



FIELD VISIT SUMMARY

CO-CREATION, BASELINE AND SOLUTIONS MAPPING

TRADITIONAL MEETS DIGITAL: THE SUDAN'S SANDUK SAVING SCHEME

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Empowered lives.
Resilient nations.



TRADITIONAL MEETS DIGITAL: THE SUDAN'S SANDUK SAVING SCHEME

Formalizing cross-border trade for peace-enhancing economic gains

Sudanese and South Sudanese women out of necessity and with a spirit of self-reliance, have begun to venture into economic activity by setting up small scale businesses that can help to provide a supplementary income. One of the major challenges these women face is access to loans and savings schemes to strengthen their economic standing and the resiliency of their income-generating activities. Over time, to solve this themselves, women have developed a traditional savings scheme called 'Sanduk'. In a Sanduk, each member deposits money periodically and the collective disperses the pooled savings to one recipient per iteration. This system has helped women across both countries plan savings as well as raise start-up capital at an interest free rate.

This initiative is aimed at building out a financial service product offering adapted to the localized context that can expand the existing Sanduk scheme, as well as formalize these groups into more robust savings and credit cooperatives (SACCOs). This initiative will result in economic and social empowerment of vulnerable women/communities. Secondly is inclusion of underserved and under-resourced women/communities in the formal digital and banking economy. This initiative will also build the confidence and self-esteem of the local and indigenous communities via the celebration, honoring, recognition, and scaling of pre-existing local practices.



CO-CREATION, BASELINE AND SOLUTIONS MAPPING

Northern Bhar El Ghazal, S. Sudan Aweil East & West

Warawar, Nyamelel, Marial Bai

The co-creation, baseline and solutions mapping field visit brought the South Sudan AccLab together with local communities along the border to better understand the on the ground context and lived experiences of these communities. This co-creation and sensitization phase is critical to having a deep connection with the border communities and to ensuring community ownership of the innovation.

The UNDP South Sudan Accelerator Lab with the support of the Peace and Community Cohesion (PaCC) and Access to Justice, Security and Human Rights Strengthening (A2JSHR) programs completed the community immersion field visits for the ABC Challenge this week

The team visited Warawar in Aweil East, Nyamlel and Maryal Bai in Aweil West. Both cities are along the borders of Sudan and South Sudan. The team met with 5 distinct groups comprised of the Misseriya, Dinka Malual, Rizgaad traders, members of the Border Peace Committee and women economic interdependency co-operatives.

The team held focus groups and semi-structured interviews with over 100 individuals.

Field Visit Findings Summary:

The community immersion field visits have confirmed our assumption in the initial concept that Sanduk in the borderland regions is utilized as a communal means of savings and borrowing. Participants narrated stories of local grassroots savings cooperatives/sanduks in operation during each of our visits. The savings cooperatives composed of both borderlands communities and utilized Sanduk as a box for savings.

LEARNING QUESTIONS AND TOPIC AREAS OF EXPLORATION:

The questions below are designed to get a baseline understanding of the assets sources of income, sanduk system as well as the community's relationship with savings/loans and availability of money.

Topic areas of exploration:

- Assets/sources of income already available to the communities
- Technological infrastructure available
- implementation feasibility and sustainability of innovation
- Women economic groups (**Sanduks**) modalities identification



Sarah Nyabol Amug, Dink Malual; Nyamlel
Market Co-operative member

"We need sanduk savings to bring us together economically this is the thing that needs support from UNDP"



Survey Questions:

1. If you wanted to start a business, where would you go to get the initial capital?
2. What type of jobs do you have available and accessible in your area?
3. If an emergency that needs money comes up, where do you get money from?
4. What are the biggest obstacles and challenges of starting and maintaining business?
5. Have you heard of the Sanduk system of savings; if yes how many have used it?
6. What is your understanding of Sanduk
7. How is the Sanduk money managed; who receives and cashes out the money
8. What do you do with the Sanduk money when you receive (understanding the priorities of spending Sanduk money)
9. Do you know about mobile banking, what do you know about it?
10. Would you use mobile banking, if not why?

FIELD VISIT FINDINGS

Traditional capitol, assets and sources of income available

- Agriculture/Subsistence farming
 - live stock
- Barrow from investors/traders
 - Loans/banks
- Sanduks



Priority SDGs

- 1. No Poverty
- 5. Gender Equality
- 8. Decent Work and Economic Growth
- 9. Industry Innovation and Infrastructure
- 10. Reduced Inequalities .



Nyamelel, NBG

- Youth Co-operative Meat Shop
- Rizgaad, Dinka Malual, Masirya traders



Peace Market

Warawar, NBG

- Joint Border Peace Committee
- Women Economic Empowerment Groups



Marial Bai , NBG

- Women's Co-operative Peanut Butter Production



LESSONS LEARNED

Conditions/efforts to sustain Peace and Community Cohesion Increase Economic Opportunities

The Joint Border Peace Committee's have enabled Markets to be peaceful places where traders from both Sudan and South Sudan as well as the rest of East Africa can come. This atmosphere has in return expanded economic opportunities for all involved in the regional trade. Mainly possible because of the peace fostered by Joint Border peace committee: through interactions; shared economic activity- joint peace conference opportunities to engage different communities

There are several kinds of Sanduks

- Mainly Rotational
 - Monetary
 - Material

Economic trade plays key role in creating unity and cohesion

Sanduk uses

- savings
- emergency fund
- Initial capitol

Inter-Marriage

Interest raised

- Collateral
- Comm Emergencies

Inter-communal Peace Conference



INITIATIVES AND INTERVENTIONS

Proposed interventions to spur and sustain economic growth



Material Support

Economic Booster Packages

- Chairs, cups, utensils, food items
- Transportation/Roads Infrastructure
- Live Stock Vaccinations



Trainings

- Financial Literacy
- Vocational/Business Management
- Technological literacy



Peace & Comm Cohesion

- Joint Border Peace Conference
- Joint Sports Teams
- Intercultural Exchange



Digital Infrastructure

- Infrastructure(Wifi, phones)
- Market sensitization



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



SOLUTIONS ASSESSMENT MAPPING

Suggested initiatives will be assessed against three criteria: efficiency, equity, feasibility & sustainability. For the purpose of this evaluation, efficiency represents both impact and cost effectiveness. As well as the interventions potential to increase peace and community cohesion and boost economic growth for vulnerable & under-resourced women

	Materials Support	Trainings	Peace and Community Cohesion	Digital Infrastructure
Efficiency				
Equity				
Feasibility & sustainability				



Next Steps

01

Proposal, budget, and work Plan Updates

- Narrow implementation Location
- Define eligibility and selection

02

Digital Teach Consultant

- Infrastructure
- trainings

03

Follow-up Meeting with ABC & Co

- Community Immersion Timeline
- Clarify final proposal/work plan submission



1 NO
POVERTY



5 GENDER
EQUALITY

