

I would like to know a little more about the methodology - especially, how did you recruit focus group members, who were they, how did you collect data and how did you analyse?

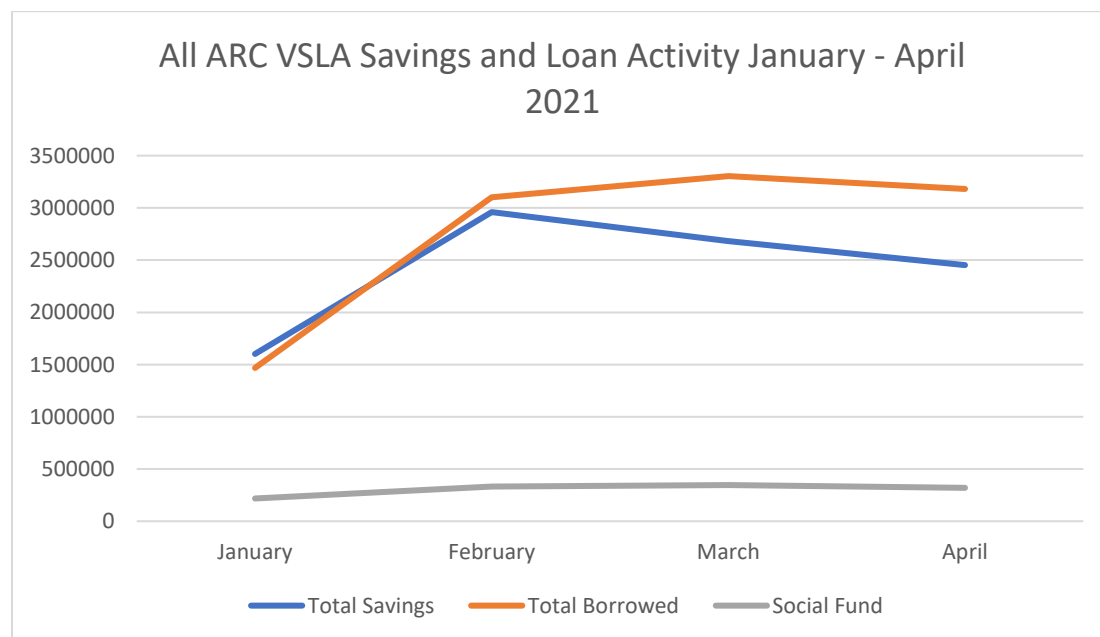
The data collection combined primary and secondary data. The secondary data included all ARC reports created and a brief literature review. The primary data was: 16 focus group discussions with 120 VSLA members (women (35+, men 35+, boys 18-34, girls 18-34), 23 key informant interviews with community leaders (traditional leaders, women leaders, county-level and payam-level RRC), and 8 key informant interviews with civil society staff (ARC and non-ARC affiliates). Participants were randomly chosen through ARC VSLAs, or by the specific role of the informant for the leaders. The data was collected following social distancing procedures, so FGDs were kept small enough to space out properly. 46.8% of participants were women with an average age of 38 years old. Nearly half (45.2%) had no formal education, 67.5% reported having had moved in their lives, and 70.6% reported having an income.

did you observe spontaneous or project-promoted interaction between SGs?

Interactions project-promoted were predominantly through trainings. However, many spontaneous interactions occurred though most were planned between groups. The plans for the IGAs were made jointly with VSLAs and traders in other communities through visits and sharing information with friends and associates. VSLA members may pay a business visit to one community and then have a conversation with other VSLA members or local traders about goods that are in demand there. Only in one county did VSLA members say that they experienced some unplanned activities.

How did the floods affect the VSL groups in terms of loans and share out of savings

Answer Katie Whipkey: *VSLAs were severely affected: 43.5 percent of VSLAs became non-functional and nearly half of the VSLA members discontinued or had to work to continue as individuals or in very small groups due to displacement. Unfortunately, we don't have collated data from before and after the flooding. We do have data from January-April 2021, which shows the recovery post-flooding. Here is a graph:*



Answer team SS:

- Many VSLAs group's members were disconnected from each other for quite some time, as everyone had to run for his /her life. This led to reduction in income of VSLA groups due to destruction of commodities and produce as well as destruction of shops that led to reduction in savings, hence reduced loans and savings.
- Share out of saving were used for transportation of family members instead of boosting business activities.

What factors were in taking into account by women in the selection of IGAs? Any successful group activities that resulted from these VSL?

- *VSLA Membership consideration.*
- *Availability of loan facility from the VSLAs group saving*
- *Clear business idea/ plan, conceived through a market assessment finding.*
- *Market survey.*
- *Skills and experience in business.*
- *Demand and supply.*
- *Competitions.*
- *Location.*
- *Population*
- *There are many recorded success stories from the project, for example, the Goi VSLA farmer's group dealing in vegetable growing, in Goi Boma, Kolnyang Payam, Bor County who opened a vegetable farm and, supply their produce to the markets in Bor South and some groups have been able to make savings and extend loans to the members and able to generate incomes for household livelihood options*

Since people are assigned to age groups, could VSLAs risk to further reinforce segregation by age?

Answer Katie Whipkey: *Great observation. Possibly! This is something we address in the study. When VSLA members self-select only within their age group, this may further reinforce segregation. However, it is a delicate balance because one of the success factors of VSLAs (found through other research) is that members can self-select. This is important for trust-building as members must work together and trust each other.*

Answer SS team: *The context of individuals belonging to particular age group (generation) is at the community level. In the VSLA context, selection of members is based on background checks, which ranges from the one's behavior in the society, previous history of repayment of loans from friends before acceptance in VSLA membership, including background checks on violence history both at household and community levels. The ARC project has evidenced that, after the establishment of VSLAs, there were no segregation among members regarding age groups. The youth who are easily trained in literacy skills helps the groups in record keeping, while the non-youth helps with mobilization, therefore creating cohesion.*

Could associations be beneficial for cohesion across generations?

Answer Katie Whipkey: *This was not studied in this study, but it is a fantastic suggestion! It could help maintain the integrity of members self-selecting while still building a formal link between VSLAs that could improve trust between diverse groups.*

Answer SS team: Yes, the associations could be beneficial, as long as they composed of VSLA management committee from all the VSLA groups within a locality, the association will be able to provide support and oversight for all VSLAs groups issues. Documentation of VSLA constitution to ensure it factors elements of social cohesion and management of age dynamics across all age groups.

Did you record any cases where conflict erupted between VSLA members and out-groups which was connected to memberships (inclusion/exclusion)?

Answer Katie Whipkey: Great question. Not formally, no. We did hear from just a couple of people in only one county that men did not want to invest their income in a VSLA but the women were more interested. It is possible this could create some household-level tension. Also, a few people mentioned that women and children can be robbed when traveling to the market, and when its known that they have money on them (which may be more likely if they're known VSLA members), then their likelihood to be robbed is higher.

Answer SS team: Formally, there have been no reported cases of conflict between VSLA members and out-groups connected to membership. However, cases of conflict cannot be ruled out due to group dynamics. At the onset of the programme, conflict management mechanisms were instituted to manage these VSLA groups such as developing binding constitutions and identifying and training VSLA facilitators to manage these groups, by keeping eyes on group activities in the various locations, and they are also tasked with leadership roles and a monitoring conflict in the VSLAs.

how was inclusion ensured in VSLA... how were they supported

- *Inclusion was ensured through the consideration of gender and age diversity within the VSLA membership. This was supported through the inclusion of gender issues during VSLA trainings, to pave way for effective self-selection after the launch of VSLA activities.*
- *The acceptance of people with the same/similar economic activities and originating from the same locality has ensured inclusion in VSLAs, meaning men and women can easily co-exist, resulting into group cohesion in borrowing of loans for IGAs and share out of savings.*

Have the findings, conclusions and recommendations of the study been played back played to the VSLAs, authorities and other actors - Mauro Tadiwe, Saferworld Country Director

Not yet, but they will be as part of the exit-strategy of the programme.

How are disputes or any misunderstanding resolved if any member delays or fails to pay her or his contrinutions?

These cases are handled by the VSLA management team, in conformity with the group constitution on payment of contributions. In case of failure to pay, the member will first be summoned and reminded about the delays, any further delays shall be resolved by using the VSLA constitution and later fines. Long term failure shall lead to dismissal, but after the group has recovered the money and this may involve local structures such as the bench courts

Has the study explored strategies applied by VSLAs to continue saving and IGA activities amidst crisis situations (displacements due to floods and conflicts)

This study explored that briefly. You can find a table in the study itself that explores adaptation strategies of VSLAs as a result of conflict/violence, flooding, and COVID-19: [Addressing Root Causes of Instability in South Sudan - CARE Nederland](#)

Are there any/do you have data on economic impacts of VSLAs in specific communities (baseline and change)? ... and related to this ...

*There is evidence that demonstrate that **VSLAs have had a positive influence on social cohesion in communities** with the mid-term review for ARC finding out that 87% of community leaders in the study feeling that their **communities had changed since the emergence of VSLAs** and that the community standard of living had improved and there were more profit-making businesses. Through programme monitoring and observation of Share-outs, some VSLA members have demonstrated that they were able to better provide for their families, pay school fees, and pay medical bills, which reduces the need for people to turn to violence to provide for their households. This evidence has been corroborated through annual surveys that were carried out by the programme staff*

Have you ever identified any VSLAs breakup cases, if so what are the causes?

The cause nearly 100% of the time was due to displacement as a result of the severe flooding.

The VSLAs breakup cases have been more due to natural shocks, like flooding, communal fighting that has resulted in massive displacement of members to places far from the project area. We have not had VSLA break ups due to resilience causes. On the contrary VSLAs have been hailed by both members and communities as economic agents for realizing livelihood resilience

Do you think VSLA can be used as a mitigation measures to reduce impacts of natural disaster, conflict. i.e. the VSLA can fund preparedness for the community against floods?

Answer Katie Whipkey: Yes, to some extent. VSLAs support community members in the conflict/flood or disaster areas by helping them become more financially stable (preventative measure), use their skills gained post-disaster to bounce back after, and they help members build a wider network that can come together to support each other with IGAs. Some members that people are more likely to help each other after instances of severe conflict by coming together to engage in IGAs.

Answer team SS: By their construction and purpose, VSLAs are micro institutions that are aimed at providing disadvantaged community members with a platform to contribute minimum resources and grow them through loans and enable them to make a living out of that process. They are more of a safety valve mechanism for reducing poverty and providing households with some livelihood options. In that sense VSLAs can be used to mitigate some lighter natural disasters such as the impacts of drought. VSLA can be used as a mitigation measures to reduce impacts at the household level, and also VSLA members when trained on disaster risk management like dyk construction/repair, agro-forestry, etc., they can reduce impacts of natural disaster at community level. However, given the levels of VSLA group investments, they cannot be used to mitigate against heavy natural disasters like the flooding that was experienced in Jonglei state in 2020 that led to massive displacements of people and loss of businesses

This is great work!

Thank you!

It would be really useful for CARE if we could specifically outline what was (or should) be done differently in design and facilitation of VSLA activities to promote social cohesion. I say this as I have heard elsewhere in CARE that because we are doing VSLAs in conflict-affected contexts, we are building peace/doing triple nexus programming. This is not the case. Clearly this requires closer attention to aspects of inclusion (as VSLAs could themselves be exclusive), to issues of conflict analysis/sensitivity and skilled facilitation etc

Absolutely true, terrific observation. We cannot operate VSLAs and expect peacebuilding to result automatically. There have to be supports in place related to agency, structure, and relations. The report outlines more specifics on the recommendations: [Addressing Root Causes of Instability in South Sudan - CARE Nederland](#)

If you're looking for more relevant recommendations, a [study](#) we worked on last year on a similar topic looked a bit more closely at the supports needed to promote leadership and community decision-making. It touched on peacebuilding as well, however, there are many relevant findings and recommendations.

Many thanks for such a great presentation

Thank you, we're glad you found it useful!

What about the sustainability of VSLAs - IGAs after the ARC intervention?

- *VSLAs groups have been trained to take ownership, encourage to continue with the saving spirit to support their own loan facility and members graduated to engage in IGAs, trained on VSLAs Methodologies and VSLAs financial management skills e.g. proper record keeping this is how the current VSLA groups are envisioned to be sustainable beyond the project life span.*
- *Training VSLA facilitators who are also members of VSLA to keep monitoring and establishing new groups, train and mentor the members.*
- *Identified IGAs/VSLA are likely to continue to ensure sustainability.*

Any findings that you would like to share from the study?

The study with its findings can be read in full via:

<https://www.carenederland.org/carexpertise/publication/addressing-root-causes-of-instability-in-south-sudan/>

How do you link VSLAs breakup cases to resilience?

Excellent question, and we touched on this in the study. What we found is that VSLAs support smaller-scale resilience primarily within the community. In other words, neighbors helping neighbors when someone faces hardship. However, when a significant crisis happens such as devastating flooding or extreme violence, the VSLAs currently cannot mitigate such factors. Given the catastrophic flooding experienced in South Sudan in the communities where ARC VSLAs operated, many of the members were displaced. The extent of the need was too great in that case for resilience.

Thank you Katie on your presentation. Thank you for attending!

One question on the last slide and comment you made about the limited impact of VSLAs on conflict mitigation/ peacebuilding if they are working in silos. Did the study look into how the VSLAs are

engaging or playing a role or relate to the other community entities such as the peace committees, or even the formal and informal leadership and any peacebuilding initiatives in their communities

The study did not examine that explicitly, but the data suggested some relevant findings. Something very important was that the majority of VSLA members were also members of peace committees or peace clubs. This is by design – the ARC programme supports both types of groups and encourages members to be in both. Therefore, the respondents were probably more likely to be in peace clubs or committees AND VSLAs because of their association with ARC. Since the study didn't examine this relationship closely, we cannot say exactly how these different groups relate. What we do know is that about a quarter of people joined other groups after the VSLA as a way to promote their VSLA activities. Another quarter joined VSLAs after they were already in other groups because the other groups promoted VSLAs to their members as a way for members to become more financially stable. The other relationship we found is that leadership in VSLAs supported leadership in other forms in the community – some limited evidence showed that people could better obtain community leadership roles such as conflict mitigation or other types of decision-making because of their increased status in the community as a result of their increased income.

If you're curious for more information, a [study](#) we worked on last year on a similar topic looked a bit more closely at the relationship between VSLAs and other community groups. A similar finding emerged that most VSLA members are also part of other groups. So, this relationship is not just relevant for ARC.

Do you think VSLA can be used as a mitigation measures to reduce impacts of natural disaster, conflict. i.e. the VSLA can fund preparedness for the community against floods?

See response above to Munawwar Said.

How do you link VSLAs breakup cases to resilience?

See response above to Commandos Marino Loma.

Most cases are happening if there is no clear approach used during formation stages and rendering VSLAs methodology clear frame work, and some breakage cases can be avoided if Peace and social cohesion trainings are facilitated too to Groups, Establishment of clear VSLAs constitutions and share out rules could eliminates breakage and resilience would be restored