



## Resilience in the Horn Project

### About Resilience in the Horn

South Darfur is an agricultural area, with most families relying on farming and farm animals for income. Though some people do manual labor, and others trade goods, both the conflict in the region and the environmental conditions make all of these livelihoods unstable. Saving cash is rare in these situations. South Darfuri rely on informal loans when they need money, which is difficult in communities where few have cash to spare.

Resilience in the Horn is a project conducted in South Darfur to improve resilience at both the household and community levels using the Village Savings and Loan Associations (VSLAs) approach. VSLAs have been a part of CARE's portfolio since 1991, and formalize this traditional loan structure to reduce risk to all parties while providing greater access to financing for even the poorest members of the community.

### OBJECTIVE

- To fight poverty and promote women's empowerment through the establishment of VSLAs.

### STRATEGY

- **Use VSLA:** Previously, savings had existed in the form of assets such as livestock or crops, but the VSLA model allowed families to use their cash savings easily when the need arose. Three hundred VSLAs were established in 2 years, and worked with families to adapt to the unique context of South Darfur.
- **Be flexible and engage men:** In accordance with the objective, the project started out working only with women, but then staff realized that men wanted to participate, too. They adjusted the project design to allow 30% of VSLA members to be men, and this helped the project gain acceptability in the whole community as well as increasing its impact.
- **Support women's leadership roles:** Even though the adjustment was made to include men, women were still responsible for most groups' management to ensure they retained control and that men didn't take over.
- **Think beyond money:** Before the project began, CARE identified additional modules to basic VSLA that would benefit the community. Modules on business skills, gender, and education were added to address these additional needs, helping members to not only save money, but to make more.

#### Program Name:

Resilience in the Horn Project

**Program Country:** Sudan

**Timeframe:** 2015 - 2016

**Budget:** US\$ 4.2 million

#### Donors:

European Union  
Dutch Government

**Beneficiaries:** 53,064 Direct  
265,620 Indirect

## \$4,000

Average amount of money saved by VSLA groups in one year



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## Resilience Impacts

**Adaption:** Adaption occurred mostly at the household level through diversification of income. Female VSLA members in particular were able to begin contributing to household incomes, and people who used VSLA funds to invest in new areas saw the most success and will have the greatest ability to deal with problems which arise.

**Anticipation:** Anticipation also occurred mostly at the household level, with VSLA members reinforcing their housing materials to mitigate cooking fire danger. Farmers harvested crops earlier to avoid losing them to migrating livestock, but no early warning systems were developed to alert villages to impending shocks.

**Absorption:** Absorption was well addressed at all levels. VSLA members saved cash and invested in assets that they could leverage during a crisis. Members also gained social capital through the relationships developed within the VSLA.

**Transformation:** Women's empowerment has transformed resilience most significantly at the household level. Women gained capacity and income, as did male VSLA members, but community-level change is not yet apparent.

## PROJECT IMPACTS

**Coping with crisis:** Access to cash from the VSLA diversified families' savings, allowing them to replace assets, buy extra food, and absorb shocks. Traditional assets such as livestock will suffer from the same environmental disasters as their owners, but the cash can offset costs.

**More roles for women:** Many women began earning their own money with the help of the VSLA training and funds. These funds have empowered women to take on new roles such as decision making in the household, or supplementing their education. Since it is not uncommon for men to be absent for travel or due to the conflict, women's increased capacity has improved their families' self-sufficiency.

**Kids going to school:** Women are using VSLA to improve not only their education, but their children's. Though the women recognize that these costs aren't immediately income generating, they see the long-term potential.

**Changing gender dynamics:** Women in the VSLAs express more confidence in their abilities, and their husbands and male VSLA members confirm the women's increased capacity. Member Ismael stated, "It is not only my task anymore but we are in this together."



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CARE USA Food and Nutrition Security Team

[www.care.org/food](http://www.care.org/food)

151 Ellis St

Atlanta, GA 30303

[fnsrh@care.org](mailto:fnsrh@care.org)

CARE International Switzerland

Khartoum Office

Khartoum, Sudan

South Darfur Office

Nyala, Sudan

Email: [info@sudancis.org](mailto:info@sudancis.org)

