



HUMAN INTEREST STORY

The Power of VSLA Groups (Resilience in the Horn Project)

‘I am a mother of three children (3 boys) and also a care giver of another four children who remained alone when their father and mother have separated (2 boys and 2 girls)’. ‘My father Ahmed Mohamed (56 years) also lives with me. I fled from Mogadishu in 1997 with my family (father, mother and sisters and brother). I was 14 years old at that time and I used to support my parents for getting the daily family bills. I had a small shop for selling basic commodities such food stuffs and it was a full time job. I did not get an opportunity to go to school, but my brothers used to go quranic schools.’



RAHMO IN HER SHOP

‘I got married in 1996 and became a mother in 1997 but unfortunately my beloved girl died from diarrhoea in 1999 when she was two years old. The two boys died at the age of 3 to 4 months and I miscarried in 2014.’

‘Before CARE’s intervention, I used to collect garbage and wash clothes to the host communities as I was the second breadwinner of my family. My husband Amin Ahmed Mohamed is a casual labour and his work depends on loading and offloading of items in Bosaso port and sometimes he does not get any work and even if he gets work, the amount he earns isn’t enough to cover our basic needs due to our large family size. So it becomes compulsory for me to help and become the second breadwinner of the family. I used to leave the children in the home and I hadn’t found someone who can watch and care for the children when I am away for a work. I used to worry a lot by thinking the danger that my beloved kids can face including, burning (if they get a fire they can easily put the house on fire), they can go the sea and they can die any time, human trafficking (human traffickers my take them if they see that they are alone) and etc.’



FIRST RECEIPT OF HER BUSINESS GRANT

One day the IDP leader Mrs. Rahmo Ahmed called me and told me that CARE has come to the IDP and wants to establish a VSLA group in the IDPs with a group of 15 women. She asked my willing of joining the group and I told her that I am willing to join. By the second day 13th October 2014, CARE staff had come to the IDP and they asked us questions about the VSLA including our willingness, if we attended merry go round before and etc.

“Women village savings and loans group (VSLA’s): Through these groups, CARE aims to reduce vulnerability by improving access to savings. These groups also provide an entry point for working with women on other issues that affect their lives.”

They registered us and gave us information about the VSLA program; they told that they will train us about the VSLA manuals and business plans.

On 3rd to 5th December 2014, I attended a three (3) days training about the VSLA concept and business plans. Apart from the knowledge I got from the training, I also got thirty dollars (\$30) from the training which was the lunch re-imburement. I took all the money to my home and contacted my brother Always Ahmed Mohamed who lived in Mogadishu and requested him to send me money. He sent me twenty dollars (\$20) then I got a total amount of fifty dollars (\$50). I started buying a few commodities from the town including, sugar, rice, tea leaves and beans and I made a small shelves in front of my home and put all the items in the shelves then started selling of items and staying home. The shop was small and I had a few items but the market was good.

My business has totally changed when I got business start-up grant of two hundred dollar (\$200) from CARE. It was July 2015 which was a great day to my business, and I bought these items and invested in



RAHO AND HER DAUGHTER

my business. My family’s livelihood status has improved, my children get three (3) meals and I send them to Quranic School. The estimated value of my business is \$5500 at the moment and it is gradually moving up.

Rahmo tells CARE, “I can now cover the family’s basic needs including meals, school fees, water, rent, medical bills, cloths and etc. I stay with my children at the home by also selling in my shop and the life of my kids is more secure at the moment and I do not the fear them being at risk.”

CARE International-Somalia/Somaliland
Ibrahim Hassan (Program Director - EP)

E: Ibrahim.Hassan@care.org

T: +254 (0) 202 807 115

CARE International—East, Central &
Southern Africa Regional Office

