



# MARHABA NEWSLETTER

CARE International Switzerland (CIS) - Sudan



**We fight poverty and social injustice by empowering women and girls.**

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Dear friends and colleagues,

It gives me great pleasure to entrust a few words to paper in the opening section of Marhaba, the CARE International Switzerland (CIS) Newsletter. This is the second issue of Marhaba in its new, revamped form and style and my most sincere thanks go to Sara A. Hassan for managing the overall editorial process and to all other contributors for their interesting inputs.

This issue of Marhaba contains a healthy dose of information on the types of activities we implement in the field and I find it particularly useful that the various contributions underscore that we aim, on the one hand, to strengthen our response to urgent humanitarian needs, whilst – on the other hand – endeavoring to enhance resilience of individuals, families and communities through, for example, the Village Savings and Loans approach. It seems increasingly clear that finding the optimal mix between these different approaches in a flexible and quite localized manner is the key to successful programming in the context in which we currently operate.

Through this column I want to further again pay tribute to all the colleagues who acted and reacted so professionally during and after the July security incident that affected the part of Nyala where our office and guesthouse were located. Adequate follow up at all personal and professional levels will remain a key priority during the weeks to come. The Nyala incident and the Regional Management Unit (RMU) support mission by Matthew Thacker have collectively generated a solid list of recommendations that we need to follow up on together in the most diligent, disciplined and expedient manner possible to ensure staff safety.

In conjunction with the above we are continuing our efforts to further enhance efficiency within CIS. Against an overall backdrop where funds are limited and driven by the CARE International '2020 vision', we will have to energetically explore how we can further increase agility, responsiveness and professionalism whilst keeping our footprint and 'infrastructure' as light as possible. The ultimate aim remains to further position CIS as a reliable and innovative player in the humanitarian and recovery domain with technically sound, principled and timely projects and programs, where possible delivered in close collaboration with and / or through our close Sudanese partners.

The past year has witnessed a series of changes within CIS, both in terms of what we aim to do and deliver for populations in need, as well as in the manner within which we operate and are organized internally. Whilst it is recognized that this process has not yet been fully completed, I am confident that we are having an increasingly robust basis which will allow CIS to operate in a meaningful manner in Sudan. Since my assignment in Sudan is drawing to a close, I will not personally be part of the continuation of our re-organizational process. However, given the pool of talent and hard-working staff we have within our ranks, I am more than confident that the process will continue and culminate in the envisaged change, innovation, and competitiveness.

With appreciation and most sincere gratitude for the collaboration and friendship, I say ma's salaama wa ila-liqaa' inshallah.

*Ivo Freijsen*

## Village Saving and Loans (VSL)



Photo by Ivo Freijsen: VSLA meeting in Gereida, South Darfur.

*Like many other organizations operating in a protracted crises context, CIS has been implementing a variety of activities meant to empower communities and increase their resilience.*

*CIS has started implementing the Village Savings and Loans (VSL) model as part of its Economic Empowerment program (previously known as Food Security and livelihoods) since December 2011. As in other CARE offices, many people in Sudan were skeptical about the model. CIS was assured that it will not work specially in a context like Darfur's.*

*The purpose of VSL has always been to provide simple savings and loans facilities in a community that does not have easy access to formal financial services. Our experiences in Sudan thus far point however into a positive direction.*

### What is VSL

The Village Savings and Loans (VSL) model is a self-managed and self-

capitalized microfinance methodology. By having its members mobilize and intermediate local pools of investment finance, it offers savings, insurance and credit services in markets outside the reach of formal institutions. (reference: VSL Associates Ltd website).

### What are VSLAs?

Village Savings and Loans Associations (VSLAs) are self-selecting groups, typically of 25 to 30 members, who come together to save money and make loans through regular member savings contributions to a central group fund. The activities of the group run in cycles of one year, after which the accumulated savings and the loan profits are distributed back to members.

### VSL History

*Mata Masu Dubara* is the Hausa term for women on the move. That was the name of the first program where VSL model implemented by CARE in Maradi region in Niger.

Since the model was first developed in

1991, it has spread to at least 61 countries in Africa, Asia and Latin America. Over 6 million People in 23 countries in Africa are benefiting from the VSL model.

### VSL in Sudan

VSL have been implemented as part of CIS Economic Empowerment program in South Darfur and Kassala states since December 2011. VSL activities are implemented through three national NGOs; Great Family Organization (GFO), Child Development Foundation (CDF) and National Organization for Care and Development (NOCD).

So far, CIS established more than 340 groups in South Darfur that have around 7,000 members (90% are females) and 100 groups in Kassala including around 2,000 members.

### VSL Funding

The pilot VSL project was funded through CARE funds, David Lehman and CARE Cost Pool.

Currently VSL activities are funded through different grants: OFDA and CHF in South Darfur and through the European Union in Kassala.

**How VSLAs Operate**

The first cycle of VSLA is a training and supervision cycle.

Members save through the purchase of between 1 to 5 shares every meeting. The share-value is decided by the VSLA at the start of each cycle. They also develop their own internal by-laws.

VSLAs Members can borrow from the group fund, repaying with interest and increase the fund. Loans are usually \$10 to \$30 and only peer approval is required. The service charge for loans is determined by the members at the beginning of the cycle. It cannot be changed during the cycle.

The **Loan Fund** is comprised of share money and loan profits (from service charges).

All members have the right to borrow up to a maximum of 3 times their shares. Loans are taken and repaid once every 4 weeks. All loans should be repaid within a maximum of 12 weeks during the first cycle.

Members can choose to have a **Social Fund** to use for small grants when members are in distress. This is required in the first cycle, but optional in future cycles.

All VSLA transactions are performed at meetings in front of all the members. To ensure that transactions do not take place outside Association meetings, cash and passbooks are locked in a cash-box secured with three padlocks. The three keys are held by three Association members, who are not part of the Management Committee.



VSL Tools

The main purpose of the cash-box is to ensure that no transactions occur outside the Association meeting, rather than to prevent theft by outsiders. Theft of boxes by outsiders is very rare.

All members have an individual passbook. Share purchases are recorded

using a rubber stamp. Loans are recorded in the back of the passbook.

**Loan Fund** and **Social Fund** balances are noted by the Record-keeper and memorized by all members at each meeting. Passbooks remain locked in the box between meetings. This is very important, to prevent tampering with the records of shares purchased by the members.

The Association has a five-person Management Committee elected for one cycle. Associations also develop a Constitution that contains the **Social Fund**, Share-purchase and Loan policies of the Association. Each member has one vote in electing the Management Committee and developing the constitution. VSLAs ensure that their members memorize the basic features of the constitution.

At the end of every annual cycle, all outstanding loans are recovered and the **Loan Fund** is shared out. The **Loan Fund** (which includes lending profits) is divided by the total number of savings shares purchased by members during the cycle, to calculate a per-share value. Each member then receives his or her share according to the number of shares purchased by that member.

**Peers Learning**

CIS commitment to spreading the VSL model is not limited to applying the methodology. CIS has a commitment to share knowledge with interested actors and in this way the methodology will have a wider impact.

CIS has been working with GOAL and ZOA teams in Khartoum and the field to spread the VSL methodology. A number of training and sessions of knowledge exchange has been taking place since last year.

**It is not just about saving money**

In Kassala, women in some VSLAs started their own funds that group members benefited from. One group has what they call a "Pregnancy Fund". Other than the usual preparations for receiving the new born, the fund is there to help women pay for travel and medical expenses but is also to support those who suffer complications.

Also, VSLAs have been used by different organizations as entry points to access the communities. In Kassala Rural areas, *Al-Ahfad* University for Women benefited from the groups to pass Reproductive Health messages to the community in Kassala Rural areas.

*Available information on VSL is much more than what these pages can take. Please get in touch with us for more information.*

**Mahasin, a Tale of a Gereida Business Woman**

*By: Rasha Hassan*

*Mahasin*, is a mother of seven who is married to a diabetic daily worker.

*Mahasin* is a VSLA member who benefited from the CIS supported VSL intervention in Gereida. She joined one of the first VSLAs in the project. *Mahasin* heard about the model and the benefits the participants will get, she made a decision to try it.

In addition to her seven children, *Mahasin* has to care for her elderly mother who lives at her house. She took a loan to buy sewing material to help her produce local hats and accessories. She then sold her products from home to the neighbors.

*Mahasin* used part of her profit to pay for her children's schooling. She also

contributes regularly to the house expenses.

Recently, she bought material to make local perfumes and sold them to the women in her village. She did not earn much, but she was happy to run her own business and because she is able to buy her personal needs. This has also improved her social status, she is now viewed as a productive business woman. Additionally she is



Mahasin at her house, Gereida - South Darfur

able to contribute to others in cases of death or wedding ceremonies.

"I will work hard to expand my business and become a successful business woman." said *Mahasin* at the end of the interview.

By: Sara Azhari

Mohammed Bashir Ireg is a young humanitarian aid professional who has been in the field for the past eight years. Driven by his passion to help people in need and empowered by his qualifications in sustainable development, business administration and agriculture, Mohamed worked with number of INGOs and UN agencies operating in Sudan; Practical Action and Christian Aid amongst others.

I had the opportunity to work with him in mini projects. I was able to see his dedication to his work. I was truly impressed by his commitment to VSL and other program activities.

The lines below will tell you more about Ireg and his work as Economic Advisor in CIS Sudan.



Mohamed Ireg, Economic Empowerment Advisor

**When have you joined CIS and what is that you do?!**

I left UNDP in May 2011 to join CIS as livelihoods program manager, the program was known as Food Security and Livelihoods at that time. I was based in Nyala, South Darfur. In April 2013 I assumed my duties as Economic Empowerment Advisor Based in Khartoum.

**What can you tell me about CARE's innovation VSL and what is CIS doing to promote it in Sudan?**

VSL is an effective solution to many economical and social challenges that face vulnerable population. VSL is about financial inclusion and women empowerment.

Currently we are working with three national NGOs who receive both financial and technical support, while helping in spreading VSL methodology into wider outreach.

**What challenges CIS faces in implementing the VSL activities?**

Muhammad Yunus, founder of Grameen Bank said: "My greatest challenge has been to change the mindset of people." it was exactly the case here. It was not easy to make the community members in rural areas understand that VSL is not usury and not against Islamic rules. CIS and partners spent significant amount of time and effort to explain what VSL is really about and defending their views against the *Shail* traders' (local lenders) arguments who were negatively affected by the VSLAs.

**Any plans to implement VSL in South Kordofan State?**

In fact, our initial plan was to pilot VSL in South Kordofan State and gradually expand it to South Darfur State. We planed to start with what was budgeted for VSL in MFS II (Dutch MoFA Fund). Due to the sudden conflict erupted, the plan direction changed to South Darfur.

Possibilities to establish VSLAs in Rashad, Abasia and Abugebailha localities were confirmed last week by South Kordofan team leader. That discussion was our motive to submit a concept note to the European Union on 9<sup>th</sup> of this month. I will keep my fingers crossed. South Kordofan presents a great potential area for a successful VSL model.

**Why do you think South Kordofan is a great potential area for VSL?**

The long conflict in South Kordofan has affected the livelihoods' patterns in the area, financial services will be among the population needs as they recover. VSLAs will provide them with a secure and in demand financial services that will ease their recovery attempts.

**How do you see the future of VSL in Sudan? What are CIS plans?!**

Well, VSLAs have a great role to play in the future of Sudan as the bulk part of the financial services demand is still unmet.

Looking at South Darfur and Kassala projects, I can say that VSL is a proven way to empower Sudanese women and help communities to grow.

CIS will be the hub for spreading VSL methodology in Sudan, we will work hard to be a partner of choice for all smart NGOs who want to consider VSL as part of their programs. The next step for CIS is to integrate such schemes into wider socioeconomic programs by exploring new areas and innovative ways of implementation.

(CIS Khartoum office September 17, 2013)

**Now VSL training and Visibility Materials are available in Arabic Language**

Since the beginning of VSL implementation in Sudan, CIS has used English material to train the Community Based Trainers (CBTs), who in turn train the VSLA members using the same material while explaining in Arabic. CIS has recognized the importance of Arabic material for both the training and for introducing non-VSLA members to the scheme.

The orange booklet you see in the photo to the right is a short story written in Darfur local dialect. Three women saw *Kaltomaya*, another woman from their village, in a colorful expensive looking *tobe* (Sudanese traditional dress). They were wondering how can she afford that knowing she is not that wealthy. *Kaltomaya* shared with them her secret, that is VSL. She told them how VSL has transformed her life and how she now goes to literacy classes that are organized for her VSLA . She also directed them to the CBTs for more information.

*A very simple way to attract the community attention to the VSL scheme.*

The photo also shows a flipchart that is to be used for financial education training. It is designed in a compact size that makes it easy to carry and use in field sites.

The material is designed in an attractive easy way to use following the example of other CARE Offices.

CIS would like to thank Mr. Hussein Merghani Hussein for the beautiful drawings and designs. The credits for the short story scenario goes to Mohamed Ireg, CIS Economic Empowerment Advisor.

The efforts to promote the VSL model continues. In the next phase CIS is producing Arabic version of the financial education manual and posters as well as Arabic leaflets. There will also be material



designed for Kassala. Most of the items are available in CIS South Darfur offices, but a limited stock is available in Khartoum. Please contact us for your printed copy of the booklet. There is also an English leaflet that will be available end of this month.

June 2013	The visit of Embassy of the Netherlands to CIS program in Kassala, East Sudan. The visit was coordinated by Child Development Foundation (CDF), CIS partner.
	Confirmation of UNICEF funds to CIS South Kordofan Emergency Program supporting Nutrition, Primary Health Care and WASH activities.
	Confirmation of OFDA/CRS fund to respond to new displacements in South Darfur:
	With the aim to remain a first line responder to emergencies in Darfur, CIS mobilized own CI resources to respond to the conflict displacement that started in February-May/June 2013. Using this start up, lobbying for donor funding and submission of a proposal saw the arrival of short term support from OFDA through the CRS managed Emergency Response Fund.  This fund will go a long way in building on the gains from the CIS own emergency interventions and ensuring new arrivals and displaced persons have access to acceptable quantity and quality of water, sanitation and hygiene in the IDP camps of Gereida, Kalma and Alsalam.
July 2013	CIS Country Director was elected a member of the INGO Forum steering Committee (SC) for the period from July 2013 to January 2014.
	Submission of DFID proposal for the three years project REED (REsilient and Empowered Communities in Darfur)
	Rehabilitation of Al Salam camp clinic in South Darfur Stat.
August 2013	Visit of CARE Regional Staff Safety Advisor, Mr. Phillip Matthew Thacker.
	Confirmation of OFDA funding for the period August 2013—August 2014: OFDA has supported CIS with a \$2.6m funding to improve the humanitarian status of conflict- and disaster-affected communities, with a focus on girls and women of reproductive age, in South Darfur, through addressing the unmet humanitarian needs, and scaling up of early recovery and resettlement interventions for verified returnees.
	Response to floods in Sudan and floods emergency alert in South Darfur and South Kordofan
	Design of VSL training and visibility material in Arabic language for the first time



Clinic of Al Salam Camp, South Darfur August 2013

Source: Mosab Hassan, Health Program Manager

Al Salam camp is one of Darfur's largest IDP camps located 14 Kilometers out of Nyala town, capital of South Darfur state. The camp had a population of 82,000 in January 2013, due to recent conflict in the area the camp had 46% increase in population.

Al Salam clinic was built in 2006 by the German INGO Humedica using local materials. Upon phasing out, Humedica handed over the clinic to Saudi Red Crescent (SRC) who operated the clinic up to December 2012. the clinic was later handed over to SMoH In June 2013.

Before CIS's intervention, the only clinic in Al Salam camp was operated by International Medical Corps where 160 patients were seen by one clinician everyday. That is exceeding WHO recommended threshold that is 50 per day. That situation is also below the Sphere standard where there is only one basic health facility for over 120, 000 people in Alsalam camp (Sphere Standard: one unit per 50,000 population).

CIS's intervention is justified by the humanitarian obligation to meet the basic life-saving needs of the encamped IDPs of South Darfur in addition to State Ministry of Health (SMoH) and WHO requests.

CHF has granted CIS a fund of 150,000 USD to renovate the clinic under WHO technical guidance. The fund was for 6 months starting July 1, 2013.

Accessibility and insecurity are among the challenges faced while implementing the project, but the main future challenge is the question how sustainability can be ensured in a context where funds are limited within the communities, national counterparts and the aid sector.

Another major constraint to the project is the water supply to the clinic. CIS has contacted WES for their assistance.

The clinic is operational since August 2013 lifting the stress from IMC operated clinic.

**CIS WASH achievements recognized by WUCs in Gereida**

CIS approach of Community Based Operations and Maintenance (CBO &M) in Gereida was recognized by Water User Committee (WUC) as a successful example of community participation in WASH activities.

In Gereida, CIS has led the WASH partners not only in advocating for the approach, but also played a role in persuading the local authorities to promote practical community contribution.

In the last 3 month, CIS and Water and Environmental Sanitation unit (WES) have created one central WUC which is now the leading body for camp sectors' WUCs.

The community participation exceeded the expectations. It provided support to the new arrivals through mobilizing the community to participate in pipeline digging and latrines construction.

It was all possible because of the dedicated efforts of CIS Gereida team and guidance of WES.

## CIS in South Darfur

### Food Processing Training in Gereida and Kass Localities

Source: Mohamed Ireg, Economic Empowerment Advisor



The CIS Economic Empowerment Program in South Darfur has varied activities that aim to build community resilience. For example a food processing training took place in Gereida and Kass in South Darfur State from mid June to July 2013. The four week training had all women participation (42 in Gereida and 63 in Kass), 70% of which are household heads. 90% of the women participated were VSLAs members.

The purpose of organizing this training was to add value to the locally produced seeds and fruits in South Darfur and support women headed household to generate income from selling these products in the local markets.

Participants learned how to make jam and juice from local fruits such as *Doom, Nabag, and Lalobe*. The women have also learned how to preserve seasonal fruits to be sold off the season (example is selling concentrated Mango juice or dried Mango in winter where there is no available mango at that time). The training did not only help women to learn how to process food, but also helped them to use the main marketing concept of 4Ps (packaging, promoting, pricing, and placing).

After the training, the participants formed an association for food processing where CIS bought the tools and the equipment needed and handed them over to the women association.

### Youth Welding Training in Kass

Source: Issam Bahar, Economic Empowerment Program Manager

CIS is implementing a peace building project which is funded by UNDP-DCPSF in rural areas in Kass locality. The project is about building the capacity of local communities to improve conflict resolution mechanisms and mitigate the recurrent conflict issues. The project is targeting youth who are identified as main triggers of local conflicts.

During the last couple of months, CIS organized a 40 days vocational training for 25 youth from 6 different communities. The training focused on welding and forging techniques where the trainees gained good knowledge and experiences that will enable them to start a new life.

After the training CIS provided the graduates with startup kits to start their new business. The training contributed to raising the level of interaction and building relationship between youth from different communities. It was also a good opportunity for them to share ideas, culture and experiences.



*Youth examining the steel cutting machine*



*Trainees making a fabricated room door*



*Two graduate trainees- with their startup kits*

**CHF Monitoring Visit to CIS South Kordofan Projects**

Recently, OCHA, division of Common Humanitarian Fund (CHF) had the opportunity to visit CHF funded projects in South Kordofan.

The monitoring mission team was composed of a representative from Federal Humanitarian Aid Commission (HAC), a CHF staff and a UNHCR staff. South Kordofan HAC Commissioner, CIS South Kordofan team leader and representative of other INGOs joined the team once it was on the ground.

The objective of the mission was to improve the quality of projects and ensure that they are achieving their stipulated impact taking in account

gender mainstreaming. The visit had a special focus on partnership and strengthening the capacity of national partners.

The team was able to visit and talk to the affected community in *Alsheer Alomat* and *Kolaba* areas. Number of productive and focused meetings took place with the objective of outlining the impact of the projects up to date. The community leaders highlighted CIS contributions and the their value to them.

This visit represented a hope for CIS South Kordofan team that one day CIS senior management will be able to be with them in the field even if it is for a short visit.



This mission and the recent GoS-UN-INGO one day mission to Kadugli are positive signs that we hope can be built on and will improve access more durably .

**Distribution of Structural Support Items to CIS Partners**



CIS is implementing a capacity building project as part of it's emergency program in South Kordofan. The project has a funding of 240,000 USD from CHF.

A launching session was organized on 20<sup>th</sup> of August 2013 and attended by CIS partners: Humanitarian Aid Commission (HAC), line-ministries and National NGOs.

CIS partners were appreciative of CIS efforts. The project has more in it than just material support. A number of activities are

planned to help build partners capacity (language and technical trainings). CIS is committed to helping partners improve the quality of their work and delivering better services to the affected population.

The distribution of these assets was guided by the current status of each partner in terms of urgent needs and availability of funds as well as their acceptance by the communities and others.

The items distributed were 20 office desks, 105 office chairs and 10 steal cabinets. They were received by the national NGOs ASSIST, Labina, Adlan, UAD, CAFA, Turath, Almanar and Badia. HAC in Dilling and Kadugli as well as Ministry of Welfare and Social Development are also included in the scheme.

**Rehabilitation of Hand Pumps (WASH)**

As part of its mandate and commitment to providing assistance to affected population in South Kordofan state, CIS through ASSIST, a national partner, has completed rehabilitation of twelve hand pumps in CIS operational areas in Kadugli locality allowing access to safe drinking water and improving hygiene situation in those areas.

Water Environmental Sanitation Project (WES), a key partner played a significant role in this operation where they provided the spare parts.

Rehabilitation of the hand pumps has a great value for the local community. It contributed to reducing the cost factor, ensured availability of functioning hand pumps and indicated sufficient access.

The program was complemented by awareness sessions to community members addressing environmental issues that is aiming to reduce the risk of diseases outbreak.

The activities implemented are part of CIS Emergency WASH project that is funded by CHF.



**The photo was taken in Marta, South Kordofan state. Women are helping in hand pump maintenance.**

## **Gender Equity and Diversity (GED) training in CIS Offices**

Source: Rasha Hassan

Complying with CARE global principles to advance Gender Equity and Diversity (GED) within the organization and its programs, CIS undertook a number of initiatives on GED starting with a thorough gender analysis to deepen CIS's understanding of gender dynamics in its operation areas and to increase accountability to beneficiaries. This resulted in the implementation of CIS GED strategy which was developed in May 2012 by the Gender Focal Points (representative from each CIS office) and facilitated by the Programme Quality Coordinator at that time.

Keen efforts have been made to implement the GED strategy both in programming and staff related issues. A pilot GED training was delivered to over 90 participants in CIS Khartoum, Nyala, Kass and Gereida offices. The training model included number of key issues such as applying GED in workplace, the consequences of gender stereo types, division of roles and the implications cultures have on teamwork.



*GED training participants – CIS office in Gereida*

Despite their activeness in applying and promoting GED in programing, CIS female staff have limited participation in staff related issues. Discussions revealed that their hesitation is mainly caused by the culture. "It is difficult to break it and be out of the group" said Rasha, one of the training facilitators describing cultural influence on women.

The team has a lot planned for GED implementation. A training session will be organized in CIS Kadugli office this October.



*GED training participants – Nyala office*

## **Goodbye Ivo Freijesen**



*It is with a heavy heart we inform you that CIS Country Director is leaving Sudan early October this year to pursue another calling in Egypt.*

*Ivo joined CIS in July 2012. He has been of great value not just to CIS but also to the INGO and Humanitarian aid community in Sudan.*

*We wish him every success in his new endeavors.*

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*Sara Azhari Hassan*

