



BUILDING SOCIO-ECONOMIC REINTEGRATION FOR GBV SURVIVORS

The Tushinde Approach



**“I PAID THE
HOSPITAL BILL
FOR MY BABY’S
DELIVERY.”**

TUSHINDEVSLA GROUP MEMBER

COMMUNITY GROUPS BECOME SAFETY NETS FOR SURVIVORS OF GBV AND POOR FAMILIES

The Counter-Gender Based Violence (C-GBV) project in Eastern DRC focused on introducing a holistic package of services for survivors of GBV in mostly post-conflict communities. The majority of the population in these areas is living in poverty as a result of repeated conflicts that have caused them to flee their homes and has destroyed their livelihoods.

Compounding this fragile situation, negative social and cultural norms impacting women and girls (limited access to education, limited access to and control over productive economic resources) continue to hamper economic and social development. For survivors of GBV, this situation is even worse.

To help improve this situation and empower women and survivors of GBV, IMA World Health, through the C-GBV project, known locally as Tushinde Ujeuri, introduced Village Savings and Loan Associations (VSLAs) in the five target health zones to facilitate and promote women’s access to and control over productive economic resources.

Led by locally recruited and trained Village Agents, these VSLAs have enabled savings operations and local microcredits to initiate small and medium-sized businesses which generate income and offer opportunities for financial autonomy.

Before VSLAs were introduced in the health zones targeted by the project, access to credit for vulnerable people, particularly women, was severely limited by the fact that banks, cooperatives, and microfinance institutions require prior guarantees such as land plot documents, work contracts, or vehicles to be eligible for a loan. For many, this type of guarantee is impossible, which limits their access to loans and excludes them from the formal financial system.

To support the socio-economic reintegration of GBV survivors and other vulnerable people in target areas, IMA has successfully supported 2,264 VSLAs for the past 13 years, with 904 VSLAs established and supported in the Tushinde project alone (2017 – 2023).

VSLAs typically comprise a group of 15 to 25 people, mostly women, who join together to save money and make small loans to each other from these savings. VSLAs operate in “cycles” lasting approximately one year; at the end of which the accumulated savings and profits from the loans are distributed among the members in proportion to the amount they have saved, and the group can decide to begin anew. VSLA members may also decide to set up a Social Fund, or solidarity fund, to provide small amounts of mutual aid to group members in need.

When women are able to save money, or access a loan without the need for credit, they are able to build autonomy, confidence, and social cohesion. Specifically, VSLAs have proven to be a safety net for poor families, who are particularly vulnerable to environmental and economic shocks. As economic decision-making increases for women, GBV and malnutrition may decrease and resiliency and respect within families may increase, overall improving the wellbeing of women.

VSLA PLUS

To enhance the effect of VSLAs, the Tushinde project capitalized on these groups as entry points to share awareness-raising messages about GBV prevention and community care options, income-generating activities in local communities, family planning options, key aspects of maternal and child health, prevention messages to curb infectious diseases (Ebola, COVID-19), and to share resources available

for conflict mitigation and prevention. This enhancement is known as the VSLA Plus approach, and values VSLAs for more than their access to financial resources.

The implementation of VSLA activities in the field was facilitated by local partners Heal Africa and Panzi Foundation, and drew on considerable community mobilization and commitment.

During the life of the Tushinde project, a total of \$381,158



2,264 VSLA GROUPS

over the past 13 years, with 904 VSLAs established and supported during Tushinde.



24,468 MEMBERS

in Tushinde supported VSLA groups, 70 percent of whom are women, including 732 SGBV survivors.



\$381,158

was mobilized as savings and the total value of credit was \$276,215.



“I told my mother about VSLA, because my father had left us and we lived in a house that was in a bad state. My mother started her own business, she built something and today, we have a new house. She told me that I will even be able to study, because of the Tushinde VSLA group. She saves something each month and she says that from these savings I will be able to go to college.”

ASIFIWE BITIBIZA, 20
MEMBER OF THE KATANA YOUTH CLUB

was mobilized as savings among the 904 VSLAs, with a total value of credit of \$276,215. Thanks to these credits, women have been able to initiate Small and Medium Enterprises (SMEs) in the sectors of trade, agriculture, and livestock raising.

To promote the sustainability of VSLAs in the targeted intervention areas, the project connected VSLAs to local microfinance institutions and cooperatives and encouraged the formation of VSLA networks.

A VSLA network is a group of 5 to 20 VSLAs that work

together to mobilize their savings to grant larger loans. To date, 14 VSLA networks have been supported, comprising 166 individual VSLAs.

Establishing and supporting VSLA groups and introducing the VSLA Plus approach has been a cornerstone of the Tushinde holistic approach to preventing and responding to gender-based violence in eastern DRC. These community groups have helped survivors reintegrate into society, support themselves and their families, and begin to establish financial autonomy.

“I PAY FOR CLOTHES, FOOD, AND SCHOOL FEES FOR MY DAUGHTER CARINNE.”

KAVIRA, TUSHINDE VSLA GROUP PARTICIPANT



Carinne Desange, pictured bottom left, goes to school thanks to her mother Kavira's participation in the Kitumauni savings and loan group in Nyangezi Health Zone. At school, the little girl likes mathematics and learning the alphabet.



In deeply impoverished neighborhoods of Goma in the eastern part of DRC, families can rarely afford even basic necessities like food and clothing for their children. Money for school fees is often a luxury, especially for girls.

The Tushinde project, which works to prevent and respond to violence against women, includes a socio-economic reintegration component. This helps small groups of women who, each week, contribute amounts of money between fifty cents and \$2.50 to a common pool, managed by rotating VSLA leadership. After several months of participation in the group, a participant is eligible to receive a microcredit to help her start a small business, or pay for necessities. Many participants in this group, including Carinne's mother, Kavira Desange, used their credit to start selling fish. "I couldn't pay for Carinne's school without the microcredit," says Kavira. "My husband doesn't have a job."

Under the Ushindi project, implemented by IMA from 2010-2017, 1,360 VLSAs were supported and 4,130 GBV survivors gained access to financial resources. In the subsequent Tushinde project, implemented by IMA from 2017-2023, 904 VLSAs were supported and 732 GBV survivors gained access to financial resources.

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