

WOMEN SUSTAINING LIVELIHOODS

LOCATION	Wau County POC, Bazia, Baggari and Besselia Payams
IMPLEMENTER	Women Development Group (WDG)
CASE WRITER	Luka Mauro

“I do not know how my life would be without support from Women Development Group,” said Ferdous Abaker. Ferdous is a 32-year-old mother of six, who lost her husband. She currently lives in the UN-managed Protection of Civilian site (POC) in Wau. “I used to live from farming, but when the conflict broke out mid 2016 I lost all of my property. The only way to save my children was to take refuge in the POC, where I depended on humanitarian aid”, she adds. Ferdous had the desire to start a business, mainly because she dreams to school her children but she did not have no capital to start the business, nor the knowledge on how to manage a business.

The burdens of women heading a household

Former Western Bahr el Ghazal state has experienced armed conflicts since 2013, which destroyed critical infrastructure and social services. Especially the most recent conflict (2016)

led to mass displacement of the farming communities in Bazia, Baggari and Besselia payams of Wau County. They fled to church compounds or the POC in Wau, where the number of displaced overwhelmed humanitarian agencies. Food rations were insufficient to sustain all of the households until the next distribution. Options for alternative income generation were limited, especially because insecurity restricts people to move freely, as robberies, killings and rape and gender based violence against women frequently occur.

Like Fedous, many women in the POC have lost their husbands. Women heading a household have to work hard to fend for the family amidst limited livelihood options. Their children often go to bed without food, and they lack money to send their children to school. Schooling is also affected by the insecure situation outside the POC. As the school is at 5-km walking distance many parents prefer to keep their children at home.

Village Savings and Loan Associations

When the conflict broke out, Women Development Group (WDG) had just started the set-up of Village Savings and Loan Association (VSLA), and decided continue activities from the camps and shelters where the beneficiaries had taken refuge.



Women from the VSLA group in the PoC camps come together to save money. They keep this in an iron box and keep record of what they save.



Photo WDC

Ferdous baking bread in the PoC camp.

WDG formed a total of 10 VSLAs: Two in the POC, five among IDPs in church compounds and three in the host community of Wau town.

The VSLA approach aims to contribute to the socio-economic empowerment of vulnerable women through promoting a culture of saving. Each VSLA consists of a group of 20 members that agree to jointly save money for a certain period of time. The capital is invested into the set-up of businesses of the group members. The loans are returned to the group with a small interest. WDC built the management capacity of the VSLA members, including record keeping, loan and saving calculations, business skills and fundraising. Upon completion of the trainings, each individual VSLA member received a start-up grant worth 8,025 SSP (75 \$US).⁶ The aim of the grant is to enable the beneficiaries to boost their income generating activities, which would then strengthen their saving and reimbursement ability. The groups were also provided with materials such as books for record keeping and a padlocked iron box to keep the savings.

Saving up to build a business

Ferdous was one of VSLA members in the POC. The business skills training taught her how to set up a business and calculate her profit after selling the product. With the grant and a loan she took from the group she began baking bread and cakes that she sold in the POC market. Ferdous says she makes a daily profit of 150 SSP (approximately 0.8 \$US), of which she uses 100 SSP a day to hire a motorcycle so that her children can safely go to school outside the POC. She also saves each month at least 250 SSP in the group. Over the past five months, her group has saved a total of 22,000 SSP. Because of her success, Ferdous was elected as a group leader and has become a role model for women in the entire POC. Other VSLA members followed her example and set up a small-scale business with a loan from the group. Other women got inspired and started their own VSLA.

The VSLA approach builds relations

The VSLA approach has created a platform for women to interact regularly. During their meetings, all members have a role to play and this has empowered the members by building their self-esteem. The meetings provide a forum for the members to share information and exchange about their businesses and social life. This strengthens relations which makes it easier to reach and to mobilize other women. The VSLA approach proves that women can take the lead in improving their livelihood with little external support, also in situations of conflict and displacement.

Factors for success of VSLA

In both peaceful and conflict contexts the VSLA approach facilitates economic empowerment and self-reliance of the rural poor. The capacity of members to save money is however weak in an emergency context. That is why complementary seed money for start-up is needed in such contexts. The case shows that displacement also offers opportunities. As the population density in the POC is high, marketing was relatively easy and contributed to the success of the businesses. Finally, collective monitoring of the group funds, in particular ensuring that loans were indeed invested in business development, assured the appropriate use of the funds.