



THE CONCERN LIVELIHOODS FUND

Building livelihoods in
partnership with the
Private Sector

CONCERN
worldwide



Faisal Waqar received a cash grant from Concern and invested it in opening up his own motorcycle repair shop in Dera Ismail Khan, Pakistan. He has since taken on two trainees to help grow his business. Photo: Khaula Jamil

- The **Concern Livelihoods Fund** provides an opportunity for private sector companies to be part of a programme which delivers positive social, economic, and environmental impact at scale.
- The Fund is designed to directly help **75,000 extremely poor people**, many of whom are affected by conflict, climate change, and COVID-19, develop sustainable livelihoods.
- To achieve this objective, we are seeking to raise **€5 million through the Fund with private sector support over the next five years.**
- The Fund will complement Concern's wider livelihoods programmes during the period 2021 to 2025.
- In return for your company's participation in the Fund, Concern will provide opportunities for you to promote your support to **your staff and broader stakeholders.**

Stronger Together – we hope you can join us.

FRONT COVER: Sori Gollo is a mother of three living in the Chalbi desert, Marsabit, Northern Kenya. Concern has supported Sori to grow a kitchen garden, to ensure a healthy and varied diet for her and her children. Sori's harvest has butternut squash, watermelon and spinach, producing enough to feed her family and sell extra at the local market. Photo: Jennifer Nolan / Concern Worldwide

Mika Abdu proudly displays some of his short-season millet crop, grown from seeds supplied by Concern. Harvesting in half the time in such a tough environment could be a lifesaver. “The advantage for my family is that we don’t have to wait as long for food,” he said. “It used to take more than three months for the local millet to grow. But with this new variety, we can harvest in two months.”

Photographer: Darren Vaughan/ Concern Worldwide

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COVID-19 has had a devastating effect on the livelihoods of people across the globe, pushing a further 100 million into extreme poverty. Against this backdrop, our CEO briefly describes the purpose of the Concern Livelihoods Fund, and invites you to join us to achieve significant social and economic impact at scale.

FUND OVERVIEW - PAGE 5

Here we summarise features of the Fund that make it particularly well suited for participation from private sector companies, including considerations such as impact, alignment with your Corporate Social Responsibility (CSR) priorities, staff and broader stakeholder engagement, as well as flexible options for participation.

FUND FOCUS - PAGE 6

We take a closer look at the activities that the Fund supports, each of which has the core objective of strengthening the livelihoods of the people we work with. These activities include the development and application of practical skills to help people to earn a living on a sustainable basis, despite the challenges of factors such as climate change on rural livelihoods, or migration into urban areas where new skills are required to survive.

WHAT YOUR SUPPORT CAN ACHIEVE - PAGE 14

This section looks at how many households and individuals can be directly supported to develop livelihood options through the Fund. For every €1 million raised, we will be able to directly reach 15,000 people with our livelihoods programmes.

FUND SUPPORT & BENEFITS - PAGE 16

Here we describe how companies can support and participate in the Fund, and how Concern will recognise that support in a way that creates value for partner companies, their staff, and broader stakeholders.

JANUARY 2020

Millions of families living in slum communities worldwide are food insecure. Many rely on casual work to buy food and provide for their families.

MARCH: COVID-19 ARRIVES

Restrictions on movements start to impact trade, small businesses, and the informal labour market.

APRIL: CASUAL WORK DISAPPEARS

Ongoing restrictions make it impossible for many to work. Without an income, families have nothing to eat.

DECEMBER: MILLIONS STILL HAVE NO INCOME OR FOOD

Many still can't work. Hunger and child malnutrition levels are increasing – some families are surviving on the little food they can get from neighbours or friends.

JANUARY 2021

The COVID-19 crisis has doubled the number of people around the world who are facing crisis levels of hunger. 270 million people globally are in need of immediate assistance.

COVID-19 DESTROYS MILLIONS OF LIVELIHOODS WORLDWIDE

INTRODUCTION - Working together to build livelihoods

At the start of 2020, 643 million people were living on less than \$1.90 a day, the global benchmark for “extreme poverty”. While these numbers are shockingly high, great progress had been made in the previous quarter century in tackling extreme poverty. In recent years however, this progress had started to stall due to the phenomenal impacts of climate change and conflict, even before COVID-19 struck.

When the pandemic took hold, much of the progress from previous decades was wiped out in a matter of months. The World Bank estimates that an additional 100 million people have been pushed into extreme poverty in the last year. In reality, it is the lethal combination of conflict, climate extremes, and the pandemic, that has driven this dramatic increase, with many people now experiencing extreme poverty for the first time.

Concern has been working with extremely poor people for more than 50 years in the most vulnerable countries in the world, helping them achieve major improvements in their lives which last and spread without our ongoing support. Our objective is to help people, and the broader societies they are part of, develop the resources they need to move out of extreme poverty, and for them to build a better life for themselves. Having a secure livelihood is the most effective way to do this, and it is for this reason that much of our work focuses on this area.

Over the next five years, we have an organisation-wide target of helping five million people develop and improve their livelihoods through a variety of initiatives, ranging from technical skills training and small-business support, to


climate-smart agriculture and improved access to markets. We cannot do this on our own. We have decades of experience in implementing transformative livelihoods support programmes and now we are endeavouring to expand this effort considerably in the most fragile and insecure environments. This is extremely challenging but it is possible with the support of companies who intuitively understand the importance of factors such as skills training, access to capital, markets, and employment for individuals to thrive.

To help us achieve this objective, we have established the Concern Livelihoods Fund. The Fund is designed specifically for private sector participation, and has a target of reaching 75,000 people, thereby complementing Concern's wider livelihoods objectives. The private sector has a special role to play here, understanding the transformative impact that employment has for individuals and societies. We hope that you can join us. The remainder of this brochure describes the Fund in more detail, including the value that it can create for your corporate and social responsibility programmes.

Stronger Together – we hope you can join us.

Dominic MacSorley
Chief Executive Officer,
Concern Worldwide





Antonio Saint Louis near his home at Norway in Cité Soleil, Port au Prince, Haiti. Antonio's family is involved in the Graduation Programme and he is hoping to renovate a disused boat to earn money from fishing. Photo: Kieran McConville/ Concern Worldwide

Why support the Concern Livelihoods Fund?

FUND OVERVIEW

- **Social Impact:** directly helps 75,000 extremely poor people access income-generating opportunities.
- **Environmental Impact:** uses Climate-Smart Agriculture and Natural Resource Management techniques to help people make a sustainable living.
- **Supports the 2030 Development Agenda:** significantly contributes to the achievement of a number of the Sustainable Development Goals.
- **Alignment with the values of the Private Sector:** companies intuitively understand what the Fund is about – creating opportunity through access to knowledge, skills, capital, and markets.
- **Achieves more through collaboration:** by complementing support from the wider public and other companies.
- **Creates value for companies supporting the Fund:** including alignment with Corporate and Social Responsibility priorities of partner companies, their staff and stakeholders, and other benefits.
- **Flexible:** companies can support the Fund on an annual or multi-annual basis, and at different levels.

FUND FOCUS

Concern implements livelihoods programmes in some of the most vulnerable countries in the world where extremely poor people face many risks, including climate change, conflict and, more recently, the COVID-19 pandemic.

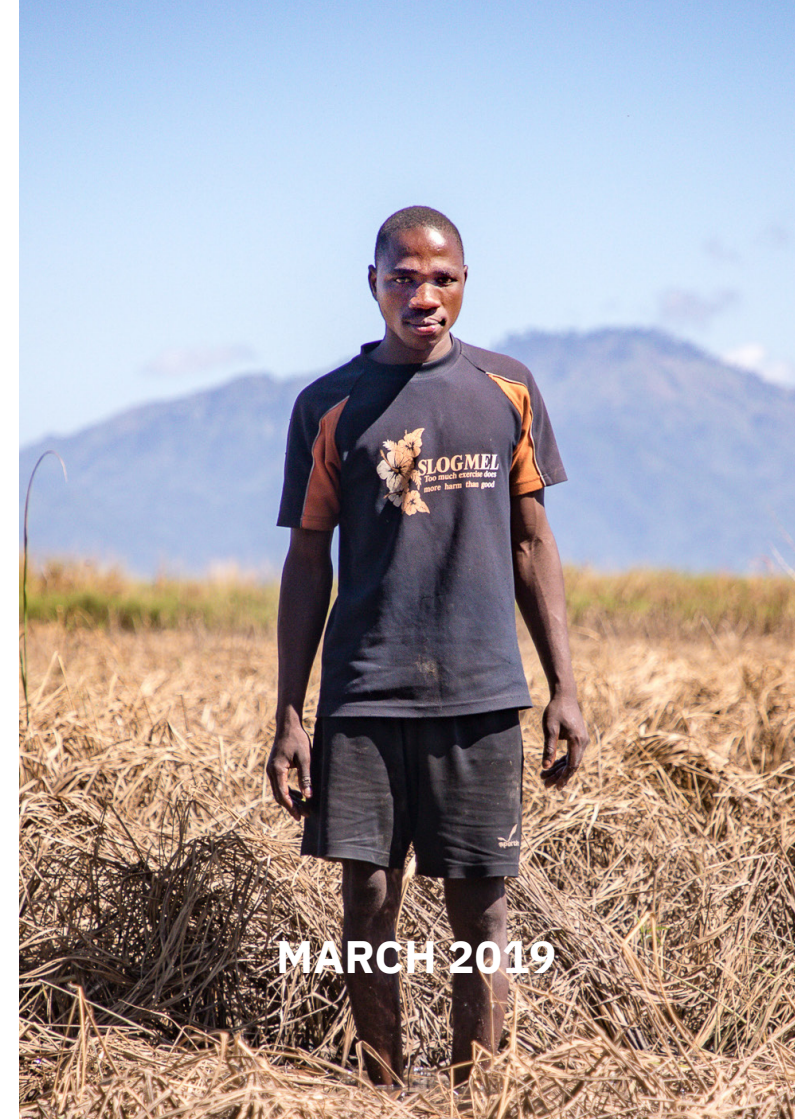
These risk factors, experienced on their own or together, have a devastating impact on people and their ability to develop secure livelihoods. For example, for many of the subsistence farmers we work with, climate change has led to an increase in the frequency and severity of climate-related disasters which, in turn, negatively affects their crop yields and access to food. Conflict is also a daily reality for many, forcing them to uproot themselves and their families in search of safety.

Some of these very poor and vulnerable people are forced to seek safety from both natural and human-made hazards in refugee camps, while others try to make a new start in unfamiliar and often hostile

surroundings, including crowded urban areas where they need to learn new skills to survive. On top of this, COVID-19 has compounded the challenges associated with developing a secure livelihood, as local markets have closed down and the global demand for some commodities has been severely disrupted.

It is within this context that the Concern Livelihoods Fund will focus on helping very vulnerable and poor people develop sustainable livelihoods options over a five-year period. The Fund will largely support two aspects of our livelihoods work, those being our **“Climate-Smart Agriculture”** and **“Graduation”** programmes, each of which employ a variety of initiatives, ranging from technical skills training and small-business support, to improved access to markets and capital. The following pages describe these programmes in more detail, and provide examples of the impact that our livelihoods work has had to date.

These photos were taken 12 months apart. Patrick Ghembo farmed maize and rice from his home in Monyo Village, Malawi. In March 2019, Cyclone Idai destroyed his crop and flooded his fields, and he and his family fled to a displacement camp. With Concern’s support, 12 months on he is back planting on his land again, and has been successful enough to employ others and grow his business. Photos: Gavin Douglas/ Concern Worldwide



MARCH 2019



MARCH 2020

Climate-Smart Agriculture

*From 2016 to 2020, Concern worked with 600,000 farmers in the adoption of **climate-smart agricultural practices**. Over the next five years, our organisation-wide objective is to reach one million new farming households, equivalent to five million people, with these practices, and to help them gain better access to inputs such as seeds, and to markets for the sale of excess production.*

Climate change is now an accepted reality, and this has led to more frequent and prolonged periods of extreme temperatures, as well as increases in flood events and droughts.

The communities that we work with are on the front line of these changes. Whether in the Sahelian zones of Chad and Niger, or the flood plains of Bangladesh, these communities rely heavily on farming, fishing and livestock-rearing for their livelihoods. Increasingly, they find themselves in a precarious position. For example, many of the farmers we work with must now plant their seeds two or three times in a year because rains fail during the early stages of crop growth and final yields are harshly compromised.

We're supporting these communities to adapt their farming systems to become more resilient to a less predictable climate, and to improve the nutritional content of their production. The practices we are promoting include the diversification of crop varieties, and the adoption of new farming skills and technologies.

Our years of experience working with some of the poorest farming communities worldwide have taught us that farming at any scale is a business, and smallholders and producers must be treated as entrepreneurs. This necessitates the development of clear linkages along the value chain, from production to processing, marketing and, ultimately, to consumption. This includes supporting farmers to gain access to financial services such as Village Savings and Loan Associations, develop business skills, and to participate in market associations to increase their engagement with agriculture markets.

Summary

The climate-smart agriculture programme will reach one million families (five million individuals) over the next five years, and includes the following key components:

- Diversification of crop varieties to avoid over-reliance on a small number of food-stuffs and to enable improved nutritional consumption.
- Adoption of climate-smart agricultural practices which build resilience to a less predictable climate.
- Access to improved farming skills and technologies.
- Access to capital through participation in Village Savings and Loans Associations.
- Access to markets to enable better sourcing of farming inputs and the sale of produce.

Jenala Elias and Mary Besite live in Alufazema village, Malawi with their five children, where they earn a living through farming.

Jenala is a Lead Farmer taking part in Concern's climate smart agriculture training in conjunction with the government's demonstration plot initiative to support farmers. Jenala has received farm inputs from Concern, including seeds, fertilizer and pesticides, in addition to a sprayer and farming tools, as well as a capital cash transfer.

Photo: Jason Kennedy / Concern Worldwide.





Abinet helps his mother, Workinesh Alto, to strip maize cobs in front of the new family home in Ethiopia. Workinesh set up an agricultural trading business after taking part in the Graduation programme run by Concern. Since then, her business has flourished. With the profits she has been able to build a new family home and also invest in two oxen to cultivate her farm. Photo: Kieran McConville/ Concern Worldwide

The Graduation Programme

Over the last 13 years, Concern has implemented the Graduation Programme across 9 countries, directly reaching over 110,000 people. The programme is a multi-layered approach to poverty, addressing issues like gender equality, employment, personal development, education and microeconomics to help individuals determine their own pathway out of poverty. The programme takes a comprehensive approach to helping people acquire the skills and resources that they need to develop sustainable livelihoods, as reflected in the table opposite. Over the next five years, we intend to significantly scale up the programme to reach an additional 150,000 people.

The programme focuses on the most vulnerable people in the communities where Concern works, such as female-headed households with limited or no income generating opportunities. Participants in the programme have gone on to establish a wide range of small businesses, such as retail, farming, and tailoring as shown in the examples here.



Market trader
Meresiyana, Burundi



Shopkeeper
Amina, Malawi



Seamstress
Gernante, Haiti



Farmer
Elida, Malawi

Key components of the Graduation Programme

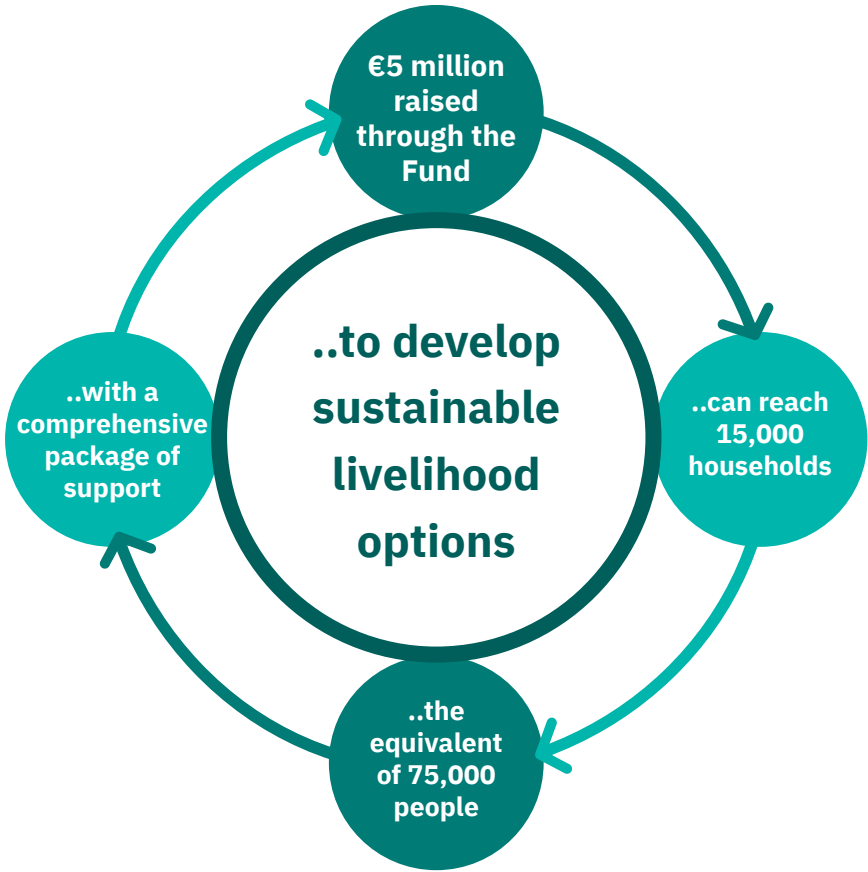
	Identification of participants: a rigorous process involving consultation with local communities is used to identify the poorest families and individuals, followed by robust verification.
	Financial support: Households receive small, regular payments during part of the programme. This allows participants to meet their basic needs while they invest their time and effort in the programme and develop their livelihoods.
	Training: Business and vocational skills training is provided to facilitate income generation either through a small business or via accessing employment.
	Coaching: Households receive regular coaching and mentoring to help them meet their goals, encourage positive behaviour change and offer guidance on how to address problems they face, including facilitating access to basic services such as health and education.
	Savings support: Families are also supported to save and use microfinance institutions or Village Savings and Loan Associations so they will be better prepared for potential livelihood disruptions such as illness or poor harvests.
	Start-up Grant: After their training, each participant receives a grant to set up a new or expand an existing business and/or access employment. These might include animal rearing, making clothes or bicycle repair.

WHAT YOUR SUPPORT FOR THE FUND CAN ACHIEVE

The combination of climate change, conflict, and COVID-19 has decimated millions of livelihoods worldwide. Every **€1 million** raised through the Fund will help **3,000 families**, the equivalent of **15,000 people**, meet these challenges by participating in one of Concern's livelihoods programmes.

Each participating household will receive a comprehensive package of support (financial and non-financial) over a multi-year period to help them develop sustainable livelihoods options. The skills, experience, and resources which these people develop during this time will position them well to develop resilient livelihoods beyond the programme period.

With the support of private sector companies, we have set a target of reaching **75,000 people** through the Fund with one of our livelihoods programmes over the next 5 year. To do this, we will need to raise **€5 million** during this time.



Father of four, Ghulam Rabbani, received a cash grant from Concern, which he invested in setting up his own plant nursery in Rampur Shumali, the village where he lives in Pakistan.
Photo: Khaula Jamil

FUND SUPPORT & BENEFITS

Partnering to build livelihoods

...while acknowledging and celebrating your company's support

...and seeing at first-hand the difference your commitment makes

- Companies can contribute to the Fund on a multi-annual or annual basis.
- To enable participation from a broad range of companies, different levels of support are possible.
- All contributions to the Fund will be used for Concern's livelihoods work across multiple countries.
- If a company has a particular wish to restrict its support to particular countries, this can be facilitated.
- An annual progress report will be provided to all companies supporting the Fund. This report can be used by companies for their own communication purposes with internal and external stakeholders.
- In-person briefing/information-sharing sessions will be available for the staff of all companies supporting the Fund. These sessions will enable staff to see the benefit of the company's support for the Fund, and raise awareness of the company's Corporate and Social Responsibility (CSR) commitments.
- Opportunities will be provided to your staff to support the Fund directly through fundraising events, such as hill-walking challenges, bake sales, and other events designed to build team participation and to reinforce awareness of the company's CSR commitments.



David Regan of Accenture visits the Conservation Agriculture Programme in Malawi



Concern "Challengers" taking on a challenge in the UK. These can be organised for corporate staff.

Where We Work



**THE FUND
WILL REACH**

**75,000
People**




**Across >20
Countries**

**Over Five
Years**

January 2021



www.concern.net

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We are proud that in 2020 Concern was named Charity of the Year at the Charity Excellence Awards Ireland; won the Chartered Accountants Ireland Leinster Society Published Accounts Awards, and received the Carmichael Good Governance Award.