



“You can move a step ahead and you are confident that you will succeed.”

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Moving a Step Ahead

VSLA in EMERGENCIES CASE STUDY

Maryam Ahmed, Syria

Maryam Ahmed is a resident of the Ghandourah community in the countryside of Jarabulus, Syria. She is a graduate of Arabic literature from Aleppo University in North Syria. She lives with her daughter, Asinat, who is 3 years old. The economic situation in her community is dire and she shares how they suffer from a lack of job opportunities and special activities that specifically serve women. When available, job vacancies are mostly exclusively for men. Through the VSLA in Emergencies (VSLAiE) pilot, Maryam had the opportunity to join a group in her community and begin a Sharia compliant group investment.

Her Introduction to VSLAiE

“I heard about VSLAiE groups by chance. We thought that VSLAiE groups were like any other women’s association. So, we decided to participate in the activity. If we liked the activity, we would continue, or we would leave if we didn’t. We applied to benefit from that activity and started the training sessions, then we found that it was different from the generally recognized women’s associations.

This activity had a great impact. We supported ourselves, and we now had savings for emergencies. We no longer need to request assistance from anyone, and we will no longer experience the disappointments that result from asking people for help. We could borrow three times the amount that each of us saved, then we can meet our main needs.”

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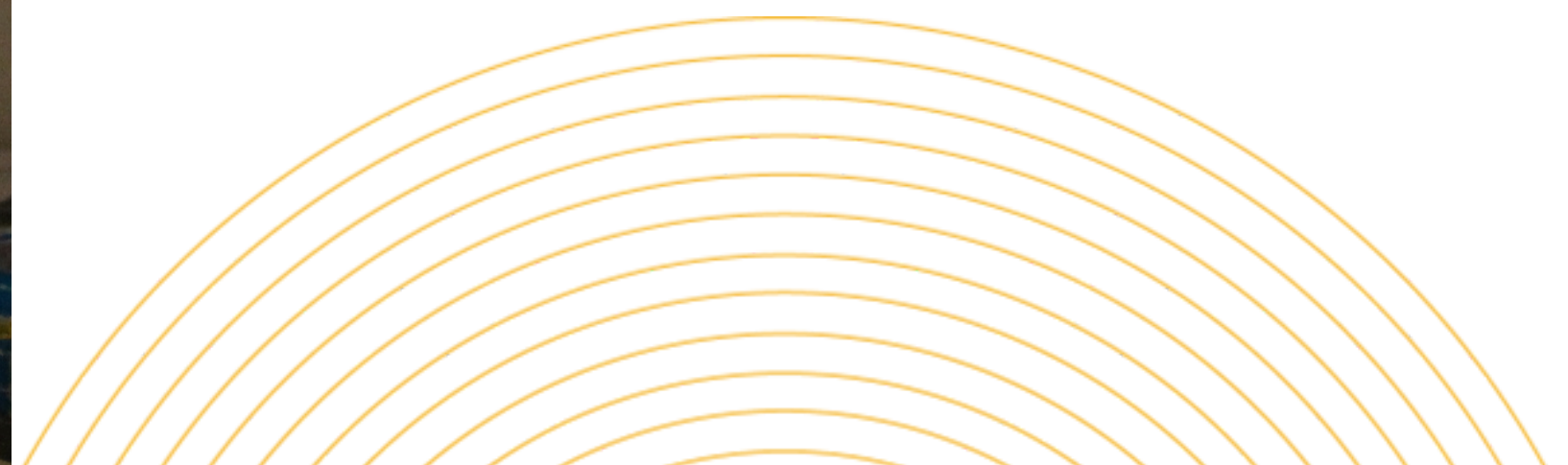




Maryam's VSLAiE group was formed two years ago with the assistance of IYD, a local partner organization that CARE technically and financially supported and trained in the VSLAiE approach. At the beginning of the second year, CARE worked with IYD to present the concept of an investment project. Training sessions on managing small projects and investments, handling budgets, and the negatives and positives of investments were provided to VSLAiE groups. Following the training, members had many ideas for potential project proposals with CARE and IYD's technical support.

Maryam's group project was accepted by CARE and IYD, and they received a cash grant to start implementation of their project. The women decided to open a store of accessories, bridal preparations, and women's clothing.

"We chose this project because, in the past, such projects were mostly managed by men. That was preventing some women from marketing to and accessing those shops due to traditional conditions. But when we opened this shop in the market, we found a large demand from women because only women were working in the shop. We now have good sales."



In a short time, the group started getting financial returns from their store. To support their collective investment project, CARE administered a cash grant that was distributed in two installments. The first was used by the group to purchase shop supplies and the second for goods. The group promoted their new shop via social media (WhatsApp, Facebook) and also received orders through those channels. The project tasks were divided across the members of the group such as people responsible for in-store sales versus those responsible for selling via internet channels. This division of labor allows for the group to manage the shop easily. Members are now requesting additional training, including topics such as entrepreneurship, project management, and computer skills.

"I advise all women to do like us and establish VSLAiE groups. They can improve their economic situation because of saving and loan activity. It can provide stability and a good source for securing income. It gives you self-trust and provides material and moral support. It helps strengthen your personality since you no longer need anyone. You can move a step ahead, and you are confident that you will succeed. There is no retreat."



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