable times for trainings, accommodating caregivers for those with children, seeking consent from husbands and parents, and enforcing the 1/3 gender rule in all activities including trainings and election of officials in YAs.
- **Group models require group cohesion to work:** Young people lack experience in benefiting from collaboration and so extra efforts are needed to foster group cohesion to overcome challenges faced. Support from mentors in aligning the group's interests and mitigating conflicts is importance as well as assisting groups in helping them elect their leaders to they become effective at governing themselves and solving problems. Cohesion is easier to achieve with groups of 35 members or less.

CONCLUSION

Youth associations are a powerful tool for empowering young people. Group models require group cohesion to work sustainably with more support needed during the selection of group enterprises and mentors. Overall the benefits to group participation – such as greater access to resources, opportunities, choices, information and new skills – far outweigh the challenges identified under YETA.

OVERALL THE BENEFITS TO GROUP PARTICIPATION – SUCH AS GREATER ACCESS TO RESOURCES, OPPORTUNITIES, CHOICES, INFORMATION AND NEW SKILLS – FAR OUTWEIGH THE CHALLENGES IDENTIFIED UNDER YETA.



METHODOLOGY

This paper is based on the preliminary findings from research conducted with YETA participants, key informants, and program staff in April 2019. Over the course of two weeks, focus group discussions were held in Kiryandongo and Kole to elicit the experience of youth association members. These focus groups were complemented with in-depth interviews with community leaders and local government officials who were involved in the program to triangulate and contrast with the experience related by youth. Interviews were also held with model youth and parent mentors. The first group was able to provide insights into how the program had benefitted them as well as reflect on why some groups or individual members had been less successful. Parent mentors on the other hand were able to provide data on the types of struggles their groups faced and how the YETA program was able to help them overcome them. A total of 13 focus groups were held with YAs and 2 with cooperatives. We also interviewed 24 key informants, including local leaders, model youth, and national government representatives. While YETA works in four districts, the research team chose Kiryandongo and Kole to cover the experiences of the breadth of YETA's experiences, including post-conflict populations and groups that were performing well and not so well.

Quality assurance: After data collection, the research team drafted initial versions of the report and shared these with the YETA team for inputs and comments.

ABOUT THE PARTNERS

NCBA CLUSA

The National Cooperative Business Association CLUSA International (NCBA CLUSA) is the apex association for cooperative businesses in the United States and an international development organization. Founded in 1916, NCBA CLUSA strives to advance, promote and protect cooperative enterprises through cross-sector advocacy, education and public awareness that help co-ops thrive, highlighting the impact that cooperatives have in bettering the lives of individuals and families.

Internationally, NCBA CLUSA has worked in over 100 countries building sustainable communities, creating economic opportunities and strengthening cooperatives. Our work focuses on an approach that empowers smallholder farmers, women, and youth in the areas of food security, agricultural development, strengthening of communities and farmer organizations, community-based health and natural resources management.



The Mastercard Foundation was created in 2006 by Mastercard International and operates independently under the governance of its own Board of Directors. Since its founding, the Foundation has grown from a small “start-up” with just three employees to one of the largest foundations

in the world. With commitments of over US\$2.2 billion, they have partnered with more than 150 visionary organizations to increase financial inclusion and access to youth learning in Africa, and have improved the lives of more than 33.8 million people and their families.



The Overseas Development Institute (ODI) is an independent think tank on international development and humanitarian issues, founded in 1960. Based in London, its mission is “to inspire and inform policy and practice which lead to the reduction of

poverty, the alleviation of suffering and the achievement of sustainable livelihoods in developing countries.” It does this by “locking together high-quality applied research, practical policy advice, and policy-focused dissemination and debate.”



1775 Eye Street, NW | 8th Floor | Washington, DC 20006
202.638.6222 | www.NCBA.coop