



Every Voice Counts

Beyond Economic Empowerment

The Influence of Savings Groups on Women's Public Participation in Fragile and (post) Conflict-Affected Settings

THE CASE OF SUDAN



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Glossary

AAO	AlSawahda AlKhadra Organization
CAG	Community Advocacy Group
CBO	Community-Based Organisation
CBRM	Community-Based Reconciliation Mechanisms
CBT	Community-Based Trainer
CIS	CARE International Switzerland in Sudan
COVID-19	Coronavirus 2019
CSC	Community Score Card
CSO	Civil Society Organisation
EVC	Every Voice Counts
GaPI	Gender and Peace-Building Initiative
GBV	Gender-Based Violence
IDP	Internally-Displaced Persons
IGA	Income-Generating Activities
INGO	International Non-Governmental Organisation
LDS	Latter-Day Saints (programme)
MoSA	(Sudan) Ministry of Social Affairs
PSEA	Protection from Sexual Exploitation and Abuse
SILC	Internal Savings and Lending Communities
VDC	Village Development Committee
VSLA	Village Savings and Loan Association



VSLA in East Darfur, October 2019.
Photo credit: Bushara Elshareef Ismail, AAO.

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Executive Summary

Promoting women's meaningful participation and influence in governance processes in fragile and (post) conflict-affected settings (FCAS) is necessary to achieve inclusive development. Existing evidence suggests that by economically empowering women, they will be able to better participate in public decision-making processes. One such mechanism for women's economic empowerment in Sudan is through Village Savings and Loans Associations (VSLA), which are savings groups that offer women a space to come together to save money, take out small loans, and make investment decisions.

The mixed methods study conducted in seven villages across three states (East Darfur, South Darfur, and South Kordofan) sought to answer the research question "*To what extent does women's participation in savings groups affect their public participation in governance or decision-making processes?*". Additionally, this study investigated the differences between women who participated in VSLAs under the Every Voice Counts (EVC) and Latter Day Saints Charities (LDS) *Recovery Support for Vulnerable Households* programmes as well as the differences from participation in different community groups (VSLAs, community advocacy groups, and other community-based organisations). These comparisons helped to offer an explanation of how different programmatic approaches from civil society and different community groups did or did not affect women members' public participation.

Through the findings of this study, it can be concluded that indeed women's participation in savings groups (VSLAs) affects their public participation in community governance structures and decision-making. The extent, though, is dependent on a variety of factors including the gender composition of the VSLA, the support of family and community members, the support and resources contributed by programmes and partners, social norms and exclusionary practices within the communities, and the will of the women members themselves.

The economic empowerment women gained through the VSLAs influenced both their individual and collective agency. *Individually*, women felt they were better able to influence decisions in their households due to financial independence from their husband or family, which also gave them greater access to participate next in community decision-making and contribute to the community initiatives of their choosing. Also, their status in the community increased as they gained access to increased income

and wealth and they were perceived as more responsible, capable, and powerful. *Collectively*, VSLAs were able to come together and decide on how to spend their resources in the community.

While income and wealth enable women to gain a seat at the table and to be heard, economic empowerment alone is not enough to make transformative changes regarding women's inclusion in governance and decision-making. Complementing economic empowerment of women through VSLAs with other community-based activities promoting the role of women in decision-making is more likely to result in more significant shifts for women in a shorter period of time.

This study examined how membership in VSLAs, CBOs, and community advocacy groups influenced the three aspects of women's empowerment – Agency, Structure, and Relations.¹

Agency

Membership in any type of community group improved individual and collective **agency**, especially women's confidence, particularly to speak in public. Group membership, particularly VSLA membership, strengthened women's individual capacities through trainings on a variety of topics such as financial skills, leadership skills, women's rights, and governance. Membership in community groups contributed to increased access to more diverse community knowledge for the women who are members. Having not only more personal knowledge due to their skills trainings received, but the ready access to diverse viewpoints from members of the community.

Additionally, women felt supported by their fellow members. The encouragement of their group, in addition to their strengthened skills, enabled them to play a bigger role in community decision-making once they exercised their capabilities. Women learned to speak directly to community and traditional leaders. As a collective, many groups – mostly VSLAs in EVC regions – were able to come together to address community needs. Their collective financial power gave them the leverage to influence decision-making. Further, group membership inspired many to change their beliefs toward thinking women should have a bigger role in both household and community decision-making processes.

Structures

Few women perceive formal enablers or barriers that impacted their public participation such as policies or laws. Informally, important enablers outside of their skills and capacities include family support (of the entire family, not just husbands), community

¹ The CARE International Gender Empowerment Framework defines Agency, Structure, and Relations as: **Agency**: women's individual and collective capabilities; **Structures**: formal enablers and barriers and enabling and

disabling social norms; **Relations**: influence of social networks and relationships, and influence of financial means.

leadership encouragement, financial assets, strong VSLA/group leadership and proximity to larger towns or markets. The gender composition of the VSLA may also play an important role. Women who are participating in mixed gender VSLAs tend to engage more in their communities, though other factors including influence of the EVC programme or social norms within the specific villages may contribute to this outcome for women. Gender-segregated VSLAs provide women with a safe space to speak freely, but mixed gender groups enable women and men to exchange opinions between each other and make collective decisions.

Critical barriers to women's public participation include illiteracy, language barriers, gender norms, exclusionary practices (for women, IDPs, and/or refugees), limited financial resources, lack of family support, ethnic tensions, cultural religious norms, and pre-existing false expectations of INGOs' contribution to VSLAs.

Relations

VSLAs and other community groups provide women with a social network that builds connections into other groups and within their community. They act as a means to bring diverse people together who were typically not used to interacting and to raise their awareness on the issues different people are facing. This improves the social cohesion in Sudan, especially amongst groups that have been traditionally been in conflict. Being a part of community groups, regardless of type, could be one of the most important catalysts for women to feel they are able to influence the decisions taken in their community.

The influence of civil society is an enabling factor for women's public participation. EVC and LDS have both been delivering capacity strengthening, awareness raising, and campaigns to change harmful social norms and promote women's inclusion in governance processes. The scale and duration of EVC, though, have been wider than LDS. This may help explain some of the differences seen between the EVC and LDS regions. For instance, 76.4% more women in EVC regions reported changing their beliefs toward women having a bigger role in public decision-making than in LDS regions, and 54.7% more EVC women than LDS women said they have become more active in their communities.

Recommendations

Based on the findings, the following recommendations are summarised for practitioners, policy-makers, and the international donor community. For more detail, please review the full report.

Practitioners: Invest in capacity strengthening and networking to build women's agency, community leadership, and social network. For instance, introduce

trainings into VSLAs beyond basic VSLA management and finance. Raise community awareness about the benefits of VSLAs to get more women involved; identify champions for VSLAs and women within community leadership and utilise them to spread positive messaging. Focus on transforming harmful social norms that restrict women's public participation. Build networks through facilitating connections between VSLA leadership and women leaders who were prior VSLA members and supporting spaces where members of different VSLAs discuss and interact, including meetings between VSLAs and CBOs, around specific topics of interest to both. Analyse the power dynamics and conflicts within the context to determine how to structure effective and representative VSLAs. For example, engage in peacebuilding initiatives early and launch VSLAs initially as women-only and introduce men over time. Finally, link with government processes and initiatives such supporting VSLAs to register as associations with the Ministry of Social Affairs and capitalise on the momentum with the South Darfur Ministry of Social Affairs' adopting the VSLA approach in cooperative projects.

State and National Policy-makers: Facilitate safe, mixed gender spaces for dialogue to support interactions and discussions between members of diverse (representative) populations groups including VSLAs, CAGs, and CBOs. Utilise VSLA women leaders by incorporating them into existing decision-making structures and for building social cohesion across feuding groups. Expand the Ministry of Social Affairs (MoSA) in South Darfur's commitment to institutionalise the VSLA approach in cooperative development plans into other states in Sudan and engage civil society involved in VSLA programming to institutionalise lessons learned into the roll-out. Expedite the process for VSLAs to register with MoSA and encourage VSLA leaders to get their VSLAs registered. Encourage VSLAs as an alternative to other loans for those who cannot take loans out due to religious beliefs. Finally, ensure VSLA women have access to economic opportunities by engaging in dialogue with traditional leaders and market agents to provide spaces in markets for VSLA members, and expanding access to identification and small-branch financial institutions in rural villages.

Donors and International Community: Fund and design programmes that incorporate economic empowerment of women, literacy, and inclusive governance together. Enact flexible funding structures that enable programmes to directly fund community initiatives led by networks of VSLAs and alliances of community-groups. Build networks of VSLAs and alliances between VSLAs, other community organisations, and social movements across local to national levels. Finally, promote safe, inclusive, and stable civic space alongside Embassies.

Introduction

Promoting women's meaningful participation and influence in governance processes in fragile and (post) conflict-affected settings is necessary to achieve inclusive development. Evidence exists that by economically empowering women, they will be able to better participate in public decision-making processes. One such mechanism for women's economic empowerment is through Village Savings and Loans Associations (VSLA), which are savings groups that offer women a space to come together to save money, take out small loans, and make investment decisions. VSLAs in Sudan have been found to not only help women save money, but also for them to learn about inclusive governance, women's rights, and to strengthen capacities to engage in community decision-making processes.

This research describes how women's participation in VSLAs in Sudan influences their public participation and influence in governance and decision-making. While some prior literature suggests that VSLAs are one of the key pathways for greater public participation² of women, this research investigates more specifically how VSLA participation has influenced women's public participation in Sudan and compares how this varies by location and programme affiliation.

Additionally, this study investigates the differences in outcomes between women who participate in VSLAs under the Every Voice Counts (EVC) and Latter Day Saints Charities (LDS) *Recovery Support for Vulnerable Households* programmes, comparing how the different approaches do or do not affect members' public participation. The key differences between the two programmes are:

- 1) In LDS, the VSLAs were set up as an intentional project intervention to improve women's financial inclusion and livelihoods whereas in EVC the VSLAs were added to complement other interventions and tools for women's leadership;
- 2) The target populations of LDS include female refugees and internally displaced people (IDPs) in addition to host community women whereas in EVC the target population is rural Sudanese women only; and

² Public participation is defined in this study as participation in decision-making processes and public spaces where governance-related issues are discussed.

- 3) EVC has been in operation for 4 years whereas LDS has been for 3 years.

This mixed methods study is conducted in EVC regions (four villages in two states of East Darfur and South Darfur) and LDS regions (three villages in South Kordofan). Primary data was collected through surveys and interviews with VSLA members, community-based advocacy group (CAG) members, community-based organisation (CBO) members, families (including husbands/fathers) of VSLA members, and women leaders who were previously part of VSLAs, and staff members of CARE and partner organisations.

The influence of women's economic empowerment on public participation is analysed through CARE International Gender Empowerment Framework of Agency, Structure, and Relations.³

- **Agency:** women's individual and collective capabilities
- **Structures:** formal enablers and barriers, and enabling and disabling social norms
- **Relations:** influence of social networks and relationships, and influence of financial means

The study also digs deeper into entry points in VSLAs for women's public participation, differences between women-only VSLAs and mixed-gender VSLAs, and differences in the influence of VSLAs compared to other CBOs on women's public participation. The study concludes with recommendations for practitioners, policymakers, international donors, and researchers.

BACKGROUND

Key Concepts

CARE Programmes

The Every Voice Counts (EVC) programme aims to contribute to building effective inclusive governance efforts and processes in six fragile and conflict states (FCAS): Afghanistan, Burundi, Pakistan, Rwanda, Somalia, and Sudan. EVC Sudan works in two states, East Darfur and South Darfur, in a total of 17 villages within each state. The programme targets women and youth in particular to increase their meaningful participation and influence in public processes regarding governance and decision-making. Since the

³ CARE. (n.d.) Gender Equality. Retrieved from: <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>

programme began in 2016, local governments, civil society organisations (CSO), and community-based advocacy groups have been successful in engaging women, youth, and local authorities in programme activities and advocacy efforts. EVC assumes that by economically empowering women, they will be able to better participate in and contribute to different community governance structures.

In addition to EVC, CARE in Sudan is implementing other Livelihoods and Resilience projects that are using VSLAs as an instrument to engage and empower women and to enhance their participation in public arenas. *Recovery Support for Vulnerable Households* in South Kordofan funded by the Latter Day Saints Charities (LDS) is a key project aimed at empowering different social groups including female refugees, female internally-displaced persons (IDPs), and women from the host communities to gain improved access to livelihood opportunities and basic WASH services. LDS works in three villages. VSLAs have been a key intervention for the LDS project to reach and empower these women in their communities.

Village Savings and Loans Associations (VSLAs)

Savings groups, and **VSLAs** specifically, are self-managed groups of individual members from within a community who regularly meet (typically weekly) to save their money in a safe space and access small loans or insurance.⁴ In VSLAs, women in local communities organise themselves into groups in order to save and invest money in launching (small) economic enterprises.

The **structure of the VSLA** is a membership of 15-25 local members, aged 18+, who are selected by the other VSLA members on the basis of their motivation, socio-economic status, and (lack of) relation to other participants. A VSLA leadership committee is voted on by the members consisting of one leader, two accountants, one administrator, and two additional committee members. Each VSLA agrees amongst themselves how much each member contributes to the savings box, which can be adjusted as needed, and

they select an interest rate (typically 10%). The members identify and agree upon loan priorities; typically, business investments are highest priority for members followed by education then health expenses. Members who seek loans must defend their investment choices and discuss their risks and mitigation measures. Loan amounts are limited to only double the amount of his/her personal savings, so amounts are typically low.

VSLAs also have a **social insurance** function. Each member deposits a small amount of cash weekly to cover members' personal, unexpected expenses such as funerals or other social emergencies. The expenses paid through this social insurance component have a zero percent interest rate.⁵

Financially, VSLAs have a positive impact on savings and profits. The evidence is clear that savings groups with access to formal accounts save more and provide higher returns to members. The benefit of savings groups economically on women is well-documented and validated by many external studies as well.^{6 7 8} These groups open up pathways for members to establish their own accounts and gain ownership over their own financial resources. The returns on savings average around 35% for VSLAs in Africa.⁹

Further, beyond fostering women's economic empowerment, CARE's internal study also found that savings groups engage the **interpersonal and social** components of women's lives. At a community-level, there is mixed evidence of whether women participating in VSLAs engage more in community events and in community-based organisations; some studies point to no effect¹⁰ whereas others find a marginal impact.¹¹ Overall, there are very few studies on the influence of participation in savings groups analysing women's public participation; thus, there is a gap in the literature to which this study can contribute.

Savings groups predominantly for women have been operating in many of the same countries in which EVC operates.¹² EVC research and other supporting

⁴ CARE. (n.d.) VSLA 101. Retrieved from: <https://www.care.org/our-work/vsla-101>

⁵ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁶ Kesanta, James and Andre, Billy (2015) "Impact of Women Empowered through Community Savings Groups on the Wellbeing of their Families: A Study from Mgbuwe, Tanzania," *Interdisciplinary Journal of Best Practices in Global Development*: Vol. 1: Iss. 1, Article 4.

⁷ Linde, T. & Spencer, M. (2015). "Access to Financial Services and Women's Empowerment: An Evaluation of a Village Savings and Loans Association in Rural Malawi." University of Gothenburg.

⁸ Ksolla, C. et al. (2016). "Impact of Village Savings and Loan Associations: Evidence from a cluster randomized trial." *Journal of Development Economics*. Volume 120, May 2016, Pages 70-85

<https://doi.org/10.1016/j.jdeveco.2015.12.003>

⁹ Roberts, J. (2017). "Savings and Self-Help Groups Internal Literature Review Synthesis." Confidential Paper. CARE.

¹⁰ Beyene, N. L. (2018). "Assessment on the Effects of Village Savings and Loan Associations (VSLA) on Poverty Reduction in Hawassa, Ethiopia." Institute for Social Development, Faculty of Economic and Management Sciences, University of the Western Cape.

¹¹ Brody, C. et al. (2015). "Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review." *Campbell Systematic Reviews* 2015:19. DOI: 10.4073/csr.2015.19

¹² VSLAs in Burundi and Sudan; entrepreneur savings group in Pakistan.

literature have found savings groups to be one of the key pathways for greater public participation of women.

Defining Public Participation

Women's public participation is fundamental component of gender equality and inclusive governance. As CARE notes in its own Women's Equal Voice and Leadership positioning, women's meaningful participation in public life requires that **not only are they able to access and be present in decision-making processes, but women must also be active participants in the process and have influence over the outcomes.** Thus, there are levels of public participation: starting with women having access to public decision-making spaces and to information (e.g., formal women's rights (on paper) and existence of such spaces locally) → to attending such spaces and being able to raise their voice → and finally to actively influencing decisions and outcomes.

These distinctions are useful for understanding and identifying the *quality* of public participation in this study. For instance, whilst women's access to governance spaces for planning and budget processes may include substantive opportunities to participate and voice interest/opinions, unless their participation has had a tangible impact (e.g., on policy, legal frameworks, quality of service delivery) then women's influence has not been achieved.

Women's **political participation**, on the other hand, is related to women running for and obtaining and/or being appointed into formal political positions. It relates typically to holding formal positions of power and decision-making. While not the focus of this study, women's public participation may ultimately lead to their political participation in some cases.

CARE Gender Empowerment Framework

The research framework is guided by the CARE International Gender Empowerment Framework, focused on the three pillars: Agency, Structures, Relations.¹³

- **Agency** refers to women's personal beliefs, (self-) confidence, and capacities related to leadership and governance. It also includes the collective capacity of women to drive their own meaningful

participation and influence over public decision-making.

- **Structures** include formal and informal aspects of the wider social system that affect women's ability to participate effectively in governance processes. Informal structures include the beliefs, attitudes and social norms held by others within a social system (e.g. men, families), as well as the formal policies and structures that shape local governance systems and processes.
- **Relations** refers to the relations that women have within their groups as well as with external groups and support systems. This primarily includes family members, communities and community leaders, internal structures within the groups themselves, other community-based organisations, (I)NGOs like CARE, and informal networks and groups. In this study, financial means also influences women's relations.

Context in Sudan

VSLAs in Sudan

VSLAs were introduced in Sudan in 2012. CARE as well as some other INGO – including Catholic Relief Services and others – develop, support, and/or facilitate savings groups such as VSLAs or Internal Savings and Lending Communities (SILC). While early VSLAs were predominantly women only, today there are groups for women only, men only, and mixed women and men (inclusive of all ages). As of 2017, 596 VSLAs were present in Sudan consisting of 18,050 members (93% female).¹⁴ See Table 1 for details on the presence of VSLAs in the regions of focus for the EVC and LDS programmes.

Historically, friends and family have practiced the traditional form of lending called *Sanduq*. The *Sanduq* is another form of rotating savings and loan group in rural Sudan. These are comprised of women engaged in group-based income-generating activities (IGA) where they produce and trade the same products. *Sanduqs* help women access small loans, as the financial contribution women make to the group is considered an investment rather than savings. Members take loans and repay at a fixed fee or with a percentage of their profits generated from the IGA financed by the loan.¹⁵

¹³ CARE. (n.d.) Gender Equality. Retrieved from: <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>

¹⁴ CARE. (2017). "CARE Global VSLA Reach 2017". CARE.

¹⁵ Khojali, A. & Hansen, L. M. P. (2010). "Microfinance Assessment Consultancy to Darfur, Sudan." Final Report. The Feinstein International Center of Tufts University, IOM, and UNDP Sudan.

A major component of the VSLAs is the **capacity strengthening trainings** received by the members. At minimum, members receive financial training on how to manage the VSLA and how to save. The EVC programme supplements this with capacity strengthening on lobby and advocacy skills. The trainings are delivered by CARE or partner programme staff and by local Community-Based Trainers (CBTs). The CBTs receive trainings themselves through a Training of Trainers model through CARE and partners. This model was adopted under the expectation that they will continue to replicate the training anytime it is needed.¹⁶

Table 1: CARE-affiliated VSLAs in Sudan and the study focus regions as of 2018

Location	Programme	Number of VSLAs	Number of Members	Percentage Female
South Darfur: Elhila Algadida	I.VC	16	401	89.5%
South Darfur: Yaw Yaw	EVC	11	300	81.7%
East Darfur: El Galaby	EVC	23	547	85%
East Darfur: Hijilija	EVC	20	475	87.8%
South Kordofan: Abunowara	LDS	16	331	100%
South Kordofan: Aldylibat	LDS	10	256	100%
South Kordofan: Umhashima	LDS	15	343	100%

Women’s Public Participation in Sudan

Women’s public participation in Sudan received international attention during the 2019 revolution where an estimated 70% of protesters were women.¹⁷ Despite threats of violence, they took to the streets to demand changes to laws and social norms that were

negatively impacting the lives of women in Sudan, which provided unparalleled insight into the issues facing women and the power of mass organisation of women’s voices for change.¹⁸

This type of **informal and civic-driven public participation and activism is not new for women** in Sudan. The Sudanese women’s movement of the 1940s marked the launch of social organisations to achieve social, political, and economic change.¹⁹ Unfortunately, a shift happened where women’s groups were restricted, and women’s influence was relegated to ‘soft’ topics (e.g., health care) during the presidency of Jaafar Nimeiri (1971-1985); he sought to consolidate his power and establish dominance of men on ‘hard’ politics (e.g., warfare). The rise of Omar al-Bashir in the late 1980s further pushed the suppression of (women’s) political groups along with gender-discriminatory laws put into place that oppressed women and severely weakened their political influence.²⁰

Since the revolution in 2019, numerous organisations, alliances, and women’s groups and associations have emerged throughout the country. A new wave of organisations, alongside social movements, led by young women in urban and rural areas have been established and remain active in the communities, especially in South and East Darfur and South Kordofan, since the 2019 revolution.

Despite many factors that provide a conducive environment for women’s public participation in Sudan, many barriers remain. **Low level of literacy** is noted as one obstacle. The literacy rate amongst women 15 years and older in Sudan is 56% as of 2018, which was a small increase from 52% in 2000.²¹ These numbers are lower in more rural regions, such as 49.3% in South Darfur and 40% in East Darfur according to the 2014 UNICEF MICS Survey. Following the 2019 revolution, laws that punished women for “indecent” acts including participating in public life were abolished.²² Despite this, **gender-based violence (GBV)**

¹⁶ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

¹⁷ George, R., Saeed, M., Abdelgalil, S. (2019). “Women at the forefront of Sudan’s political transformation: Recommendations from a workshop on women’s rights, representation and resilience in a new Sudan.” London, UK: Overseas Development Institute.

¹⁸ George, R., Saeed, M., Abdelgalil, S. (2019). “Women at the forefront of Sudan’s political transformation: Recommendations from a workshop on women’s rights, representation and resilience in a new Sudan.” London, UK: Overseas Development Institute.

¹⁹ George, R., Saeed, M., Abdelgalil, S. (2019). “Women at the forefront of Sudan’s political transformation: Recommendations from a workshop on women’s rights, representation and resilience in a new Sudan.” London, UK: Overseas Development Institute.

²⁰ IAI. (2020). “Youth and Africa.” Editor: L. Kamel. Rome: Edizioni Nuova Cultura.

²¹ UNESCO. (2018). Sudan. <http://uis.unesco.org/en/country/sd>.

²² The Arab Weekly. (1 December 2019). “Fighting Violence Against Women.” Editorial: The Arab Weekly.

continues to impact women and restrict their public participation. Sudan still does not have a GBV law that criminalises domestic violence or physical (or mental) abuse, which can leave women who are suffering in their household to feel restricted without a safe place to turn.²³

Also, **social norms that restrict women and reinforce patriarchy** are persistent,²⁴ and social norms differ across states, localities, and even villages. For instance, it has been argued that women should not participate publicly in governance decisions because of cultural or religious reasons, or because of a belief that women are not capable of making community or political decisions.²⁵ The Gender and Peace-Building Initiative (GaPI) of CARE International Switzerland in Sudan (CIS) conducted an internal study and researchers found that women rarely spoke in focus group discussions when men were present and did not challenge men’s opinions. Even when separated into women’s groups, the women initially repeated men’s opinions and said that “if the men say that then it must be true”. After further discussion, some women

eventually noted that they thought some of the men’s decisions were unfair, but they could not challenge them.

Overall, women remain largely excluded in community structures and many reported feeling that local authorities do not understand their economic needs.²⁶

Women’s Political Participation in Sudan

Unfortunately, women’s informal participation has yet to be matched in formal governance structures despite the 2019 Constitutional Charter granting the right of women to be part of the government.²⁷ Women’s rights advocates in Sudan say they have been left out of negotiations, poorly represented in key institutions and only given vague commitments about their rights in the “new” Sudan.²⁸ For instance, women have been appointed to only two of the 11 positions – representing just 18% – in the newly appointed Sovereignty Council²⁹ and just 22% of the Cabinet following the 2019 revolution.³⁰ This low representation runs contrary to the principle prioritised through the 25% women’s quota



²³ Atit, M. (20 May 2020). “Reports of Gender-Based Violence Increase in Sudan during COVID Lockdown.” VOA.

²⁴ Ritchie, H. (2018). “Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan: Trends of change in a complex context.” CARE International in Sudan.

²⁵ Tønnessen, L. & al-Nagar, S. (2020). “Patriarchy, Politics and Women’s Activism in Post-Revolution Sudan.” Sudan Brief 2010:02. Bergen: Chr. Michelsen Institute.

²⁶ UN Women. (n.d.) “Sudan: Supporting Women’s Empowerment and Gender Equality in Fragile States.” *Research Brief*.

²⁷ Dabanga. (9 July 2020). “Women’s participation in Sudan politics ‘inadequate and incomplete’”. Khartoum: Radio Dabanga.

²⁸ Bhalla, N. (19 September 2019). “The revolution isn’t over” say Sudan’s frontline female protesters.” Thomson Reuters Foundation.

²⁹ Sudan’s Sovereignty Council is the head of state of Sudan and is an agreement between the Transitional Military Council and the Forces of Freedom and Change. Its members comprise civilians selected by each group who have the mandate to appoint or confirm key government positions including the Prime Minister and Cabinet, declare war or states of emergency, sign laws and international agreements, and sponsor the peace process amongst other responsibilities.

³⁰ IAI. (2020). “Youth and Africa.” Editor: L. Kamel. Rome: Edizioni Nuova Cultura For Istituto Affari Internazionali (IAI).

implemented in their National Election Law in 2008. Today, 31% of National Assembly seats are held by women.³¹ While the quota is applicable at national levels through the National Assembly, it is not yet required or enforced for the Sovereign Council or at sub-national levels. However, there has been a growing movement following the revolution led by the Darfur Women Forum toward increasing the quota up to 50% in Sudan's executive and legislative bodies.³²

LITERATURE REVIEW

Building an Understanding of Economic Empowerment and Public Participation

Influence of savings groups on women's economic empowerment

In Sudan – especially in South Darfur, East Darfur, and South Kordofan – saving has been traditionally uncommon. Instead of saving, most people prefer investing their available additional income in assets such as crops and livestock. Farming and livestock rearing are the primary income sources for families, but this income is unreliable due to unstable environmental conditions and other contextual factors such as conflict. As a result, Village Savings and Loans Associations (VSLAs) became increasingly popular as the value of longer-term savings and investment for both individuals and communities became apparent.³³

In CARE studies, women VSLA members found that their income increased and became more stable as a result of their participation in a VSLA. Compared to non-VSLA members, VSLA members were able to

increase their individual savings more consistently.³⁴ A 2014 study found that VSLA members in Sudan experienced over two times increase in revenue, and nearly two times increase in access to quality food and education compared to non-members.³⁵ A 2020 evaluation further confirmed that VSLAs facilitated increased access to finance for members.³⁶ The financial skills women develop through VSLA membership is a major driver of this change: “VSLAs have been instrumental in developing women's financial skills, permitting new economic activities and allowing women to directly support the household.”³⁷ Despite this, women have still struggled to break the barrier from small business activities into large trading that is dominated by men.³⁸

The experience women have had through their participation in the VSLA processes, the responsibility that follows from taking a loan and/or starting a business, and the different trainings that members receive have all been found to contribute to women's economic empowerment and personal agency.^{39 40 41} In particular, women reported that the VSLA strongly contributed to improved business skills such as savings habits, investing, negotiation, and others.⁴² Women's access to savings, credit, and income generating activities has led them toward greater ownership of material assets and increased financial independence. The knowledge and skills gleaned through VSLA trainings has enabled women to make decisions that improve their economic situation (e.g., starting new businesses, using modern agriculture tools).⁴³ Additionally, women have reported feeling that being able to make financial decisions and exemplify that they can successfully run business has earned them more respect from the men in their lives.⁴⁴

³¹ International IDEA. “Sudan.” Retrieved from: <https://www.idea.int/data-tools/data/gender-quotas/country-view/260/35>

³² Dabanga. (19 December 2019). “*Darfur women demand gender balance in Sudan govt.*”. Khartoum: Radio Dabanga.

³³ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

³⁴ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

³⁵ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

³⁶ Abdelghani, A.M.A. (2020). “Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur.” End of Project Evaluation. CARE International Switzerland in Sudan.

³⁷ Ritchie, H. A. (2018). “Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan.” CARE International Switzerland in Sudan.

³⁸ Ritchie, H. A. (2018). “Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan.” CARE International Switzerland in Sudan.

³⁹ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

⁴⁰ Abdelghani, A.M.A. (2020). “Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur.” End of Project Evaluation. CARE International Switzerland in Sudan.

⁴¹ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁴² CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁴³ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁴⁴ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

Women in VSLAs in Sudan often aspired for “education attainment for themselves and their children, ownership of material assets, employment, self-image, skills, and body health.”⁴⁵ They used their increased income through the VSLA to obtain food, clothes, medicine, agricultural investments, and to pay school fees.⁴⁶ They felt that a lack of education, specifically, was a main factor for their disempowerment. Non-VSLA members, on the other hand, mentioned that access to credit and knowledge about savings was important to them so they may generate economic activities aside from farming.⁴⁷ This suggests that VSLAs may help women transcend into thinking about their agency and empowerment beyond paying for their practical needs.⁴⁸

Typically, VSLA loans are taken by individual women, though it has become more common for groups of VSLA members to come together to collectively take out loans for community projects.⁴⁹ VSLA members felt the VSLA contributed to improved social skills and better access to group support. VSLAs have provided support to members when they face difficult times, and studies have found an increase of informal support structures amongst women in particular. This shared shock absorption has strengthened women’s economic solidarity.⁵⁰ ⁵¹ Women reported feeling more confident and independent due to shared group solidarity and increased support from their husbands.⁵²

Influence of women’s economic empowerment on women’s public participation

Economic necessity post-conflict has pushed women into the public sphere to be able to financially

contribute to their families.⁵³ This increased access to independent incomes for women, including many women being the sole or primary income earners in their homes, has given them some access to decision-making in their household.⁵⁴ In fact, in South Kordofan, women were 34% more likely to feel satisfied with their ability to influence household decisions than community decisions.⁵⁵ Reporting by VSLA participants finds an increase in women’s self-confidence, which has led to them taking on more household responsibility.⁵⁶ While men have increasingly recognised the financial contribution from their wives as important to their household and relationship, it typically does not affect women’s social and public position.⁵⁷

Little empirical research in Sudan has shown that economic empowerment has led to women having greater access to and acceptance in the public sphere and with decision-making. This could be in part due to the informal nature of governance in Sudan at the village level where village, tribal, or religious authorities can have a major influence over decision-making and women’s access to it.⁵⁸ Some evidence shows that economic empowerment (having money), and the network and relationships it leads to, enables women to sit with men to discuss community issues or to engage in community activities related to peacebuilding.⁵⁹ ⁶⁰ Women’s status (which is often derived through income or wealth) and their wealth has been found to be a key factor in women’s active public participation and community respect, at least in

⁴⁵ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁴⁶ Ritchie, H. A. (2018). “Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan.” CARE International Switzerland in Sudan.

⁴⁷ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁴⁸ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁴⁹ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

⁵⁰ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

⁵¹ Abdelghani, A.M.A. (2020). “Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur.” End of Project Evaluation. CARE International Switzerland in Sudan.

⁵² CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁵³ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁵⁴ SFCG. (2017). “Empowering the Women of South & West Kordofan.” Sudan: Search for Common Ground.

⁵⁵ UN Women. (n.d.) “Sudan: Supporting Women’s Empowerment and Gender Equality in Fragile States.” *Research Brief*.

⁵⁶ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

⁵⁷ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁵⁸ Abdelghani, A.M.A. (2020). “Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur.” End of Project Evaluation. CARE International Switzerland in Sudan.

⁵⁹ IFAD. (7 October 2019). “Transforming Women’s Lives through Finance.” UN Sudan: International Fund for Agricultural Development.

⁶⁰ Chikoore, C. & Abu-Hasabo, A. (2015). “Supporting the Role of Women Leaders in Sudan and South Sudan in the Postseparation Period.” End of Term Evaluation. UN Women.



VSLA boxes in East Darfur.
Photo credit: CARE Sudan.

South Darfur.⁶¹ Yet, most women have reported feeling that their public access is limited to community social events exclusively; they still cannot access or influence community meetings directly. Rather, they are usually only asked to consult or negotiate and then men make the final decisions.⁶² Sometimes, though, their economic empowerment has enabled them to directly implement community initiatives such as building schools.⁶³

There are numerous barriers that impede economic empowerment from translating into public participation including social norms, sexual and gender-based violence, movement restrictions, cultural beliefs, lack of education, conflict, and displacement. For example, many women experience GBV when traveling to market activities, which discourages them from leaving the home or village.⁶⁴ Women have described social norms such as women being perceived as weak or that men should be responsible for women. There are cultural beliefs that women can only give their opinions and then men can choose to listen. Many times, these norms have led to lower numbers of women getting educated or obtaining employment, which further inhibits receiving respect and authority to make decisions.⁶⁵ Remarkably, before VSLAs became more common, men

who joined VSLAs in Sudan lost some respect because of the perception that VSLAs are a “women’s project”.⁶⁶

Further, there are ethnic tensions and tribal lines that prevent groups of women from supporting each other and working together. Finally, women who live in regions rife with conflict or are displaced from their homes are isolated from public participation opportunities.⁶⁷ In sum, these factors act as key barriers for women from realizing their potential to engage in public decision-making even when they improve their financial position.

Influence of savings groups on women’s public participation

The positive influence of VSLAs for individuals is clear, though community level benefits have been relatively minimal with mixed results, they have focused predominantly on greater community cohesion.⁶⁸ At least two studies have found that VSLAs are important for empowering rural women to participate in community decision-making and development, though they have not been documented as facilitating women’s participation in traditional meetings.⁶⁹ ⁷⁰ Another evaluation found that women’s groups, including VSLAs, often act successfully (as a collective) on behalf of women, offering them a safe space to

⁶¹ Ritchie, H. A. (2018). “Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan.” CARE International Switzerland in Sudan.

⁶² CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁶³ CARE International Switzerland in Sudan. (n.d.) “A brief outline of the major GaPI research findings.” Internal report.

⁶⁴ Ritchie, H. A. (2018). “Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan.” CARE International Switzerland in Sudan.

⁶⁵ CARE International Switzerland in Sudan. (2014). “Impact of a Village Savings and Loan Association Program on Women Empowerment.” Impact Inquiry Report.

⁶⁶ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

⁶⁷ SFCG. (2017). “Empowering the Women of South & West Kordofan.” Sudan: Search for Common Ground.

⁶⁸ Forcier Consulting. (2016). “Improving Resilience through Village Savings and Loan Associations.” CARE.

⁶⁹ Abdelghani, A.M.A. (2020). “Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur.” End of Project Evaluation. CARE International Switzerland in Sudan.

⁷⁰ Ritchie, H. A. (2018). “Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan.” CARE International Switzerland in Sudan.

foster empowerment and resilience, to practice self-governance, and to work toward increased community participation and influence.⁷¹ Whereas other studies found that women VSLA members did not seem to have any more community influence than non-members and that women lack the skills needed to be community leaders.^{72 73}

VSLAs provide a space for networking and learning about new information and opportunities, and these interpersonal relationships spur discussion and dialogue and can support community cohesion and influence society.^{74 75} In the case of Sudan, new or strengthened relationships may have long-term benefits toward women's public and political participation. For instance, Sudanese women do not necessarily have shared agendas; research has found sharp divides between liberal and conservative women on their views of gender equality in law.⁷⁶ Thus, the relationships built through VSLAs with disparate groups may strengthen women's ability to collectively represent their agenda in the public sphere despite their diverse needs and interests.

Many studies suggest that the improved social cohesion has had positive impacts in the community such as reduced conflict and increased capacity to absorb shocks.⁷⁷ In Sudan historically, there have been tensions and conflict between different groups even within the same village. The VSLAs have been able to improve social interactions between groups by building common (economic) goals between people from diverse communities. By establishing and working toward shared goals, trust and cooperation between communities has improved.⁷⁸ For example, a story of two rival groups coming together to share business experiences through the VSLA led to them

initiating negotiations about their longstanding conflict.⁷⁹

VSLA women also have reported that because of their increased visibility in the community due to their shared 'sisterhood', women became more empowered to exchange ideas on businesses and how to help those in need. This enabled them to redefine their position in their community, gain community respect, foster new self-beliefs, and shift power and access to resources.^{80 81 82} This empowerment outcome is reinforced by a study that found 72% of VSLA members were confident to speak in community meetings whereas only 61% of non-members were.⁸³ Further, the GaPI study found that women in VSLAs were able to gain greater social power in their communities through their improved confidence and strengthened voice. How this translated into influencing decision-making remains relatively undocumented, though.

One important finding through the GaPI study was the influence of VSLAs in removing one key barrier to women's public participation: the respect of men. This study found that once men started to become members, despite their original hesitation, they have accepted women in leadership roles in these groups. Because the women had already established themselves as leaders within VSLAs before men joined, the men were ready to accept this role and position and women were able to prove their leadership skills. Potentially, because VSLAs began with women in the lead and other more traditional structures have not, this may be the reason why women continued to hold leadership positions despite the emergence of men in these groups. While this finding may still be anecdotal and not well translated into formal community leadership positions held by women, it indicates signs

⁷¹ UN Women. (n.d.) "Sudan: Supporting Women's Empowerment and Gender Equality in Fragile States." *Research Brief*.

⁷² Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁷³ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

⁷⁴ Abdelghani, A.M.A. (2020). "Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur." End of Project Evaluation. CARE International Switzerland in Sudan.

⁷⁵ Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

⁷⁶ Tønnessen, L., & Granås Kjøstvedt, H. (2010). *The Politics of Women's Representation in Sudan: Debating Women's Rights in Islam from the Elites to the Grassroots*. Bergen: Chr. Michelsen Institute.

⁷⁷ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁷⁸ Abdelghani, A.M.A. (2020). "Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur." End of Project Evaluation. CARE International Switzerland in Sudan.

⁷⁹ Tefera, M. (2017). "Sharing Lessons: VSLA+." CARE Sudan.

⁸⁰ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

⁸¹ Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

⁸² Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

⁸³ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

of social norms beginning to change that could have impacts later on in formal community structures.

To date, little evidence has been documented that women have entered leadership positions in the community as a result of the VSLAs. According to prior literature, most still perceive that although women can improve their knowledge and skills, they do not have the experience or knowledge to resolve community conflicts, make community decisions, or lead projects and businesses (though anecdotally this is changing).⁸⁴ Indeed, the Gender Centre in Khartoum had expressed that VSLAs can be a critical vehicle for community change, but they should incorporate more 'organisational' capacity building and legal awareness trainings if they are to make actually realise change.⁸⁵ In fact, VSLA members were no more likely to believe that they can influence decisions in their community than non-members according to a 2014 study.⁸⁶ Yet, according to another study, VSLA members are twice⁸⁷ as likely than non-members to join other community-based organisations and to raise their voices in public meetings.⁸⁸ This could be potentially explained by having a more supportive family structure; 68% of VSLA members compared to 79% of non-members who reported needing permission of their husband to go to a public meeting during one study.⁸⁹

An evaluation in 2020 found that 100% of households in surveyed communities felt that VSLAs were useful in their village and were able to bring diverse groups together. They felt that VSLAs facilitated access to microfinance, increased economic interdependence, promoted peace and social cohesion, increased women's confidence and self-esteem, and led women toward holding more leadership roles and joining community decisions.⁹⁰ Only in limited cases in the literature have VSLA groups been recorded coming together to suggest community-level projects to improve wellbeing. In these cases, VSLAs were able to

decide on a community project to invest their savings into at the end of the VSLA cycle then present their proposal to community leaders for approval.⁹¹ For example, one group installed a water pump to be better prepared for droughts.⁹²

One additional consideration from that literature is that becoming active in VSLAs typically makes the lives of women busier: attending meetings and starting business activities are very time consuming. Yet, women's responsibilities at home rarely decrease. It may be deduced, then, that VSLA participation could negatively influence their ability then to also engage in public life.⁹³

Certainly, the documented evidence on the influence of VSLAs on public participation is mixed.



VSLA women in East Darfur, October 2019.
Photo credit: Bushara Elshareef Ismail, AAO.

⁸⁴ Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁸⁵ Ritchie, H. A. (2018). "Social Norms and Barriers Analysis for Agro-Pastoralist Women and Girls in South Darfur, Sudan." CARE International Switzerland in Sudan.

⁸⁶ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

⁸⁷ 10% of VSLA members are also members of community-based associations compared to 5% of non-members. 45% of VSLA members expressed their opinion in a public meeting compared to 21% of non-members.

⁸⁸ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

⁸⁹ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

⁹⁰ Abdelghani, A.M.A. (2020). "Promoting Stability for Recovery Project in Biliel and Kass localities – South Darfur." End of Project Evaluation. CARE International Switzerland in Sudan.

⁹¹ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

⁹² Forcier Consulting. (2016). "Improving Resilience through Village Savings and Loan Associations." CARE.

⁹³ Tefera, M. (2017). "Sharing Lessons: VSLA+." CARE Sudan.

Study Methodology

The study investigated the research question “*To what extent does women’s participation in savings groups affect their public participation in governance or decision-making processes?*” and five sub-questions (see Annex 1) through both qualitative and quantitative analysis.

Using key informant interviews (KII) and a survey, data was collected from women participating in VSLAs, community advocacy groups, and other community-based organisations, as well as with women holding government leadership positions currently who were VSLA members, and husbands of women in VSLAs in seven EVC (4) and LDS (3) villages across three states (East Darfur, South Darfur, and South Kordofan). Also, KIIs with EVC and LDS programme staff implementing VSLAs were conducted. The data was disaggregated by gender and age (18-34, 35+). All data collection was completed by phone by local enumerators due to COVID-19 movement restrictions and the principle to do no harm through the data collection. The KIIs were audio recorded and transcribed then translated into English from Arabic by one translator. The surveys were submitted via Kobo Toolbox directly by the enumerators.

The analysis was conducted by CARE Nederland staff using Dedoose for the KIIs and a combination of Excel and Jamovi for the surveys. The analysis was validated by CARE country office staff. For complete details on the methodology, see Annex 2.

Limitations

- **Connectivity:** The enumerators experienced challenges with connectivity to reach the participants by phone. At times, this forced the enumerators to call participants back when the connection was lost to complete the KII or survey. Such disruptions and poor connection could have influenced the depth and quality of the answers given by respondents.
- **COVID-19:** The study was designed to be completed in person but was adjusted at the onset of the COVID-19 epidemic. Many plans had to be put in place that were new to enumerators, study participants, and study organisers. This may have negatively impacted the quality of data since new procedures and tools were introduced for the first time. Further, respondents may have been

affected because they were not accustomed to talking to programme staff by phone. Finally, the psychological impact of the uncertainty of COVID-19 and its resulting lockdown measures may have impacted responses of participants.

- **Sample bias:** The participants were all selected through EVC and LDS partners. Thus, the participants were likely more informed about and/or engaged in the elements of focus in this study. Thus, the findings likely skew toward more awareness of the elements in the study and acceptance of women’s public participation than what would be found if the entire population were randomly sampled.
- **Response bias:** Many of the participants were very shy during the KIIs and surveys. It is likely that the participants did not always readily express their full opinions and skewed toward giving answers that they felt the enumerators wanted to hear.
- **Translation:** The data collection tools were written in English and translated into Arabic after being reviewed by Sudanese staff. Despite the review, the tools still used some classical Arabic words and terminology that were not familiar to all participants. Therefore, some participants were not able to answer some of the questions because they did not understand them. Also, the data required translation into English. Some contextual or language-specific details may have been lost during the translation process.
- **Enumerator experience:** The enumerators who were responsible for data collection were novice to the data collection process, especially to the interview process. The quality of the KIIs reflected a lack of capacity to deeply probe the respondents; rather, the enumerators treated the semi-structured interviews like a survey. More extensive training was required of the enumerators and should have been delivered.
- **Group cross-over:** Participants were selected for VSLAs, CAGs, and CBOs; the sampling design was meant to identify members of each group who were not members of another. However, many CBO and CAG members stated that they were part of VSLAs and vice versa. Thus, very concrete differences between the groups could not be identified as the respondents were members of multiple groups.

KEY FINDINGS

The following section presents the qualitative and quantitative findings of the study. The findings are presented first with a broad overview of the characteristics of the VSLAs and the quality of women's public participation, then they take a deeper dive into the Agency, Structure, and Relations components of the Gender Empowerment Framework. Throughout comparisons between the EVC and LDS programmes are made and the qualitative and quantitative findings are presented together to both provide statistics and as well as contextual details on the findings. The following section (Discussion) discusses the implication of the findings relative to the research questions.

VSLA Characteristics

The VSLAs in EVC regions were **mixed age** from 18 years old and above, open to any person capable of joining. The VSLAs in LDS regions were also mixed age from 18-70 years old, though the majority are between 18-30 years old. There were few people older than 40 because they were typically illiterate. In a few instances, younger people (under 18) launched their own VSLAs.

In both East and South Darfur, VSLAs had three types of **gender composition**: women only, men only, or mixed gender; slightly more than half were for women only and most of the rest were mixed gender (few are men only). The VSLAs began as women only in 2012 because men did not want to join – they viewed it as a “women's activity” at first. After the men saw the positive impacts from VSLA membership, they started asking to join. In South Kordofan, VSLAs were exclusively women only, but LDS programme staff said that men have begun requesting to join. CBOs and CAGs, on the other hand, were nearly evenly split between mixed gender or women only in EVC regions depending on their group, but nearly everyone was in a mixed gender CBO in LDS regions.

Most VSLA members and all programme staff in EVC regions preferred mixed-gender groups. Two-thirds of VSLA KII respondents answered whether they preferred mixed-gender or women-only groups. Of those, half felt that mixed gender groups enabled women and men to exchange opinions between each other and make collective decisions. Many said that mixed gender groups allow women to gain more skills

on how to speak in front of mixed groups and lead in decision-making processes, especially when the group is led and managed by women. For the EVC VSLA women who preferred women only groups (30%), they felt so because women can more freely participate in the group. They expressed that women can understand each other better, appreciate each other's needs, and communicate more peacefully to arrive at a decision or solve a problem.

EVC programme staff recognised the benefits for women-only groups; however, they found that women-only VSLA groups have not made a big difference in women's confidence, likelihood to engage in public participation, or to have influence in the community. Staff felt that in terms of women's community leadership capacity development, mixed groups are more beneficial. Programme staff said that there is a difference when analysing community leadership: in communities where women were leading mixed gender VSLAs, it was the women who were making the decisions in the communities.

Conversely, all VSLA member respondents in LDS regions felt that having women only was better than mixed gender. Women-only groups are more comfortable for women to express themselves about social issues such as abuse and victimisation, for example. Programme staff felt that it is important for women to be separate from men until they have built their confidence and capabilities enough to be in a position of decision-making alongside men.

The survey results find that there is a **correlation** ($p=0.013$) **between the gender composition of the group (VSLA, CBO, or CAG) and views about women's right to participate in public decision-making.** Those who are in mixed gender groups have much more diverse opinions about women's ability to make public decisions, though they are much less likely to say that decision-making is only a man's role. Those in women-only groups are more likely to say that women can make decisions in her home only than those in mixed gender groups. Although, this correlation may be due to other factors such as programme reach (EVC vs. LDS) or other contextual factors.

In the VSLA, nearly all said that their husband was the **primary income-earner** in the family, with a few others mentioning the father or sons, and fewer yet sharing equal income between husband and wife or others. In

the CBOs, almost every person said their husband was the primary income-earner and a small number said their father, with few saying any others including themselves. The survey results find that there is a **correlation** ($p=0.008$) **between the primary income earner and views about women’s right to participate in public decision-making**. CBO women who are the primary income earner themselves or share primary income earning responsibility with their husbands equally more often say that women and men have equal decision-making rights as men both at home and in public.

Quality of Public Participation

Nearly all survey and KII respondents in both EVC and LDS regions felt **women should be involved in all types of community and household decisions**. Many felt that it was important to be involved equally in both levels of decision-making (62% in EVC regions, 46% in LDS regions), though a few felt that women should get their husband’s permission first (1% in EVC regions, 16% in LDS regions) or that they can participate in decision-making but should not hold leadership positions (8% in EVC regions, 4% in LDS regions). Others said that women should only be involved in household decisions (15% in EVC regions, 22% in LDS regions). In LDS regions only, a small number of women felt that women should not be making decisions at all (8%). Holistically across both programmes, though, 51% of women currently or previously in VSLAs felt that women have equal decision-making rights at the household and community level as men.

Husbands of VSLA members were less likely to believe that women and men have equal decision-making

rights, though (68% in EVC regions, 57% in LDS regions). The majority of men agreed with this in Hijilija, El Galaby, Aldylibat, and Umhasima, but fewer agreed with this in Yaw Yaw and Abunowara. There was a significant correlation, though, with men believing women have equal decision-making rights with them reporting that their wives have become more active in the community since joining the VSLA ($p=0.024$). Further, men who said their wives are now more engaged in the community since joining the VSLA also say they have changed their beliefs that women should have a bigger role in decision-making.

Thus, there is a **strong correlation** ($p<0.001$) **with the programme region (EVC or LDS) and the likelihood to report that it is important for women to make public decisions**. Those that have been actively or passively involved with EVC do not report that decision-making is a man’s role only whereas those that have not been involved with EVC have more diverse opinions about whether or not women should be making public decisions and are more likely to say that women can make decisions in their homes only.

Similarly, the **specific village** also makes a difference. In Umhashima, for example, half of women felt that decision-making is only a man’s role and almost the entire other half felt that women could only make decisions in her home but not in public. On the other hand, over half of the respondents in Aldyibat (57%) felt women have equal rights as men in decision-making and a third thought that women could make decisions with their husband’s permission first. In El Galaby, the majority of women felt that women have equal rights to men in decision-making (81%) and a high number of women in Hijilija believe the same

Figure 1: Survey responses in EVC and LDS regions about ways VSLA, CBO, and CAG members have been engaged in public participation by group type

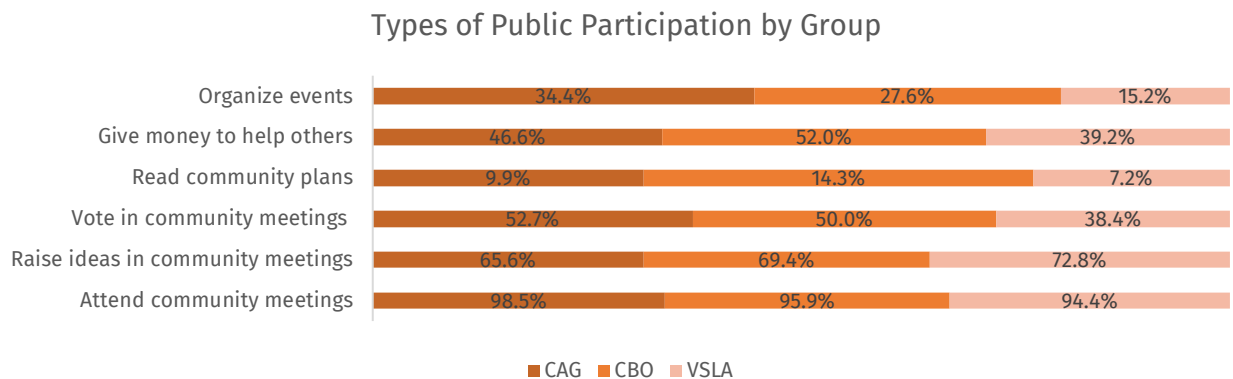
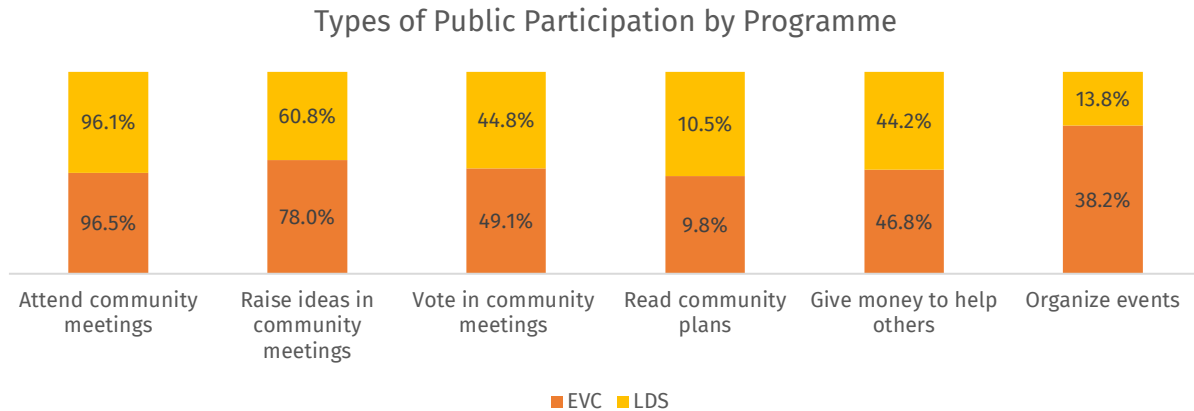


Figure 2: Survey responses in EVC and LDS regions about ways VSLA, CBO, and CAG members have been engaged in public participation by programme



(56%). However, this number drops 43% in both Yaw Yaw and Elhilla Agadida.

Of those who were more interested in women’s decision-making at the community level in LDS regions, they felt that **women should be involved especially in specific decisions** related to water and women’s affairs (though what those would be specifically was not uncovered). In EVC regions, a few respondents gave specific topics including those mentioned in LDS regions (water, women’s affairs) but also a more diverse selection also including decisions about village development, social services, health, education and the schools, livelihoods, land rent, farming, streets, community cleaning, and the mosque.

For the most part, in EVC regions, VSLA respondents and programme staff expressed the full spectrum of women’s **public participation: from access to participation to influence**. Every VSLA respondent (and VSLA husbands) said they attended community meetings and nearly all said that they share their ideas and opinions. Most said this was a big change from before when they did not have access to community spaces nor the ability to engage with men. There were only two people in East Darfur who shared thoughts that gave the impression that women’s public participation was more limited to consultation only. For example, women are encouraged to ‘engage with men’ related to community affairs or women were ‘consulted’ about community development. One VSLA woman in South Darfur said that women still have no access to participate in decisions. This may warrant further investigation to better understand if indeed women are independently influencing community

decision-making or if men still remain the decision-makers with women acting as consultative members of committees only.

The quality of public participation was much more mixed in LDS regions, though. At times, in Umhashima, it may be inferred that their participation was simply periodic access in the form of consultation only ‘when asked’. As one CBO respondent said, *“I am ready to respond to any request when asked for.”* Only in Umhashima was attending community meetings the only way that women reported being active in their community, and Umhashima husbands echoed this. Most LDS VSLA respondents and all CBO respondents said they raise ideas in these meetings. Only in Abunowara did women report more engagement in the form of not only attending and raising ideas in community meetings, but also voting in these meetings, voting in elections, and using their money to help others. LDS programme staff felt that women’s public participation remained very limited; women – even in VSLAs – have little influence in community decision-making. They could not think of any example of a woman going on from a VSLA into a community leadership position.

All KII respondents across every village and group (both EVC and LDS) said that their **participation in the community increased** since joining their community group (CBO, CAG, and VSLA). Nearly all survey respondents agreed (95% overall and 92% VSLA in EVC regions, 61% overall and 48% VSLA in LDS regions). VSLA respondents across both regions reported that they are more engaged in their communities overall (66%), and the amount increases when accounting for

those who were previously in a VSLA or are planning to join one (77%).

The type of community public participation varied by group type (Figure 1) and by programme region (Figure 2), though. In EVC programme regions, respondents reported a much higher likelihood to organise community events, vote in community meetings, and raise ideas in community meetings, as well as a slightly higher likelihood to attend community meetings and give money to help others. When reviewing by group type, CAGs and CBOs are more likely than VSLAs to engage in all types of community engagement except for raising ideas in meetings.

EVC programme staff agreed, saying that women start participating in community decision-making by joining different VDC committees after joining the VSLA.

There are many **significant correlations with reporting increased public participation.** For instance, those who said they are more engaged in their communities after joining the VSLA, CBO, or CAG are more often in mixed gender groups, whereas those in women only groups have a higher likelihood to say that their engagement has stayed the same or that they're unsure if their engagement has changed ($p=0.003$). Programme region is also key: those in EVC areas are much more likely to say their community engagement is higher since joining their group, whereas more likely to say their engagement has stayed the same or that they're unsure if there has been a change in LDS programme areas ($p<0.001$). Related, geographic location is critical as those in Umhashima overwhelmingly felt that their community engagement stayed the same since joining the VSLA (70%) and in Abunowara and Aldiyibat, 75% and 57% respectively felt they have become more engaged in their communities since joining the VSLA ($p<0.001$). Additionally, those who have participated 2-3 years in their community group were more likely to say they are more engaged in their community than those who participated one year or less ($p<0.001$).

"In the past I received the decisions, but now I am participating in making the decision."

– VSLA woman in East Darfur

"In the past, it was difficult for me to spell out my ideas, but now I don't hesitate to say my opinion and advice to anybody or group."

– CBO woman in East Darfur

In all LDS villages, but especially Umhashima, **increased public participation was attributed directly to their improved financial status** due to the VSLA. As one woman said, *"Whenever she owns money, she will participate in the decision making."* The changes by the women as a result of improved financial status include increased participation in community activities, expressing ideas in community meetings, giving financially to the community development/solidarity (Sandoug) fund, supporting their mosque, solving social problems, and/or being "ready" now to give their inputs into community decisions when asked.

Women in the VSLA overall felt that they had some power to influence community decision-making. In EVC regions, 53% felt that they could always influence all types of public decisions, 33% felt they could influence decisions only on certain topics (which topics specifically were not described), and 14% felt that their ability to influence decisions was only as a result of their VSLA

participation. Some differences appear across the locations, most notably that in El Galaby no one reported that their community influence changed as a result of the VSLA, whereas many did in Hijilija and Elhilla Agadida. In LDS regions, on the other hand, opinions were more diverse. In Umhashima, the most barriers arose: 33% felt that they could not influence any public decisions because they were a woman, 7% because they were an IDP, and 2% because they were a refugee. In Abunowara and Aldiyibat, though, 28% felt that they have always been able to influence all public decisions. Smaller numbers are mixed between influencing only specific topics (18%), or another reason for feeling they have no influence (8%).

Some women started participating in **dispute resolution** including joining as members of the peace and reconciliation committees (CBRM). For example, in one community a VSLA woman is Vice Chair of the CBRM. Before it was impossible for a woman to be part of this council, and now she is a leader. As one staff

member said, *“When the men fail to resolve problems, the woman has solutions.”* This engagement in dispute resolution even led one VSLA woman member to say that she now understands the “value of forgiveness” and has become active in solving social problems and problems in families.

Some also shared that they have begun participating in **decision-making at the household level** whereas they were not doing so before. Nearly every VSLA woman respondent in EVC areas said women can make independent household decisions, especially when the wife is financially contributing. Interestingly, one respondent in Yaw Yaw still felt that it was the role of the men in the household to make household decisions and one other in El Galaby felt that wives can be active in their communities but still with the support of their husbands first. Some respondents in the CBOs in LDS regions discussed the change in their participation and influence at their household level more so than the community level. In Abunowara, women CBO respondents said that they have improved influence over household decisions now (though specifics of which types of decisions were not elaborated).

COVID-19 Impacts on Public Participation

Because this study was conducted during the outbreak of the COVID-19 pandemic, it was important to ask about the impacts of COVID-19 on women’s public participation to see if their responses may impact the overall findings. **COVID-19 has had an impact across all villages in EVC regions and in Abunowara** according to VSLA, CBO, and CAG members. No COVID-19 effects were reported in Aldylibat or Umhashima by VSLA members and nearly every CBO member.

The impacts were predominantly detrimental, though there were a few positive impacts. Because of movement restrictions (89% in EVC regions, 70% in Abunowara), meetings were either been cancelled or shifted to telephone only. In addition, markets closed so the women (and their families) were not making any income; meanwhile prices also increased. Women in Yaw Yaw (25%), Elhilla Agadida (31%), and Abunowara (10%) stated that since women were struggling more financially, they had less authority and respect. Finally, because the families shifted to all being at home

almost all of the time, many women reported that they had more to do in the home and less time to participate in the community, especially in Hijilija (94%) and El Galaby (81%). Despite this, in El Galaby (56%) and Abunowara (10%), women felt that they were being asked more to be involved in public decision-making about health and education as a result of COVID-19.

Agency

According to CARE Gender Empowerment Framework, agency refers to individual beliefs and capacities, along with the collective capacity of women to drive their meaningful participation and influence over public decision-making.

Individual Beliefs and Capacities

VSLA members receive **capacity strengthening and trainings** by EVC on financial/VSLA skills, interpersonal and leadership skills, governance, and technical skills (see different trainings mentioned during KIIs in Table 2). Standard trainings on how to run and manage a VSLA are delivered plus additional trainings based on needs that arise. For example, when staff learned that VSLA members hesitate to take loans because they fear repaying them, EVC introduced trainings on business skills and technical skills to build their capacities and confidence that they can start a business. EVC also introduced the Men Engage⁹⁴ approach as more men joined the VSLAs.

VSLA women in EVC regions all agreed that they received trainings that have increased their knowledge and skills. Programme staff felt that these trainings significantly changed the understanding and thinking of VSLA women who are now taking active roles on village committees. As a result, women in EVC areas (especially VSLA members) started holding meetings and forums about social norms between women, traditional leaders, Imams (Islamic leaders), and civil servants where women were claiming their rights. The trainings, delivered by EVC programme staff as well as CBTs, were typically credited to EVC programme exclusively (CARE plus local partners).

⁹⁴ CARE. (n.d.) Engaging men and boys. Retrieved from: <https://insights.careinternational.org.uk/in-practice/engaging-men-and-boys>

Table 2: List of EVC capacity strengthening interventions delivered to VSLAs in East and South Darfur (not comprehensive)

Financial/VSLA	Interpersonal and Leadership
Access to microfinance	Planning and organisation
Managing the VSLA box	Building community centres
Managing money / savings	Project management
Business	Leadership
Income-generating activities	Choosing projects
Identifying financial opportunities (banks, MFI, etc.)	Communications (e.g., with financial institutions / government)
Borrowing limits	Time management
Fund operations	Presentation skills
Small investment operations	Networking (e.g., between VSLAs)
Grant management	VSLA elections and committee formation
Repaying loans	
Governance	Technical
Public participation	Perfume making
Peace-building	Carpentry
Community Score Card	Blacksmithing
Dialogue	Food processing
Accessing service providers and authorities	Handicrafts
Women's rights	Mobile phone maintenance
Gender inclusion	
Resilience	
Constitution	
Social solidarity	

* LDS delivers financial/VSLA trainings and, to a limited extent, technical trainings. It does not deliver trainings on governance or leadership.

Women in the LDS VSLA KIIs were split on whether the VSLA equipped them with capacity strengthening and trainings (beyond basic VSLA trainings) to help them develop their skills or not. According to survey respondents, **when the VSLA provided members with capacity strengthening and training, the women were more likely to believe that women have equal decision-making rights to men** or that women can make decisions with her husband's permission first; conversely, without capacity strengthening or training they were more likely to say that decision-making was a man's role only (p=0.017). Without capacity strengthening, most LDS VSLA members felt (p<0.001)

that they had no power to influence decisions because they are women or others felt that they had always been able to influence public decisions regardless of their VSLA participation. With capacity strengthening through their VSLA, most reported believing they can influence public decisions about specific topics.

This was largely echoed in interviews with LDS programme staff; no one described specific types of capacity strengthening related to public participation or leadership. **Trainings specifically were financial training for VSLA participation** as well as some technical trainings (soap making, handicrafts, animal feeding, etc.). They did attempt to include literacy into the LDS programme, but were unsuccessful due to the limited programme duration. Although governance and interpersonal/leadership trainings are not introduced through the LDS programme into the VSLA trainings, some are delivered to the Village Development Council (VDC) and the Community-Based Trainers (CBT). Programme staff are optimistic that some of these trainings may spill over into the VSLA when the CBTs deliver VSLA trainings.

EVC staff said that in many cases, **it was through the agency of both individual women and groups of women in the village that VSLAs started**. LDS staff also raised the point that having programme-initiated VSLAs in communities inspired other community members to start their own VSLAs, including children who created their own VSLAs by investing their breakfast money. Staff members report that VSLA members are also doing training amongst themselves and even with their families. Therefore, local momentum for VSLAs began even before the programmes, though their contributions furthered the ripple-effects of VSLAs.

The respondents from the CAGs and CBOs in EVC areas illustrated fewer examples of the types of training and capacity strengthening they received, though many in El Galaby and a small number in Yaw Yaw said they did receive trainings. Some examples given included literacy classes, leadership, and project planning and organising. Of the respondents from CBOs in LDS regions, all said that their CBO provided them with trainings to increase their skills, though they did not describe the specific trainings.



VSLA training in East Darfur, October 2019.
Photo credit: AAO.

All respondents (except one in Aldylibat) from VSLAs, CBOs, CAGs, and female community leaders said that their **membership in their group has given them increased access to information about their community** and **different knowledge about community issues** than they had prior to joining their group. Thus, any form of community group membership can improve individual agency in this sense. Some said that they learned more information about different groups, their rights, problems in the community, different opportunities and training in the community (e.g., adult learning classes), and more. In the female community leader KIIs in EVC regions, the respondents said that their VSLA membership gave them more access to diversified information about their community, which supported them to gain their leadership position in their community. Women in LDS regions said that they now are 'ready' because they better understand community affairs in a way that they had not before. One woman in Abunowara said, *"Now I deeply understand the community affairs."*

In addition, one VSLA respondent in an EVC village brought up the point that she now feels more **satisfied with the decisions being taken in the community** because she now sees that they are the wishes of the majority following a collective discussion. Previously, when she was not engaging in the community decision-making processes, she did not necessarily see or understand how the decisions were made.

Another agreed that she is now more able to accept the opinions of others because she feels she has the space to share her own. Although this finding was raised by a small number of individuals, it raises the idea that increased exposure to diverse knowledge can support improved understanding in the community and potentially improved social cohesion.

The most significant finding, as echoed in the literature, is that CBO and VSLA participation has **increased the confidence** of the women. Every interviewee reported improved confidence as a result of the CBO or VSLA, including more confidence to speak in public. Although this does not translate directly into their public decision-making, the indication that they have gained confidence to speak in public is one indicator that change toward improved likelihood to speak up during public meetings may result. Participation in the VSLA, and the process of requesting loans, requires women to speak up for themselves individually. That process alone improves women's self-confidence and ability to influence. Further, the trainings through EVC in particular, regular practice of skills, and weekly opportunities that women gain to speak in meetings as a result of the VSLA improve women's confidence.

One female VSLA member in East Darfur said, *"Members benefited from training. Now we can address the community in public events without*

shyness or fear.” And another in South Darfur confirmed, *“I am fully participating in the public meetings without fear or hesitation, not like I used to be.”* A programme staff member elaborated, *“She starts asking why more. Why doesn’t she join more meetings? It [VSLA] makes her want to do more.”* **Their contribution in development initiatives are publicly seen, which are widely appreciated and makes women feel even more confident.**

A CARE staff shared a story of VSLA women from EVC rural areas attending a bazaar event at the state level with government executive managers (e.g., Executive Director for the Ministry of Social Affairs) to share their experiences with the VSLA. The staff member was impressed how rural women could stand up in front of senior government officials confidently and without hesitation; something like this was not happening before. As a result, the Ministry has expressed support for the VSLA approach in cooperative projects at the state level.

Refugees in LDS VSLAs have reported increased confidence to programme staff. The refugee women say that the VSLA has given them the financial means to contribute money to community events and attend them. They say that they still cannot speak during these events and meetings, but for the **first time they have gained access to attend due to their increased confidence.** For example, they can join in with public work in some areas (e.g., Karima village) where they could not previously. Privately, though, they report that other women who are not in the VSLA are more likely to come to them for discussions and advice as a result of their increased money and perceived power in the community.

VSLA and CBO respondents also said their **confidence improved through interpersonal connections, encouragement through other group members, and from the sharing of knowledge and experiences** amongst group members. CBO respondents spoke more often about their individual experiences with fellow members, though many also shared their feelings of improved confidence to speak in public and share their opinions. CAG respondents, on the other hand, expressed their increased confidence predominantly around the topic of raising their voice in meetings and their experience engaging with the public. CAG women said they became more confident

in their public speaking skills and how to listen to other people.

Further, VSLA women report having **changed beliefs about the role of women in public decision-making** since joining the VSLA. Every EVC region KII respondent and 90% of survey respondents said that the VSLA has made them believe women should have a bigger role in decision-making in their communities. EVC husbands agreed, with 100% stating that their beliefs about women’s role in public decision-making had changed.

93.5% reported that they now believe that women should have a bigger role and the remainder (from Hijilija) believed that women should have a smaller role.

In LDS regions, KII respondents in all groups generally **thought very little about women participating in decision-making before joining the VSLA, but since joining, they have changed their beliefs towards women having a more active role** in public affairs. They felt that with more knowledge, exposure, and communication, women can and should be active in the public affairs of their communities. Despite this, just 51% of survey respondents (and only 38% VSLA respondents) in LDS regions felt that women should have a bigger role in public decision-making, with many (36%) saying their beliefs about women’s role in decision-making have not changed since joining their community group. Significant differences in opinion emerge across the different villages. In Umhashima, 90% of women felt their beliefs have stayed the same. Opinions were more similar in Abunowara and Aldiyibat, with most saying that they now believe that women should have a bigger role in public decision-making since joining the VSLA. The majority of VSLA husbands in LDS regions (70%) reported that their

“When VSLAs support [women members] as individuals economically, the community sees their influence as individuals in public events. Women are leading community development initiatives in every EVC area. If there is any community development initiative, you can find VSLA women at the top.”

– EVC staff member in South Darfur

beliefs about women’s role in decision-making has changed since their wife joined the VSLA toward women having a bigger role in decision-making (predominantly in Aldylibat and Umhasima), but only half of the men agreed with this in Abunowara. 20% each of men in Aldylibat and Abunowara changed their beliefs that women should have as smaller role in decision-making since their wives joined the VSLA.

Specifically, some VSLA women in South Darfur said that **having funds made their ‘role in the community clearer’**, so they were better able to participate in decision-making. Others specifically said that they learned about their rights and how to demand them, whereas they did not have that knowledge before. One woman said she felt that she became more responsible as a result of the trainings.

Some **examples of individual women who were able to influence decision-making** in their communities in EVC regions included:

- A VSLA woman convinced her local leaders (both men and women) to build a school with a room and an office.
- A VSLA woman raising the idea during a community meeting, and convincing the village leader, to build a room in the medical centre for the doctor that visits the village for half of the week.
- One female VSLA member raised the idea of establishing a microfinance fund and the community accepted the idea.
- A VSLA woman introduced the idea of starting literacy classes in the village; she was able to convince them after her skills training in the VSLA whereas they had said no before.
- Multiple individual female VSLA members mentioned organising environment initiatives such as cleaning the village or conservation projects.
- One woman from a VSLA in East Darfur became very influential in her community and led the community discussion regarding the problems of early marriage.
- One woman became the main organiser for the El Salam Eid (Peace celebration) in her village.

Few specific examples of public participation in LDS were provided, but those that were included establishing a women’s association, participating in

community seed distribution, women participating in the village development, water, and health committees, establishing a village solidarity fund, and organising community events.

Collective Capacities

VSLA members and programme staff in both EVC and LDS regions (though more commonly in EVC regions) expressed that **VSLAs regularly act to support its membership as a group**. CAG and CBO KII respondents also shared that their organisations acted collectively to influence public decision-making, though it did not come up as often as it did with VSLA respondents. In

Figure 3: Types of support reported by percentage of group members of VSLA, CBO, and CAG across EVC and LDS programme regions by programme

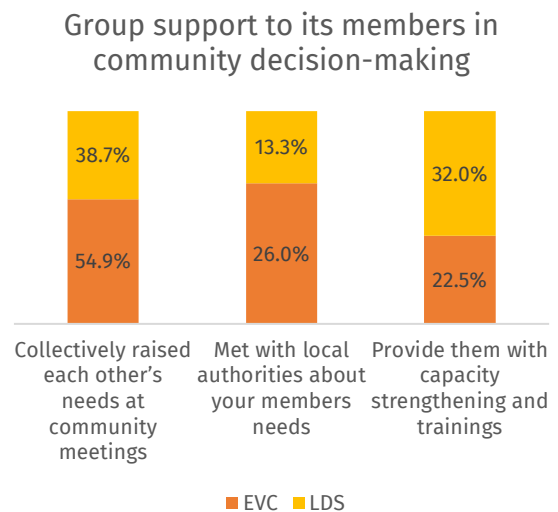


Figure 4: Types of support reported by percentage group members of VSLA, CBO, and CAG across EVC and LDS programme regions by group type



fact, one CBO respondent in El Galaby said, *“VSLA members participate as group while the other groups were participating individually.”* **All respondents felt that women are more influential and powerful when they act collectively.** VSLA women supported this point, saying that their VSLAs regularly engage in community meetings to express the needs of members. The main point made by staff was the power of being organised. In fact, they felt VSLAs were the most organised community group (even compared to CAGs) and therefore they have the most effective approaches to influencing in the community.

Community-based organisation members and VSLA members in EVC regions have **come together to support each other collectively** in a few key ways. The most common thing expressed by both VSLA and CBO respondents was that their organisation has given them a supportive environment where they can help each other. The help takes the form of advice, in-kind support, communicating with each other about community needs, directing members to services when they have a problem, and helping improve self-esteem and confidence. One programme staff member shared an example of where the VSLA made the decision to meet in one member’s home instead of their regular meeting place because she was sick and could not leave the house. Although this does not relate to community decision-making specifically, it shows the inclination of the group to support each other when needed.

This propensity to act as a collective is not common in South Kordofan. The LDS programme staff expressed that the **VSLA members act as individuals and typically do not come together as a group** to act or influence. Only one example could be shared by LDS staff that a VSLA came together to provide mats for a women’s centre and to raise awareness about women’s education. Despite this, nearly all of respondents (88%) in LDS regions also said that their VSLA has brought members’ needs to be discussed in community meetings. The two that said their VSLA has not done so were from Umhashima. Rarely did VSLAs collectively raise needs directly to local authorities, though. A small number of respondents said this occurred in Aldylibat only. In Umhashima only were there respondents who said they could not think of

any case where the VSLA collectively came together to support members needs in the community.

VSLAs in EVC regions regularly and actively used their collective capacities for change in their communities; examples include:

- The VSLA supporting a woman member’s idea to build a women’s centre in a village. The village leadership had a different idea for the funds, but the VSLA collectively came together and convinced them that the women’s centre would be better, and it was approved.
- The VSLA women changing the minds of community leaders to construct a room for a village teacher.
- A VSLA woman had the idea to add a delivery room in the health centre. Not only was her idea accepted, she gave money for the construction. Her VSLA collectively supported the idea by giving money to build a house for a doctor to stay in the village rather than waiting for traveling doctors to visit.
- VSLAs got together in one village to construct houses for poor people.
- VSLA convinced a Sheikh (traditional village leader) to assign a plot of land to the VSLA.
- A VSLA supported a women’s group in the village to establish an agriculture association.
- VSLAs organised training sessions in the communities on topics that they were trained on through their VSLA membership, in particular technical skills such as soap making.

VSLAs have **financial resources** to influence the community. They are able to collectively use their funds to advocate for and influence the types of projects that are undertaken in the community. In fact, although most loans are taken for individuals rather than the whole association, in EVC regions taking loans for the association is increasing.⁹⁵ For example, one VSLA used their collective resources to drill a bore hole for water and another pooled their resources to build a school. Further, some VSLA members said that the main difference between the VSLA and other CBOs is that VSLA members are free to collectively decide how to implement activities whereas in other groups they have specific activities they are meant to implement based on the mandate of the group. Thus, VSLAs can

⁹⁵ In LDS regions, all loans are taken for individuals; no loans are being taken for the entire association.

use their collective agency to make the decisions that best suit their needs at the moment.

Rarely did VSLA members say that the committee would **take needs directly to government authorities**. Those who reported submitting needs directly to local authorities said that their VSLA presented as a group and sometimes as a network of VSLA groups. They said that being able to speak with “one voice” gave them more influence in their community. For example, a group took their needs about a water station and the expansion of the village water reservoir directly to the state ministerial level.

Structure

Both formal and informal structures affect women’s capacity to participate in local governance processes. Formal structures include policies and structures that shape governance systems, and informal structures include social norms, beliefs, and attitudes.

Formal Enablers and Barriers

VSLA, CAG, and CBO respondents in both EVC and LDS had mixed opinions about whether **formal policies and laws** were supportive of women’s public participation. Some said that there are policies that are limiting to women, though no one could express which specifically. One respondent said she would not know because they (VSLA women) are not involved with them. A CBO respondent said the main problem was authorities’ awareness of policies supporting women’s participation that limited their implementation. Some respondents, however, said there are no longer any policies that are limiting to women because either the women have become aware of their rights now or the

policies have changed. For example, they said that early marriage used to be a problem but now women have been consulted on the policy. None of the women leaders, on the other hand, felt that there were any policies that limited women’s participation in decision-making.

Illiteracy has been a key barrier to public participation and even participation in CBOs and VSLAs. Most women don’t read or write, so it is very difficult to establish committees if all members are illiterate. One staff member from LDS said that there are very few (if any) women VSLA members in South Kordofan who are over the age of 40 because over this age, they are illiterate. Most VSLA members are between 18-30 because they are more educated to at least a primary school literacy level. Further, for refugees in South Kordofan, many speak a different **language** from the host community, so they need to be in a different community group/VSLA. CARE undertook additional efforts with CBTs to integrate literacy classes into VSLAs in East and South Darfur. This was initiated prior to EVC in South Darfur, though EVC has continued this effort.

The influence of the VSLA is also partially influenced by its **leadership**. Indeed, trainings of VSLAs (and other CBOs) receive trainings on topics such as leadership, women’s empowerment, reporting mechanisms, and more through CARE to strengthen their leadership capacities. Programme staff said that when VSLAs have weaker leadership, their members are also weak and vice versa. Further, the VSLA groups that are well-prepared and very interested in their communities tend to have the most influence. Thus, the



VSLA women in South Darfur, 2019.
Photo credit: CARE Sudan.

membership itself can create either a barrier or an enabler to influencing community decision-making.

Geographic location may also act as both a barrier and enabler toward women's public participation. EVC and LDS programme staff have found that women actively participating in their communities and those who are more empowered in VSLAs are located in big villages or nearby to the locality. Conversely, according to programme staff in East Darfur, when community leaders are encouraging people to join the VSLAs sometimes they are more influential in smaller villages because the trust in the village leadership may be greater. Although, another staff member emphasised that although geographic location has some influence, what matters most to affect decision-making is that the women has her own capital in hand.

Location is especially critical for IDPs and refugees. There are challenges integrating host community, refugees, and IDPs into one VSLA group. This challenge could be overcome in two villages through the LDS programme (Abunowara and Aldylibat) because they are villages physically located closer to more diverse convening points; both are located near a bigger town where people come together for the market. Abunowara in particular is located along the South Sudan border, so people are already used to meeting people regularly from different groups, so they are more willing to convene together in one VSLA. Umhashima, on the other hand, is rural and more geographically isolated. As a result, people are more socially exclusive of different groups like IDPs and refugees and the LDS programme had to form separate VSLA groups for IDPs, hosts, and refugees.

A final formal barrier to VSLA participation that was cited by LDS respondents only was **resources**. For the host community, but for IDPs and refugees especially, they have limited time to participate in groups such as VSLAs. Rather, their time is spent collecting water and wood. Further, IDPs do not have their own land to cultivate and do not have any money for an initial investment to put into savings.

Enabling and Disabling Social Norms and Practices

Social norms are often cited as one of the key barriers to women's public participation. Respondents in the study typically agreed with this. One programme staff member in South Kordofan said, *"I think that when*

women – or any person – has economic empowerment, they can have decisions on any issue in the community. This is a fact. But, sometimes the attitudes and social norms are barriers to refuse this power. In this culture, if any women have money, they're still women. We need to work hard on social norms that stand against the women's participation." Some women faced **gender norms** that negatively influenced their ability to join the VSLA. In some villages, husbands would not permit their wives to join, partly because husbands did not think women could still perform their home duties effectively. Also, social norms about women's role in the community also came up as a barrier to women's public participation in some cases.

VSLA respondents were divided (across all villages) between those who felt their **status as a woman impacted their ability to influence decision-making** and those who did not. Nearly three-quarters of VSLA, CAG, and CBO KII respondents in EVC regions said that women can freely participate as men can to share their opinions and influence community decisions. The remainder said that there are still some social norm related barriers to women, which were echoed by CBO and CAG respondents: e.g., women and men cannot mix in some areas, women cannot eat in front of men, women cannot speak in public. Every woman leader agreed that social norms are barriers to women. In the LDS regions, every VSLA and CBO respondent in Abunowara and Aldylibat felt social norms were a barrier and the only people who did not agree with this sentiment were from Umhashima, where many felt that social norms were not a barrier for them. Interestingly, Umhashima is a more conservative village and other findings show less public participation of women there; thus, women could have reported that they do not experience social norms as a barrier due to restrictions they felt about speaking freely during data collection.

Most VSLA women in EVC regions said the main barrier was **women's own personal interest in participating (self-exclusion)** – some women have no interest in public participation – and many CAG and CBO women said the barrier was due to women's shyness or weakness. Most did say, though, that social norms have been changing in their villages. They said the role of women in decision-making is increasingly recognised in the home and community. In LDS

regions, most agreed that women's own personal interest in participating in public decision-making was their key barrier from engaging, at least to some extent. Only in Abunowara did CBO respondents feel that women's personal interest in community decision-making was not a barrier to their participation.

A small number of respondents from the LDS programme felt that a risk of women's economic empowerment is the **negative influence her financial power could have on her relationships** with her family due to prevailing beliefs and social norms. There is a belief that if women are more financially empowered, they will make negative decisions about investments and will become superior to their husbands and brothers. When this belief is present, these women may be further constrained by social norms that restrict their public participation. Interestingly, this point was not raised in EVC regions.

One example of how VSLA women in EVC regions *overcame social norms* and were able to influence decision-making was related to tea-making/selling. Women were not allowed to sell tea in one market. VSLA groups collectively requested the Ministry of Social Affairs (MoSA) to re-open the market and allow their members to sell tea, but the traditional leaders would not allow them. EVC staff and MoSA led a discussion about social norms with traditional leaders, VDCs, and VSLA women. The traditional leaders said that tea-making brings problems to the community and is an inappropriate activity for women. The VSLA women and EVC staff supported by MoSA provided arguments – including religious ones – to convince traditional leaders. In the end, the leaders were convinced to re-open the closed market and allow women to make tea.

VSLAs have become more preferred over government or bank loans in Sudan. Before the VSLA, Muslim women could not get loans due to **Islamic religious norms** that prohibit people from taking loans. VSLAs enable loans and associated interest to remain within the group and community, which is acceptable according to religious norms and not against Sharia law. This concern about violating Sharia law was also an initial barrier for CARE in Sudan even at the highest levels, but with extensive conversations and explanation, it was widely supported.

In the north of East Darfur, there are **ethnic tensions between different tribes** in the village. These tensions often caused conflict and exclusionary practices, making VSLAs that brought together community members from different tribes impossible. When peacebuilding trainings and awareness raising on public participation were introduced into the community, the tensions reduced. The EVC programme introduced public participation and peacebuilding trainings prior to launching VSLAs in many villages; it was viewed as a prerequisite to forming an effective group. The trainings emphasised that the village belonged to everyone and that the VSLA was a benefit to the whole village. Gradually people, including women, started joining the trainings and eventually the VSLAs. The trainings continued once the VSLAs were formed. As a result of the combination of peacebuilding trainings plus the VSLAs that brought together different tribes, VSLAs are credited with improving social cohesion and reducing conflict. EVC programme staff report that now public participation is simply normal for them. Staff claim that even outside of the VSLA, tribes are now working together in other associations within EVC regions.

In South Darfur, the community is divided into **farmers and pastoralists and they have exclusionary practices** between each group. The VSLA was used to open dialogue and restore relationships between farmer and pastoralist women by facilitating exchange visits because traditionally women were not included in peace or conflict negotiation dialogues. VSLAs became a safe way to bring people together because improving economic conditions was something on which all could agree.

"You see that lady has more (job, restaurant) and it's visible, so the question is why she wouldn't be involved in a decision. This pushes more people to join VSLAs because they see everyone who has a dream can come for that dream. VSLA gives women access to get loans and make themselves more noticed in the village."

– EVC Staff in East Darfur

None of the VSLA or CBO respondents from South Kordofan said that their **status as a refugee or IDP** caused them to be excluded from public participation, though this question was often skipped by the respondents. It could be that this question was too sensitive for them to feel comfortable discussing with the enumerators, but unfortunately the reasoning is not conclusive. When this was discussed with programme staff, it was clear that there are socio-cultural and religious norms that are critical barriers to the inclusion of IDPs and refugees into community decision-making. IDPs come from Nubian tribes, refugees come from South Sudan and are typically Christian, and most of the host community is Arabian and Muslim. Arabian people of the host community have a different culture to Nubian and South Sudanese and are unaccepting of being together in one VSLA or CBO. Refugees and IDPs are not involved in EVC programming, therefore these findings cannot be corroborated across programmes.

Relations

Women's relations with support structures and systems, like VSLAs and CBOs, along with social networks affect their ability to participate in public processes.

Influence of Social Networks and Relationships

VSLAs themselves are an important social relationship in East and South Darfur. By being in the VSLA, the women already have an enabling environment that supports women and the organising of women. Even when the VSLA meeting concludes, the members stay around longer to talk about other issues they face such as family planning, HIV prevention, peacebuilding, conflict resolution, leadership, and more. VSLAs give them an avenue to continue raising each other's awareness on different issues. As one female leader expressed, the VSLA gave her insight into diverse members of the community, which helped her *"to know different issues of the community."* In addition, the social insurance fund that is available to VSLA members creates a security and community that is only available through VSLA membership. Beyond the formal social insurance fund, VSLA members are supporting each other when needed (i.e., sickness, etc.) both as a group and as individuals in-kind.

In LDS regions, there is another **strong correlation ($p < 0.001$) with VSLAs encouraging their members to express their needs at community meetings and women believing they can influence public decision-making.** Without this encouragement, a split exists between most thinking they had no power to influence decisions because they were a woman or that they have always been able to influence public decisions regardless of their VSLA participation. With encouragement from their VSLA to raise ideas at community meetings, most often respondents said that they believe they can influence certain types of public decisions about specific topics.

A staff member in South Darfur said that around three-quarters of women in the villages are now members of VSLAs. This enables VSLAs to be incredibly **influential largely due to their prominence and size.** In East Darfur, staff say that 90% of CAG members are in VSLAs. Further, members of other CBOs are joining VSLAs in high numbers. This is because the work of VSLAs is always very transparent and highly regarded in the community whereas this is not always the case with other CBOs, especially those that are run by government and are less trusted. A CBO respondent felt that the main difference between VSLAs and CBOs was indeed that VSLAs were established by local women in the neighbourhoods. In fact, this staff member thought VSLAs were more influential than CAGs due to that reason. Other staff members felt that CAGs were still more influential than VSLAs, but it depended on who was involved in the CAG. When long-time traditional leaders such as Imams were in CAGs, these people already had a strong influence over the community and possessed the charisma needed to draw the attention of people.

VSLA members and programme staff felt that the **collective community activism of the VSLA is due in large part to the EVC programme,** especially as EVC has been the only programme promoting women's role in decision-making in the communities. They said that the trainings and capacity strengthening members received through EVC made a big impact in their capabilities and confidence to engage in community decision-making. One woman said that due to the trainings she received through EVC, especially on public participation and public speaking, *"The project [EVC] moved us from darkness to the light."* Numerous VSLA women expressed that women had no voice in

“One village is like different small villages where every group has different parts of the village. They don’t connect, they’re separate. We bring them together and train them together to make them understand the village belongs to all of them together. Once they have that point, we can start a VSLA. They couldn’t even start a VSLA without this training first. They would just say no we are this tribe and we don’t work with that tribe. Even the leaders wouldn’t let us connect with women. We convinced community leaders with ownership. When they understand that point then they can join us.”

– EVC staff in East Darfur

the community, but since EVC their voices have been heard due to their rights-awareness, skills training, and personal empowerment. A female leader even shared her story of changing from a Hakama (traditional community mobiliser) to a Hakima (wise woman)⁹⁶ and traditional leader after her engagement with EVC and the VSLA. Since then, she has been mobilising her community toward social peace, cooperation, and the exchange of ideas between Hakimas of other communities.

Programme staff say there is a **noticeable difference between EVC and non-EVC areas**: in EVC areas VSLA women are active and organised; VSLA women start leading community committees and speak during public meetings more so than other women who have not received trainings through EVC and their VSLA membership. Even the community members who are not directly active with EVC, they see others getting benefits from joining associations and they are increasingly joining in community groups now as well according to EVC programme staff in East Darfur. Due to their strong capacities and influence, the EVC programme has categorised the VSLA leaders of the communities as traditional leaders and VSLA leaders are now invited to the same meetings as prior traditional leaders. This is a sustainable change in practice even after the conclusion of the EVC programme.

In addition, some VSLAs in EVC regions are **registering as official associations with the government** (Ministry of Social Affairs) directly whereas VSLAs in non-EVC areas are not as likely to get registered. This is largely thanks to lobby efforts by EVC partners. By being registered, the VSLAs gain access to micro-finance (as a legal entity) and loans from the bank, as well as

access to service providers to discuss the issues they want and to hold any type of public event in the village.

Further, if there are other CBOs in the community that are very active, they can pull up the other groups that may be lacking behind. Thus, having an **already more active community helps push VSLAs and other CBOs to become more active** themselves. For example, members of VSLAs are often becoming members of VDCs as well – an estimated 40% of VDC members are also VSLA members in South Darfur, for example. Throughout the VSLA cycle, women are given the opportunity to practice confidence and leadership skills, then they able to transfer those into VDCs. They are participating in committees such as youth, women, development, education, and conflict resolution. Programme staff say this confidence to join VDCs can happen within a year if the women are given the opportunity to practice their skills in multiple different settings (e.g., community score card (CSC), community forums, etc.).

Nearly every VSLA respondent in EVC regions said that they were **involved in at least one other community group** such as the women’s association (most common, 39%), reconciliation committee, health committee, education or literacy group, youth committee, agriculture committee, and more. Through these groups they are also making important community decisions and resolving disputes. Also, most CBO and CAG respondents said they were members of a VSLA or had a family member who was in a VSLA. Women in VSLAs in LDS regions of Aldylibat and Abunowara primarily reported being involved in other community groups as well, predominantly agriculture-related groups according to the KIIs but “other” groups (54%) according to the survey. Of the CBO respondents, few reported being members of the

⁹⁶ A Hakama was a woman who was a traditional community mobiliser; she used to encourage men to go to war through poetry, singing, etc. Whilst

Hakimas, on the other hand, are wise women who encourage peace, love, reconciliation, etc.

VSLA as well, though most only discussed one group in which they were a part.

When the **community leadership is supportive of the VSLAs, the programme staff find that it also makes women's public participation more possible.** Programme staff in EVC areas find that the community leaders are typically the people who are promoting people to join the VSLAs because VSLAs help support their communities economically. Almost every VSLA respondent in EVC areas said that their whole community is supportive of their VSLA participation, and no one said that there were any community groups that were not supportive.

In LDS regions, on the other hand, a few **leaders were recognised as most supportive of women's participation** in VSLAs. In Abunowara, this was overwhelmingly El Omda⁹⁷. In Aldylibat, their responses were more varied and included El Omda, El Shiekh, and the Chairperson of the Development Committee. A programme staff member confirmed the importance of the Omda: *"When Omda says something, that means it's preferred."* This suggests the strong importance of local leadership in ensuring the success of VSLAs.

Similarly, **nearly everyone said that all family members are also supportive** of their VSLA participation. The husbands in their survey echoed this with 100% reporting being supportive of their wives and 93% (in EVC regions) saying that all of their family supports her VSLA participation. Only one person (in Hijaliga) said that her father did not support her involvement in the VSLA. Family support was

"One woman said that before the VSLA she couldn't go out of the house alone because her husband refused. Once she started VSLA, she could talk with her husband about needing to go to see VSLA members in other villages if she went along with other VSLA colleagues. Her husband accepted this. When they [VSLA members] go together, that means it's good."

– LDS staff member in South Kordofan

similar for CAG and CBO participation with nearly all saying everyone in their family supported their involvement. Typically, the family members who were most supportive of women's VSLA or CBO participation were men – husbands and sons mostly – with only a few saying all family members were equally supportive and just one VSLA member saying their mother. Four people said there were specific family members who did not support them, primarily their brothers. The survey results support the importance of family support. If many family members do not support their participation in community groups, even if their husband/father does, then respondents are still more likely to say that women can make decisions in her home only ($p < 0.001$). If all family members are supportive, they are more likely to say that men and women have equal decision-making rights at home and in public ($p = 0.008$ in EVC regions, $p < 0.001$ in LDS regions).

Husbands of VSLA members typically reported positive changes as a result of their wives' VSLA participation. In the EVC and LDS programme regions, the loans and financial skills received from VSLAs had the biggest impact according to husbands. Across all EVC locations, some husbands identified VSLA impacts related to public participation such as raising needs at community meetings and running for elections. Only in Abunowara did husbands identify any VSLA impacts related to public participation such as raising needs at community meetings and running for elections. Only one man in Yaw Yaw identified the negative consequences of her VSLA participation causing her to forget her role as a woman and distracting her from her household responsibilities.

VSLA women said they benefited from meeting people from different places through the VSLA. Building their **social network** gave them more access to information. Some VSLAs in East Darfur even organised exchange visits between VSLAs so the members could learn from each other and exchange experiences. The women reported that this resulted in strong social bonds and social coherence. Through the KIIs with women leaders who are or were VSLA members, it is evident that VSLA membership also provides a **network into formal community leadership.**

⁹⁷ El Omda is the local headman of the village or sometimes group of villages.

In a few cases, **VSLAs and CAGs and CBOs have formed networks** to work together. As one CBO woman said in Hijaliga, *“The purpose of both of them [VSLA and CBO] is to engage women, youth and children in decision making process.”* Most respondents in EVC regions said the main difference between CBOs and VSLAs was really the VSLAs’ purpose of lending money and that VSLAs operated under their own constitution; otherwise, all were active in the community in decision-making. For example, in Hijaliga, CBOs and VSLAs organised joint meetings to discuss and exchange ideas on various topics and in El Galaby, the CBOs and VSLAs share messaging on public campaigns related to specific issues such as water stations and school maintenance. This is not common, though, as most respondents said that the VSLAs, CBOs, and CAGs do not formally work together despite many reporting that they are members of both.

Dependence on **personal relationships may mitigate exclusionary practices** in South Kordofan. Before the separation of South Sudan in 2014, the people who are now refugees were living together with the host community. After the separation, the people became refugees, had to sell all of their assets, and move to their land in South Sudan. Then, when the conflict in South Sudan started again, they came back to Sudan as refugees without financial means or assets. While some host community members received them into a village, others said they did not have power to participate in community decision-making.

Influence of Financial Means

Almost every respondent in both EVC and LDS programme areas felt that economic empowerment of women enables them to become more involved in their household, community, and in public decision-making. For IDPs and refugees, it is much harder to gain this financial independence, and in turn the greater respect in the community, without their VSLA participation. One woman expressed, *“When you have money your voice will be heard by all.”*

The following **main factors of why economic empowerment contributes to greater public participation** were identified:

1. Perception by community members that money gives people a role in the community, and the power to speak and be heard;

2. Belief by community members that if women were able to successfully secure finances, particularly loans, then nothing can stop them because they are strong, responsible, and can make any decisions they like;
3. Availability of an open space for dialogue (VSLA) where she can freely participate and discuss ideas amongst other community members;
4. Increased support from her husband (or family) and increased willingness by him to accept her opinions because of her economic empowerment and benefits to the household economics;
5. Freedom to solve her own household economic problems and meet her needs, freeing her to help solve community problems or give money to community issues as well;
6. By having independent income, women do not need to ask their husbands or fathers for support like they used to – this gives women more independence over decisions rather than being pressured to agree with men because they have borrowed from them financially;
7. View by her household and community members that it is now her right and responsibility to participate in decision-making because of her contribution to the village development/solidarity fund;
8. Ability to contribute financially to community initiatives buys access to influence and be involved in decisions about community plans;
9. Ability to provide help to the poor and sick members of the village, including making solidarity decisions on how to collectively support the poor and sick community members;
10. The training that women receive through VSLA participation makes them more capable to engage in community decision-making.

Only in Yaw Yaw village did two VSLA respondents feel that they were unable to access financial institutions, so they could not speak to enhanced public participation as a result of economic empowerment. They did not have the required documents (identification), right information about accessing finance, or the financial institutions in their village to seek financial support (and it felt it was too difficult to seek financial services in other areas).

DISCUSSION

The findings show that at least 94% of women across both EVC and LDS regions, feel that **women should be involved in community and/or household decisions**. Although the extent and quality of public participation varies across programmes and villages, it is resounding that women believe they have a critical decision-making role to play. Village Savings and Loans Associations and other community-based groups may act as a powerful enabler on women's individual and collective public participation in a variety of ways. The following section builds on the findings to answer the research questions of this study.

VSLAs' Influence on Women's Individual and Collective Public Participation

Membership in any community group – VSLA, CBO, or CAG – greatly enhances women's individual agency. These groups most notably improve women's self-

confidence, including their confidence in their ability to speak publicly, which strongly correlates with existing literature.

Overwhelmingly, **VSLAs contribute to increased access to more diverse community knowledge** for the women who are members. Having not only more personal knowledge due to their skills trainings received, but the ready access to diverse viewpoints from members of the community with whom they rarely interacted before and new information about the issues within the wider community improves the individual agency of women. They are better positioned to discuss community issues and form their own opinions about different issues. As many women reported, they became “ready” for public participation through the knowledge they gained through the VSLA.

Not only did individuals gain increased knowledge about community issues and needs, they also developed or strengthened **leadership, financial, governance, and technical skills and capacities** through trainings. Skills such as financial management readied women to engage in discussions about



VSLA in East Darfur, October 2019.
Photo credit: Bushara Elshareef Ismail, AAO.

community needs and the budget needed to address them. Women in VSLAs in EVC regions emphasises the knowledge they gained through trainings about public participation, governance, and women's rights as drivers toward their own enhanced public participation. Indeed, women who received trainings through EVC on women's rights and public participation were more likely to believe that women have equal decision-making rights as men and that they personally can influence community decisions.

The **economic empowerment women gained through the VSLAs influenced both their individual and collective agency**. *Individually*, women felt clearer about their community role and how they could best participate. They were able to influence decisions in their households especially due to financial independence, which gave them greater access to participate next in community decision-making. Also, their status in the community increased as they gained access to increased income and wealth, opening up more opportunities for their voices to be valued in the community. This finding complements the literature on VSLAs' influence on women's household decision-making capabilities as well as the influence of wealth on women's status. *Collectively*, VSLAs were able to come together and decide on how to spend their resources in the community. Many examples, particularly in EVC regions, arose of women collectively influencing community decisions as a result of having financial capital.

Finally, VSLAs act as a safe space for women to come together on their own or with men to learn together, listen to each other, speak in front of the group, make collective decisions, and support each other with the social insurance fund. As echoed in previous literature, VSLAs themselves create a supportive environment for diverse women to act together to improve community well-being and social cohesion.

VSLAs acting collectively was much more prominent in EVC regions than LDS regions. This suggests that further support and encouragement may be needed to catalyse VSLAs to use their collective influence.

Enabling and Disabling Factors of VSLAs Influencing Women's Public Participation

Having the **support of family** is an important first step in women's participation in the VSLA and their public participation. The study found (within both EVC and LDS regions) that when families were not supportive of women's VSLA participation, women typically did not think they could make public decisions. Conversely, women with supportive families typically believed that women had equal rights as men in decision-making. Thus, support of the entire family – not only the husband – is a critical enabler of women's public participation.

Education and literacy are other essential enablers of women's public participation. When women are illiterate, they rarely – if ever – participated in VSLAs. EVC introduced literacy classes, for example, to support women's participation in the VSLA and in their community. LDS, on the other hand, did not incorporate literacy classes and programme staff felt strongly that this was a major disabling factor of women's public participation.

Regional differences may also act as both a barrier and enabler toward women's public participation. VSLA women living in big villages, nearby to the locality, or in villages with strong trust in local leadership more actively participated in their communities. This is especially important for IDPs and refugees, because when they live closer to more diverse places such as bigger towns or large markets where people converge, host communities are more willing to convene together in one VSLA with IDPs and refugees.

As strongly emphasised in existing literature, **social norms – especially harmful norms related to gender – continue to persist** and limit women's public participation. Some social norms include that women should not leave the home (especially alone and during evening hours), women and men should not mix, and others that limit how and when women can engage in VSLAs or in community meetings. The type and strength of these norms vary across villages depending on many factors including religion, community leadership and role models, ethnic diversity, proximity to larger cities, amongst others.

Positive findings emerged, though, that these social norms are changing, especially in EVC regions, and more and more women no longer perceive such gender norms as a barrier.

The influence of civil society is an enabling factor for women's public participation. Every Voice Counts is a five-year **holistic programme that supports women's participation in governance in decision-making**. Over the past four years, community members in the villages represented in this study have been receiving capacity strengthening, awareness raising, and have been involved in a variety of campaigns to change harmful social norms and promote women's inclusion in governance processes. The LDS programme, on the other hand, has been in operation for three years and has been predominantly focused on improving women's livelihoods. The programme focus coupled with the programme duration may help explain some of the differences seen between the EVC and LDS regions.

For instance, 76.4% more women in EVC regions reported changing their beliefs toward women having a bigger role in public decision-making than in LDS regions, 33.2% more women in EVC regions believed women and men have equal rights in decision-making, and 54.7% more EVC women than LDS women said they have become more active in their communities. The findings from this study support that the different activities of the EVC programme have likely been an enabling factor toward community members' changed beliefs about women's inclusion in decision-making and shifts in harmful social norms when comparing with respondents in LDS regions.

Investing in **initiatives that promote social cohesion** (i.e., peacebuilding) in the community will likely more rapidly multiply the impact of VSLA participation on more diversity of women in community decision-making. EVC found that conducting community trainings on peacebuilding and social cohesion *first* enabled them to form VSLAs comprised of diverse women and bridge ethnic divides. LDS found that without such initial community trainings, they were only able to form more diverse VSLAs when the community was already primed to interact across ethnic or other group divisions. Otherwise, VSLAs had to be segregated by group. The literature supports this finding as ethnic tensions regularly came up in other studies as a barrier to public participation.

Complementing what was found in the literature, according to both men and women across villages and groups, income and wealth enables women to gain a seat at the table and to be heard. Yet, it is likely that **economic empowerment alone is not enough to make transformative changes regarding women's inclusion** in governance and decision-making. Complementing economic empowerment of women through VSLAs with other community-based activities promoting the role of women in decision-making is more likely to result in more significant shifts for women in a shorter period of time.

Finally, due to COVID-19, impacts on women's participation in community groups as well as public decision-making have been impacted in most villages in Sudan. Movement restrictions restrict women's ability to participate in VSLAs and other groups and there is a **risk that governance bodies will not reinstitute public participation to the fullest extent** as a result of these changes. Further, the financial impact of market closures and price increases could change women's priorities to focus more on their household's economic well-being rather than spending valuable time in community decision-making spaces and processes. The savings and loans functions of the VSLA could help some women and their families during this time of financial hardship.

Entry Points in VSLAs to Support Women's Public Participation

First, **raising community awareness about the benefits of VSLAs** can serve as an entry point for getting more women involved. Specifically, **VSLAs provide a more acceptable alternative to government and bank loans** because they do not violate Islamic norms and the money can stay within the community. Further, capitalising on the support already garnered for VSLAs through the Ministry of Social Affairs (MoSA) will support greater participation of women in VSLAs. Having leadership at the highest levels institutionalising VSLAs in community development plans will give women members legitimacy and formally institutionalise their right to independent financial assets and participation in decision-making.

In addition, the support of the family and community stand out as important factors. Few husbands felt any negative impacts from their wives' VSLA participation, so utilising husbands as role models to influence other

men in the community could foster an enabling environment for women. In some cases, specific **community leaders were champions for VSLAs** such as El Omda and El Sheikh. Supportive communities provide an enabling environment for women to use their financial resources garnered through VSLAs in positive and influential ways that serve the needs of other women in the community. Such support can be achieved in tandem with active awareness raising on women's rights.

Building upon the existing trainings that members receive through the VSLA to incorporate capacity strengthening on women's rights, public participation, and governance is an entry point for enhancing women's public participation. The partnership of existing local programmes within the communities through CBOs and/or civil society is a launching point for **making leadership and interpersonal trainings a core component of VSLA membership.**

Finally, both LDS and EVC respondents provided a few examples of topics about which they felt women should make decisions. The list was more limited in LDS regions (water, women's affairs) whereas it was more inclusive in EVC regions including most village development issues. Beginning with **identifying the topics that women are interested in** within each village, then identifying the topics that men and other powerholders in the community feel women could be involved in, could help with mapping out where women's interests and the willingness of powerholders intersect and could serve as an entry point for women's public participation.

Key Differences in Gender-Segregated VSLAs vs Mixed-Gender VSLAs for Women's Public Participation

The findings from this study suggest that there are different benefits to women when participating in gender-segregated versus mixed gender VSLAs. The evidence is clear that women who are participating in mixed gender VSLAs do indeed tend to have higher public participation in Sudan, though other factors including influence of the EVC programme or social

norms within the specific villages may contribute to this outcome for women.

When analysing key differences between gender-segregated and mixed gender VSLAs, relevant points emerge. **Gender-segregated VSLAs provide women with a safe space to speak freely**, openly share their views on any topic amongst other women who understand each other better, communicate more peacefully and empathetically, and have autonomy and power to make decisions without the influence of men. These reasons are why gender-segregated groups were the preference for women who were participating in women only VSLAs in LDS regions and even some women who were in mixed gender groups in EVC regions. In this sense, women's agency is fostered, and the exclusionary practices embedded within other existing structures are torn down when women are given their own space to make their own rules. This complements a finding from the literature that women's VSLAs have created a shared "sisterhood" where women can freely exchange ideas together and support each other.⁹⁸

Conversely, many benefits to mixed gender groups have become evident through this study. **Mixed gender groups enable women and men to exchange opinions between each other and make collective decisions.** A key factor in mixed gender VSLAs is the ability of women to take leadership roles over men. This rarely occurs in any other community structure, so men get exposure to the leadership capabilities of women and women build their confidence that they have the skills to be leaders. These findings confirm the findings of the earlier GaPI study, which emphasised that women gained greater respect from men due to mixed gender VSLAs. Having a **mixed gender group with women in the lead breaks the ice and shifts negative social norms** between men and women. Men recognise women's capabilities to contribute to decision-making, they accept to be led by women, and many men are likely to share their experience with others. Further, women get more confidence in being leaders and making decisions, especially related to dealing with men in public. This gives women more influence in the community. However, women may need to already have a certain level of self-confidence as well as courage to discuss topics with men and lobby for

⁹⁸ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

investments that may not be considered normal for mixed gender groups (or amongst men) traditionally.

It is important to note that there are no mixed gender groups in LDS regions, but there are in EVC regions. Unfortunately, all but one respondent in EVC regions was part of a mixed gender VSLA, so comparing the two types within EVC regions is not possible through the collected data. But, when comparing the two regions of EVC and LDS, it is evident that **women were more engaged in their communities in EVC regions** and had a higher likelihood to believe that women and men have equal decision-making rights than in LDS regions. This could be due to many factors other than the gender composition of their VSLA, including the other activities of each programme since EVC has been more actively promoting women's rights in these villages for a longer time period.

Yet, there is still likely some connection between the outcome of higher participation of women in community decision-making with their participation in mixed gender community groups. When digging deeper, even in LDS regions, respondents who were in CBOs that were mixed gender more often believed that either men and women have equal decision-making rights or that women could make decisions within her household than VSLA members in women only groups. Thus, even within LDS regions that did not receive EVC interventions, there are differences in women's public participation or beliefs about women's public participation by gender composition of the respondents' community group. Therefore, it may be deduced that **joint decision-making between men and women within community-based organisations and VSLAs may indeed strengthen women's individual and collective capacities and confidence** to further engage in their communities, but further research is likely needed to validate this conclusion.

Key Differences in Influence of VSLAs vs. CBOs on Public Participation

The findings from this study did not produce significant evidence that women in VSLAs are more active in community decision-making than women in other community-based organisations or community advocacy groups. Indeed, **the ways in which they participate in their communities tend to be similar:** nearly all reported attending community meetings, most said they raised ideas during community meetings, etc. Although, CAG members overall seem to be the most active both individually and collectively, which is likely expected due to their group's advocacy function. This is also reflected in other advocacy groups in Sudan – women and youth association leaders are more active in public debate.



VSLA in East Darfur, 2019.
Photo credit: CARE Sudan.

Previous studies in Sudan, though, found that VSLA members were more likely than non-members to influence community decision-making, raise their voice in public meetings, and join other CBOs.^{99 100} This study suggests that perhaps women's membership in community-based groups – whether they are CBOs, CAGs, or VSLAs – is the most

important factor in their community engagement. Being a **part of community groups, regardless of type, could be one of the most important catalysts for women to feel they are able to influence** the decisions taken in their community.

It may be possible that **VSLAs and the economic empowerment women achieve through their participation, could be the initial stepping stone** into joining other CBOs. This study found that most members of other CBOs were also currently or previously VSLA members. Therefore, the respondents in CAGs, CBOs, and VSLAs may have all had similar levels of financial resources, providing them with similar access to public spaces. Potentially VSLA

⁹⁹ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

¹⁰⁰ CARE International Switzerland in Sudan. (2014). "Impact of a Village Savings and Loan Association Program on Women Empowerment." Impact Inquiry Report.

members are only able to gain equal access as CAG and CBO members due to their economic empowerment through the VSLA. Therefore, while it is clear that VSLAs play an important role in women’s public participation, more investigation is needed to determine if all types of community-group participation are equally as influential as each other, or if VSLAs act as the crucial first step in launching women’s public participation.

All groups fostered the individual agency of members by providing them with valuable skills and, most significantly, boosting their confidence and public speaking capacities. Women in all groups faced similar structural and relational obstacles regarding social norms and exclusionary practices of women or other groups (e.g., refugees, IDPs). Also, all groups relied on the support of their families and communities. For instance, within communities, the power of already present and active groups or networks supports VSLAs and other CBOs to become more active themselves.

Despite their similarities, a few notable differences emerge across group types. Most commonly noted was VSLAs’ ability to support the **economic empowerment of its members**. Because VSLAs were primarily focused on financial outcomes of members, women developed skills on IGA and financial management. None of the other groups could offer this to their members and interviews confirmed that financial power leads to increased likelihood of women’s voices being heard in decision-making. VSLAs are also able to act as a collective with their financial decision-making; their power to take loans as a group and to **support their ideas for the community with collective financial backing** can have a significant influence over

community decisions. By acting as a collective financially, VSLAs were reportedly more organised than other groups and therefore better prepared to more strategically influence.

However, survey responses told that CAGs were in fact the most likely to raise needs during community meetings and meetings with local authorities as a collective and VSLAs were the least likely. The interviews, particularly those of the programme staff, strongly emphasised the incredible **potential of VSLAs to use their collective power to influence, but the survey results show that putting that potential into practice is still lagging behind that of other types of community groups**. Due to the nature of VSLAs as predominantly a savings and loan mechanism, it is likely that most members have focused their priorities on economic activities leaving little time or interest to engage in public participation. Therefore, even though VSLA participation in community activities may be lower than that of CAGs or other CBOs overall, it is noteworthy how significant the numbers are when it is outside of the VSLA’s originally designated mandate.

Community advocacy groups are typically already composed of the most influential members of the community. These individuals already have the respect of the community members and leaders as well as the charisma to persuade and influence. Therefore, they already have been publicly participating and do not need to overcome additional barriers that women VSLA members must to gain access and influence. Their ability to influence community decision-making tends to also be more secure due to the formal and informal structures in

which they are already a part. In some regions of EVC, the VSLA leaders have been incorporated into traditional leader groups and community-advocacy groups. This is a significant change compared to what has been documented in prior literature that women have not been able to break into traditional spaces. By **incorporating VSLA leadership into existing community and traditional structures and groups that are already**



influential, other VSLA members and the VSLA as a collective gain greater community respect and influence.

Additionally, respondents typically felt that most CBOs were focused on specific community needs whereas VSLAs could address any need that they felt was most urgent. This is a capability afforded to them through their constitution. Thus, **VSLAs are nimble** and can address the most pressing needs arising in the community at any time as opposed to CBOs that have a specific mandate.

RECOMMENDATIONS

Given the contribution of this study to the existing body of knowledge about both VSLAs and women's inclusion and public participation, the following recommendations are presented to practitioners, national policy-makers, the international community, and future researchers.

Practitioners

- **Think beyond economic empowerment and invest in women's agency and community leadership.** VSLA women are capable of more than savings and starting small businesses. They are increasingly interested in and capable of using their skills gained through the VSLA to influence their community and help address their community needs. Civil society must help to identify opportunities for VSLA women to use their voice to deliver their needs to authorities at the administrative units and locality levels, and support VSLAs to act as a collective to compound their influence.
- **Introduce trainings into VSLAs beyond basic VSLA management and finance.** By incorporating leadership, interpersonal, literacy, and governance trainings, women (and men) will be better prepared to take individual and collective action in their communities beyond their VSLA. Literacy in particular is critical to ensure more women, including older women over 40, who are typically excluded because of illiteracy can also have the opportunity to become economically and politically empowered. Additionally, provide supplemental leadership training to VSLA leaders to help them be better positioned to be role models in their community.
- **Consider launching VSLAs initially as women-only and introduce men over time** if possible based on context analyses. Starting with a women-only VSLA could enable women to strengthen their skills, knowledge, and confidence. Then, introduce men into the group so women are already in leadership positions and cannot be dominated by men from the group's inception. Building up to mixed gender groups will provide the benefit of a safe space for women to develop their capacities, then grow into a more dynamic space to strengthen such capacities alongside men.
- **Analyse the power dynamics and conflicts within the context** to determine how to structure effective and representative VSLAs. It may be necessary to engage in peacebuilding initiatives in the community first before launching diverse VSLAs, whereas other communities may be already primed and ready to bring community members together across ethnic, religious, or other divides.
- **Capitalise on the momentum with the South Darfur Ministry of Social Affairs' adopting the VSLA approach** in cooperative projects. Empower existing VSLA leaders to lead the roll-out across the state and engage VSLA members to contribute to the Ministry's efforts. Bridge learnings from the VSLAs into other cooperative projects.
- **Support spaces where members of different VSLAs discuss and interact, including meetings between VSLAs and CBOs**, around specific topics of interest to both. Members of each see strong similarities between their groups and providing a jumping off point for collaboration could enhance the ability to address the most pressing community needs and to advocate at higher levels including state and national government.
- **Raise community awareness about the benefits of VSLAs** to get more women involved. By illustrating the tangible financial benefits of the VSLA as well as highlighting that it adheres to Sharia law, more community leaders and household powerholders (i.e., husbands, fathers) will become more willing to support women's participation. With economic empowerment, women are better able to start influencing their household decisions and then engage in public participation.
- **Identify champions for VSLAs within community leadership and utilise them to spread positive messaging.** Having leaders in the community

actively promoting VSLAs enables more women not only to get involved in VSLAs, but also in public participation. More women become aware of their rights to participate and face fewer barriers with exclusionary practices.

- **Facilitate connections between VSLA leadership and women leaders who were prior VSLA members.** Women leaders attribute some of their success in achieving their positions to their VSLA participation. Many were eager to express that they like to help their VSLAs and raise their needs at community meetings. Potentially forming a coalition of women leaders who were VSLA members to mentor aspiring women leaders could be transformative for women in future elections in Sudan.
- **Focus on transforming harmful social norms.** Social norms that restrict women continue to be a barrier for women's public participation. Programming that aims to shift social norms toward favouring women's public participation must take into account local context power dynamics (down to the village & household levels) and incorporate men and other family members, as full family support is critical for women's participation.
- **Support VSLAs to register as associations with the government** (Ministry of Social Affairs). Their registration gives them access to micro-finance and loans from the bank, to hold public events, and to directly go to service providers about issues. This improves their access to collective action and influence.

State and National Policy-makers

- **Incorporate VSLA leadership into existing leadership structures.** Community structures such as VDCs are increasingly including VSLA women, so bringing VSLA women into state and national dialogues about development priorities will strengthen decision-making. VSLA leaders have high levels of trust in their communities and have already made visible, tangible impacts, making them a good source for community-level insights and securing community trust.
- **Facilitate safe, mixed gender spaces for dialogue and community-based organisations** to support interactions and discussions between members of diverse (representative) populations groups including VSLAs, CAGs, CSOs, CBOs, and others.

Such spaces should begin at the local level but lead to connections within localities, across the state, and even nationally. The ideas and issues raised in these spaces should be connected directly into government decision-making structures to ensure representativeness in the transitional period.

- **Engage civil society involved in VSLA programming to institutionalise lessons learned into the roll-out of the VSLA approach in cooperative projects in South Darfur.** Build on lessons learnt from the EVC programme regarding the types of trainings that improve women's likelihood to engage in public participation such as those on governance, women's rights, literacy, and public speaking. Learn from the LDS programme to understand measures to better incorporate IDPs and refugees into community structures.
- **Expand the Ministry of Social Affairs (MoSA) in South Darfur's commitment to institutionalise the VSLA approach** in cooperative development plans into other states in Sudan.
- **Turn to VSLA leadership and the VSLA approach to support building social cohesion** across feuding groups (e.g., ethnic groups). Leveraging economic empowerment alongside additional dialogue sessions on peacebuilding helps bridge the divide between groups.
- **Encourage VSLA membership as an alternative to government and bank loans** for those who cannot take loans out due to Islamic religious norms.
- **Expedite the process for VSLAs to register with MoSA** and encourage VSLA leaders to get their VSLAs registered. Having a simplified and expedited registration process for VSLAs will enable them to more efficiently and effectively utilise their resources for collective benefit of their communities. Consider waiving the fee for registration in areas where VSLAs are newer to encourage them to spread nationally.
- **Expand access to identification and small-branch financial institutions into rural villages** so women can obtain the necessary documents needed to get micro-finance and loans. Without access to the basics needed for their economic empowerment, they face obstacles in leveraging their voice in community decision-making.
- **Engage in dialogue with traditional leaders and market agents to provide spaces in markets for**

VSLA members to have stalls. Guaranteeing a certain number of stalls for VSLA members in larger markets will catapult VSLA members into higher income generation, and in turn benefit the development of their communities.

Donors and International Community

- **Fund and design programmes that incorporate both economic empowerment of women and inclusive governance.** The complementarity of these two approaches will maximise impact across both. Financial assets enable more women get involved in their community and for their voices to be listened to, but incorporating capacity strengthening that informs women about their rights and governance processes is essential for them to voice their needs confidently and more effectively.
- **Incorporate literacy into economic empowerment and inclusive governance programming.** Women who are illiterate are excluded from community groups, including VSLAs, because they cannot contribute fully without being able to read or write. Build in adult literacy classes into programming in order to reach women who are often excluded from community groups and processes.
- **Build networks of VSLAs and alliances between VSLAs, other community organisations, and social movements across local to national levels.** Community groups are naturally coming together locally to discuss issues and needs, but their joint influence can be better positioned with enhanced support from the donor community. Emphasising networking and alliance-building within programming will support all groups to raise their needs to higher state and national levels.
- **Enact flexible funding structures that enable programmes to directly fund community initiatives** led by networks of VSLAs and alliances of community-groups. Community-driven change will enable impact where it is needed most and empower local women to be the leaders of their community.
- **Promote safe, inclusive, and stable civic space.** National civil society in partnership with Embassies should convene civil society members, including VSLA and other community group

leaders, at the national level to input on development initiatives and inform the dialogue held at the highest levels. Safe and inclusive civic space addresses the multiple layers of restrictions that women face in Sudan and honors the role of women in community decision-making and peacebuilding.

Possibilities for Further Research

There is ample opportunity for further research to more conclusively deduce the influence of VSLAs on women's public participation. Some possibilities for further research include the following:

- **The impact of the gender composition of the VSLA on women's public participation.** A study that compares VSLAs in similar contexts and receiving all of the same support (e.g., trainings) with the only difference being the gender composition will lead to more conclusive insights about the most beneficial gender composition for VSLAs in Sudan. Further, examine the impact on women's public participation of whether the VSLA was mixed gender from the start versus those who became mixed gender over time.
- The study did not show many strong differences in women's public participation across VSLAs, CBOs, and CAGs. One reason could be because most members of other community groups are also members of VSLAs. Therefore, researching the **intersection of VSLA membership with other community groups and the order in which women begin joining community groups** may help better understand if VSLAs are in fact a stepping stone to joining other groups and further community engagement, or if community group membership alone (regardless of type) is enough to influence women's public participation.
- Research into the **extent to which women are independently influencing community decision-making** or if men still remain the final decision-makers in communities and women are simply "consulted". Such a study would likely need to rely on observational research methodologies rather than qualitative data collection.
- Engage in longitudinal research to understand the **long-term influence of VSLAs on women's public participation and political empowerment**, particularly as the Government of Sudan embarks on its transition. A longitudinal study would help

to understand if the government is practicing the principles it has stated post-revolution and will monitor the enablers and barriers to women's involvement in governance.

Conclusion

The study sought to answer the research question “*To what extent does women's participation in savings groups affect their public participation in governance or decision-making processes?*”. Through the findings of this study, it can be concluded that indeed women's participation in savings groups (VSLAs) affects their public participation in community governance structures and decision-making. The extent, though, is dependent on a variety of factors including the gender composition of the VSLA, the support of family and community members, the support and resources contributed by programmes and partners, social norms and exclusionary practices within the communities, and the will of the women members themselves.

This study examined how membership in VSLAs, CBOs, and CAGs influenced the three aspects of women's empowerment – Agency, Structure, and Relations.

Membership in any type of community group improved individual and collective **agency**, especially women's confidence, particularly to speak in public. Group membership, particularly VSLA membership, strengthened women's individual capacities through trainings on a variety of topics such as financial skills, leadership skills, women's rights, and governance. Additionally, women felt supported by their fellow members. The encouragement of their group, in addition to their strengthened skills, enabled them to play a bigger role in community decision-making once they exercised their capabilities. Women learned to speak directly to community and traditional leaders. As a collective, many groups – mostly VSLAs in EVC regions – were able to come together to address community needs. Their collective financial power gave them the leverage to influence decision-making. Further, group membership inspired many to change their beliefs toward thinking women should have a bigger role in both household and community decision-making processes.

Structurally, few women perceive formal enablers or barriers that influence their public participation such as policies or laws. Informally, important enablers outside of their skills and capacities include family support (of the entire family, not just husbands), community leadership encouragement, financial assets, strong VSLA/group leadership and proximity to larger towns or markets. Critical barriers to women's public participation include illiteracy, language barriers, gender norms, exclusionary practices (for women, IDPs, and/or refugees), limited financial resources, lack of family support, ethnic tensions, Islamic religious norms, and pre-existing false expectations of INGOs' contribution to VSLAs.

Membership in a community group such as a VSLA depends on multiple layers of formal and informal **relations**. VSLAs and other community groups provide women with a social network that builds connections into other groups and within their community. They act as a means to bring diverse people together who were typically not used to interacting and to raise their awareness on the issues different people are facing. This improves the social cohesion in Sudan, especially amongst groups that have been traditionally been in conflict. The overlap between VSLA, CBO, and CAG membership is significant. The input of external civil society actors, especially the EVC programme, has a sizeable influence on the outcomes that VSLAs have achieved related to women's public participation, including enhancing the family support (of men) for shifting social norms that have been traditionally restricting women.

Finally, this study makes it clear that women's economic empowerment influences their public participation in many key ways. With financial assets gained through the VSLA, women become leaders or role models in their community. People feel they have a stronger voice and should have more influence over decisions; they are perceived as more responsible, capable, and powerful. Independent income also enables them to make their own decisions outside of the influence of their husbands or families and to contribute financially to the community initiatives of their choosing. Therefore, investing in women so they may invest in themselves, their families, and their communities may be one of the most powerful ways to support women's public participation.

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Annex 1: Research Framework

Research Objectives

1. To analyse the different enablers and opportunities of savings groups that affect the members' public participation and how such characteristics could be emphasised/replicated in other savings groups and community-based organisations (CBOs).
2. To analyse if participation in savings groups (regardless of the output of the savings groups) affects members' public participation differently than participation in other CBOs.
3. To identify specific recommendations related to savings groups interventions including: (a) types and content of capacity strengthening of members that support women voice and leadership; (b) recommendations around Agency, Structure and Relations¹⁰¹ that support women's participation and influence in public spheres.

Research Scope & Questions

The main question that this research addressed was:

To what extent does women's participation in savings groups affect their public participation in governance or decision-making processes?

Related to the main research question are sub-questions that guided the development of country case study data collection tools. *For each sub-question, the elements of agency, structure, and relations were investigated as described in the following section of the Analytical Framework.*

Research Sub-questions

1. What are the enabling and disabling factors/characteristics of savings groups (especially VSLAs) that influence the public participation of their members?
2. What are the entry points within savings groups to initiate interventions aimed at increasing women's public participation?
3. Does participation in gender-segregated (women-only) savings groups vs. mixed-gender savings groups impact women's public participation differently?
4. To what extent does participation in savings groups affect women's public participation differently than participation in other community-based organisations?
5. To what extent do savings groups enable women to use their collective agency to influence compared to the individual agency of women? How do the women/girls in savings groups support each other in the public decision-making and/or political process?

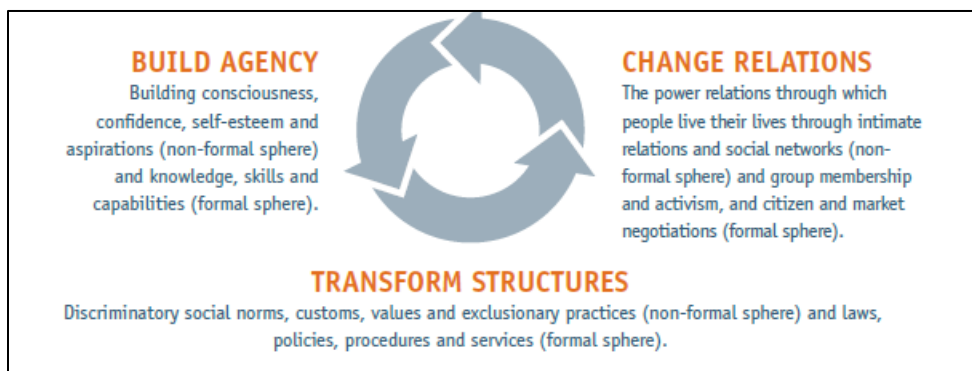
In addition to the research questions for the study as a whole, the following sub-questions were unique to Sudan's comparative analysis between EVC and LDS:

1. Does participation in VSLAs affect female refugees and internally displaced groups' public participation differently than non-refugees and IDPs?
2. How do outcomes related to the public participation of women differ in EVC compared to LDS?
3. What components of EVC and LDS trigger differences in outcomes between the two programmes?

¹⁰¹ CARE's Gender Equality Framework recognises that there are three dimensions affecting women's voice, leadership and representation: **structure, relations, and agency**. Change needs to occur in each of the three domains in order for women and youth to be active and influential agents in governance processes. Each domain, therefore, has a role in the pathways towards increased social inclusion and offers a useful analytical framework for assessing change in this study. In addition to considering the roles of institutions, power holders and civil society, this study must recognise and seek to investigate the roles of women and youth themselves *as active agents in their own empowerment pathways*.

Analytical Framework

The research framework will be guided by the CARE International Gender Empowerment Framework, focused on the three pillars: Agency, Relations, Structure.¹⁰² The framework guided the development of the data collection tools, analysis, and findings.



Agency refers to individual beliefs, expectations and capacities, as well as the collective capacity of women and youth to drive their meaningful participation and influence over public decision-making.

Structures (formal & informal) affect the capacity of women and girls to participate effectively in local governance processes. Structures address the beliefs, attitudes and norms held by others within a social system (e.g. men, families), as well as the formal policies and structures that shape local governance systems and processes.

Relations (external & internal support) refer to the relations that women and girls have with support structures and systems, which could be both local and global in scale. In this study, this primarily includes savings groups/VSLAs and other community-based organisations. These might also include formal NGOs like CARE, or informal networks and groups. In terms of women and youth-led groups, there is crossover between ‘agency’ and ‘relations’ because agency is also reflected in the *collective capacity* of women and youth to secure their own participation in local governance processes.

¹⁰² <https://www.care.org/our-work/womens-empowerment/gender-integration/womens-empowerment-framework>

Annex 2: Methodology

The study investigated the research question and sub-questions (Annex 1) through both qualitative and quantitative analysis.

Secondary data: A brief, country-specific literature review on the linkages between savings groups / women's economic empowerment with women's public participation.

Primary data: Using key informant interviews (KII) and a brief survey, data was collected from women participating in VSLAs, community advocacy groups, and other community-based organisations in EVC and LDS regions, as well as with women holding government leadership positions currently who were savings group members, and families of women in savings groups. Also, KIIs with EVC and LDS programme staff and other staff implementing savings groups in other programmes occurred.

Data Collection Plan

- The research questions were addressed through the perspectives of:
- Savings groups (VSLA) members: young women 18-34, women 35+
- Community Advocacy Groups (EVC) or Mother's Support Group (LDS) members: young women 18-34, women 35+
- Other community-based organisation (non-VSLA) members: young women 18-34, women 35+
- Women in leadership positions who were VSLA members: any age
- Husbands/fathers of VSLA members: any age
- EVC and LDS programme staff implementing VSLAs

All primary data was collected by phone to ensure that participation in the study posed *no physical harm* to participants. By limiting the contact between enumerators and participants, we aimed ensure that the study did not contribute to the spread of COVID-19.

The participants were reached on their personal mobile if they had one. Otherwise, a location in each village was identified to house a study phone. Local community-based trainers (CBTs) in each village helped the study participants access the study phone in the designated location. CBTs sanitised the phone before and after each use.

Key Informant Interviews

KIIs were held with VSLA members, community advocacy group (EVC) or Mother's Support Group members (LDS), other community-based organisation members, and women holding community leadership positions currently who were VSLA members in 4 EVC villages and 3 LDS villages.

The structured KIIs were between 30-45 minutes depending on the type of informant. The KIIs were conducted by enumerators hired by CARE Sudan and based in CARE offices. The KIIs were audio recorded and transcribed then translated into English from Arabic by one translator.

Additionally, KIIs were held with EVC and LDS programme staff. They were facilitated in English over Skype by CARE Nederland staff or in person by non-EVC affiliated CARE Sudan staff when the respondent spoke only Arabic.

Survey

Surveys were delivered to VSLA members, community advocacy group (EVC) or Mother's Support Group members (LDS), other community-based organisation members, and husbands/fathers of VSLA members in 4 EVC villages and 3 LDS villages.

12-15 question multiple choice surveys were delivered by phone and submitted via Kobo Toolbox directly by the enumerators. The surveys were conducted by enumerators hired by CARE Sudan and based in CARE offices. The

surveys were not completed correctly in East Darfur and the survey collection process had to be completed again with a new set of respondents. In this second round, CARE Sudan staff conducted the surveys again by phone.

Sampling Framework

Research participants for the KIIs and surveys were selected through purposeful, stratified sampling to isolate participants for in-country engagement in the study. Sub-groups were established to enable the analysis between different stakeholders. The CARE Sudan Country Office staff was responsible for identifying and inviting the research participants. They were chosen based on their group affiliation and availability to participate in the study.

The group stratification also assisted with custom tailoring data collection tools by group. The data collection tools were designed by CARE Nederland and the CARE Sudan staff translated the tools to Arabic for use by the enumerators.

The following people were reached in the data collection:

		EVC					LDS			
		South Darfur		East Darfur		TOTAL	South Kordofan			
Programme staff	any age, gender	2 KIIs		3 KIIs		5 KIIs	2 KIIs			
		SD - Yaw Yaw	SD - Alhila Gadida	ED - Hijilija	ED - El Galaby	TOTAL	Abunowara	Aldylibat	Umhashima	TOTAL
PHONE KII										
VSLA members	women 18-34	3	1	4	1	9	1	3	3	7
VSLA members	women age 35+	3	1	1	1	6	5	3	3	11
CAG or CBO members	women 18-34	2	2	2	2	8	3	1	2	6
CAG or CBO members	women age 35+	4	4	1	4	13	1	3	2	6
Women in leadership positions who were VSLA members	any age	1	1	1	1	4	1	1	1	3
	TOTAL	13	9	9	9	40	11	11	11	33
PHONE SURVEY										
VSLA members	women 18-34	8	8	8	8	32	10	11	10	31
	women age 35+	8	8	8	8	32	10	10	10	30
CAG members (EVC) / Mothers Support Groups (LDS)	women 18-34	8	8	7	8	31	11	10	8	29
	women age 35+	8	9	9	13	39	9	10	13	32
CBO members	women 18-34	7	5	6	0	18	11	10	5	26
	women age 35+	8	5	8	0	21	9	10	14	33
Husbands / fathers of VSLA members	men 18-34	3	3	6	2	14	5	5	6	16
	men 35+	4	4	6	3	17	5	5	4	14
	TOTAL	54	50	58	42	204	70	71	70	211

Analysis

Key Informant Interviews

The analysis was conducted by CARE Nederland staff using Dedoose. The KIIs were coded according to the research framework of Agency, Structure, and Relations as well as the quality of public participation (Access, Participation, Influence). Findings were analysed by group type and location and then across groups and locations.

Survey

First, survey data was cleaned to ensure that any unanswered questions were addressed in the statistical analysis. Surveys analysis was conducted through a combination of Excel and jamovi. Excel was used to conduct descriptive analyses of the multi-select responses. The jamovi software was used to complete basic descriptive analysis as well as the contingency analyses. Contingency analyses tested if there was a relationship between different questions at the 95% confidence interval. Thus, significance was determined for p-values of less than 0.05.

The analysis was validated by CARE Sudan and CARE Nederland staff.

Limitations

- **Connectivity:** The enumerators experienced challenges with connectivity to reach the participants by phone. At times, this forced the enumerators to call participants back when the connection was lost to complete the KII or survey. Such disruptions and poor connection could have influenced the depth and quality of the answers given by respondents.
- **COVID-19:** The study was designed to be completed in person but was adjusted at the onset of the COVID-19 epidemic. Many plans had to be put in place that were new to enumerators, study participants, and study organisers. This may have negatively impacted the quality of data since new procedures and tools were introduced for the first time. Further, respondents may have been affected because they were not accustomed to talking to programme staff by phone. Finally, the psychological impact of the uncertainty of COVID-19 and its resulting lockdown measures may have impacted responses of participants.
- **Sample bias:** The participants were all selected through EVC and LDS partners. Thus, the participants were likely more informed about and/or engaged in the elements of focus in this study. Thus, the findings likely skew toward more awareness of the elements in the study and acceptance of women's public participation than what would be found if the entire population were randomly sampled.
- **Response bias:** Many of the participants were very shy during the KIIs and surveys. It is likely that the participants did not always readily express their full opinions and skewed toward giving answers that they felt the enumerators wanted to hear.
- **Translation:** The data collection tools were written in English and translated into Arabic after being reviewed by Sudanese staff. Despite the review, the tools still used some classical Arabic words and terminology that were not familiar to all participants. Therefore, some participants were not able to answer some of the questions because they did not understand them. Also, the data required translation into English. Some contextual or language-specific details may have been lost during the translation process.
- **Enumerator experience:** The enumerators who were responsible for data collection were novice to the data collection process, especially to the interview process. The quality of the KIIs reflected a lack of capacity to deeply probe the respondents; rather, the enumerators treated the semi-structured interviews like a survey. More extensive training was required of the enumerators and should have been delivered.
- **Overlapping sample groups:** Participants were selected for VSLAs, VSLAs, and CBOs; the sampling design was meant to identify members of each group who were not members of another. However, many CBO and CAG members stated that they were part of VSLAs and vice versa. Thus, very concrete differences between the groups could not be identified as the respondents were members of multiple groups.
- **Errors in data collection:** The surveys were not completed correctly in East Darfur and the survey collection process had to be completed again with a new set of respondents. In this second round, CARE Sudan staff conducted the surveys again by phone. This created a slight delay between the time period where surveys were collected in the different villages, which could have altered some responses, particularly related to COVID-19.

Also, the sampling framework was not followed precisely. Thus, in some cases there were certain villages where the numbers of respondents were greater or less than others.

- **Missing data:** No CBO survey responses were gathered in El Galaby, which creates a significant gap in the data. Further, there were many instances where no response was given for some important questions. In many other cases, responses were very brief and sufficient detail was not collected. Audio recordings were not collected for 4 KIIs in Alhila Gadida.

Annex 3: Descriptive Findings

VSLA Members' Survey

	Aldylibat	Umhashima	Abunowara	LDS	Yaw Yaw	Elhilla Algadida	Hijilija	El Galaby	EVC
Age Group									
18-34	52%	50%	50%	51%	50%	50%	50%	50%	50%
35+	48%	50%	50%	49%	50%	50%	50%	50%	50%
Marital Status									
Married	86%	90%	80%	85%	62%	75%	69%	81%	72%
Civil partnership	0%	0%	0%	0%	0%	0%	6%	0%	2%
Widowed	5%	0%	5%	3.5%	19%	13%	13%	13%	14%
Not married	9%	10%	15%	11.5%	19%	12%	12%	6%	12%
Primary Income-Earner									
Self	5%	0%	20%	8%	38%	25%	12.5%	6%	20%
Husband	76%	75%	45%	66%	31%	44%	50%	0%	31%
Equal income (self + husband)	5%	15%	15%	11.5%	19%	25%	12.5%	82%	34%
Father/Father-in-law	9%	10%	20%	13%	12%	0%	12.5%	6%	8%
Other	5%	0%	0%	1.5%	0%	6%	12.5%	6%	7%
Initial VSLA Investment									
Earnings from work	5%	20%	30%	18%	6%	6%	31%	19%	16%
Family member	14%	25%	25%	21%	6%	0%	0%	6%	3%
Husband	66%	55%	35%	52%	38%	25%	6%	25%	23%
Personal savings	10%	0%	10%	6.5%	38%	63%	38%	50%	47%
Other	0%	0%	0%	1.5%	12%	6%	25%	0%	11%
VSLA Composition									
Only women	100%	100%	100%	100%	12.5%	31%	37.5%	62.5%	36%
Mixed gender	0%	0%	0%	0%	87.5%	69%	62.5%	37.5%	64%
VSLA Cycles									
1	5%	75%	0%	26%	0%	0%	0%	0%	0%
2	33%	20%	70%	41%	69%	38%	31%	25%	41%
3	62%	0%	30%	31%	25%	50%	38%	63%	44%
4+	0%	5%	0%	2%	6%	12%	31%	12%	15%

Community Advocacy Group / Mother's Support Group Members' Survey

	Aldylibat	Umhashima	Abunowara	LDS	Yaw Yaw	Elhilla Algadida	Hijilija	El Galaby	EVC
Age Group									
18-34	50%	38%	55%	47.5%	50%	47%	44%	38%	45%
35+	50%	62%	45%	52.5%	50%	53%	56%	62%	55%
Marital Status									
Married	95%	90.5%	80%	89%	94%	82%	75%	76%	82%
Civil partnership	0%	0%	0%	0%	0%	0%	6%	10%	4%
Widowed	0%	0%	10%	3%	0%	0%	0%	0%	0%
Not married	5%	9.5%	10%	8%	6%	18%	19%	14%	14%
Primary Income-Earner									
Self	10%	5%	10%	8%	6%	12%	6%	24%	12%
Husband	75%	62%	60%	66%	50%	24%	25%	5%	26%
Equal income (self + husband)	10%	0%	5%	5%	25%	52%	69%	57%	51%
Father/Father-in-law	5%	5%	15%	8%	13%	6%	0%	14%	8%
Other	0%	28%	10%	13%	6%	6%	0%	0%	3%
Years of Participation									
Less than 1	0%	0%	0%	0%	0%	0%	6%	0%	2%
1	5%	48%	50%	34%	6%	0%	0%	5%	3%
2	55%	14%	35%	34%	25%	35%	0%	24%	21%
3	40%	19%	15%	25%	44%	47%	6%	52%	37%
4+	0%	19%	0%	7%	25%	18%	88%	19%	37%
VSLA Membership									
Currently	95%	57%	35%	62%	94%	94%	100%	67%	89%
Previously	5%	9.5%	30%	15%	0%	0%	0%	9%	2%
Intend to join	0%	28.5%	25%	18%	0%	6%	0%	24%	8%
No membership	0%	5%	10%	5%	0%	0%	0%	0%	0%
No answer	0%	0%	0%	0%	6%	0%	0%	0%	1%

Community-Based Organisation Members' Survey

	Aldylibat	Umhashima	Abunowara	LDS	Yaw Yaw	Elhilla Algadida	Hijilija	El Galaby	EVC
Age Group									
18-34	50%	26%	55%	44%	47%	50%	43%	----	47%
35+	50%	74%	45%	66%	53%	50%	57%	----	53%
Marital Status									
Married	80%	95%	90%	88%	87%	80%	79%	----	82%
Civil partnership	5%	0%	0%	2%	0%	0%	0%	----	0%
Widowed	0%	0%	5%	2%	0%	10%	7%	----	6%
Not married	15%	5%	5%	8%	13%	10%	14%	----	12%
Primary Income-Earner									
Self	20%	26%	10%	18.5%	27%	0%	7%	----	11%
Husband	70%	47%	70%	62.5%	40%	20%	29%	----	30%
Equal income (self + husband)	0%	10.5%	15%	8.5%	27%	50%	64%	----	47%
Father/Father-in-law	5%	0%	0%	2%	0%	10%	0%	----	3%
Other	5%	15.5%	5%	8.5%	6%	20%	0%	----	9%
Years of Participation									
1 or less	0%	79%	20%	32%	7%	10%	7%	----	8%
2	30%	0%	60%	31%	27%	20%	36%	----	27%
3	70%	5%	5%	27%	53%	60%	21%	----	45%
4+	0%	16%	15%	10%	13%	10%	36%	----	20%
VSLA Membership									
Currently	95%	84%	55%	78%	73%	60%	72%	----	68%
Previously	0%	0%	35%	12%	0%	20%	7%	----	9%
Intend to join	0%	11%	10%	7%	20%	10%	21%	----	17%
No membership	5%	5%	0%	3%	7%	10%	0%	----	6%

VSLA Husbands' Survey

	Aldylibat	Umhashima	Abunowara	LDS	South Darfur: Yaw Yaw	South Darfur: Elhilla Algadida	East Darfur: Hijilija	East Darfur: El Galaby	EVC
Age Group									
18-34	50%	60%	50%	53%	43%	43%	50%	40%	45%
35+	50%	40%	50%	47%	57%	57%	50%	60%	55%
Primary Income-Earner									
Self	80%	0%	30%	37%	57%	14%	92%	100%	68%
Wife	20%	100%	70%	63%	43%	86%	8%	0%	32%
Equal income (self + husband)	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%
Wife's VSLA Composition									
Only women	90%	80%	10%	90%	57%	50%	17%	20%	32%
Mixed gender	10%	0%	0%	3%	43%	50%	83%	80%	68%
No response	0%	20%	0%	7%	0%	0%	0%	0%	0%
VSLA Membership									
Currently	20%	40%	0%	20%	86%	71%	92%	80%	84%
Previously	20%	0%	10%	10%	0%	0%	0%	0%	0%
Intend to join	40%	10%	70%	40%	14%	14%	8%	20%	13%
No membership	20%	10%	20%	17%	0%	14%	0%	0%	3%
No response	0%	40%	0%	13%	0%	0%	0%	0%	0%



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