

BORESHA SHEKO

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Snapshot



2. Interview – Habiba Mulo
VSLA Beneficiary | Mandera



News – Empowered to Succeed -
Muhaydin, TVET Graduate's Story



Did you Know – The Female Butcher
from Derkale, Mandera

www.boreshahoa.org



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FOREWORD

INTRODUCTORY NOTE



I am pleased to write the foreword for the 12th edition of the BORESHA Sheko, as the Head of the Dolo Ado District Cooperative Promotion Office it is an honor to have this space where we can engage with the Consortium as well as other external stakeholders. We have a good working relationship with the Consortium in Dolo Ado, Ethiopia and I was very much involved in the project including its launch and understood its components and their importance to our community. Being the head of the cooperatives in Dolo Ado, I took an interest in the private sector component, secondly, I had the database for the existing business cooperatives that supported the project, we were also involved in the project by supporting them in documentation of new business cooperative establishment up to certification and mentoring and monitoring activities.

It is this good working relationship and close coordination that has expanded the business operations in the town leading to the creation of jobs for the youth in this region, BORESHA has contributed towards job creation since they are central to economic growth and political stability. Jobs create earnings, which create demand, which in turn create production and investment and hence more jobs. So far, BORESHA has supported twenty-four business cooperatives ranging from Agriculture and Fishing, Service, Manufacturing, Construction and waste management. The number of jobs this support has created and the ripple effect it has had in our local economy will never go unnoticed.

Cooperatives have many advantages and one of our key mandates is to raise awareness on some of the advantages for the members include: Learning how to pool their resources and how to help one another to set up a commonly-owned business so that together they can address needs which they otherwise could not meet as individuals because it would be too difficult or expensive, it also helps create employment by employing local people around the Dollo Ado district, cooperatives also employ people directly as managers, accountants, and technicians, administrators and also cooperatives provide opportunities for very ordinary people to engage in business activities.

The District Cooperative promotion office is mandated to support Business cooperation on establishment, training, mentoring, monitoring, and auditing. It is also mandated to screen and identify common objectives/goals members, awareness creation on the importance of the cooperative, hold experience sharing among cooperatives. Furthermore, it is mandated to provide and guide legal documentation and regulation of the Business cooperatives. It is also our responsibility to follow up on their sustainability and to support them in terms of creating a good business environment by eliminating market barriers. We have had our fair share of challenges including lack of business skill and knowledge, lack of proper marketing and misunderstanding of democratic control. We are working diligently to address some of these challenges in order to improve the business environment, hence the reason we have partnered with BORESHA which has heavily invested in local businesses in DoloAdo.

It is my hope that we continue working with BORESHA for the betterment of our people here in Ethiopia. The gaps are many. As a government we are committed to build on the gains of the project in ensuring the welfare and growth of our people. We are also open to new partnerships that support expansion of access and quality of services in our region.

Faysal Hussein Yusuf
Head of Cooperative Promotion office
Dolo Ado, Ethiopia

INTERVIEW

WITH VILLAGE SAVINGS AND LOANS ASSOCIATION (VSLA) BENEFICIARY



Habiba Mulo, VSLA beneficiary.
September, 2020
Photo | Maslah Mumin

Habiba Mulo is a 60-year-old mother of 8 children from Mandera County. She is a member of Darika Village Savings and Loans Association. VSLA is a self-managed group of individual members from within a community who meet regularly to save their money in a safe space, access small loans and obtain emergency insurance.

1. How have you benefitted from VSLA?

I was trained on VSLA methodology concept (savings methodology, Book keeping, how to form a group, mode of saving etc.)

2. What do you think are some of the major advantages of being in a VSLA?

- Save regularly in small, flexible amounts
- Access loans to invest in small businesses
- Access periodic lump sums to pay for school fees, farm activities or other home expenses like repairs and renovation

3. How do members save through the Savings Group?

Saving is normally done on a monthly basis, when we meet every member hands over his/her saving/social fund or fines where applicable in front of all the members, we then update the passbook.

4. How do members borrow from the Savings Group?

Members are supposed to submit their loan request as per the group's constitutions two weeks prior for proper planning. Approved loan is normally given to the members in the presence of either group members if it happens during group meeting or it can be witnessed by the three officials and few group members where applicable. The passbook is also updated after receiving loan.

5. What are the limitations when borrowing from the Savings Group?

Yes, a member can borrow three times the amount they have saved, for a period of up to three months. This helps in ensuring that members do not borrow more than they can pay and also it helps to ensure there are funds available for other group members to borrow.

6. What are the safety measures used by the Savings Groups to keep the money safe?

All savings collected are usually kept in a locked saving box, with three padlocks, the metallic saving box can only be opened in a meeting where all key holders and at least two-third of the members must be present.

7. How have the savings helped you to cope with the adverse effects of COVID-19?

I was able to borrow money from the group. The personal savings that I do at household level has also helped to cater for small expenses.

8. What are some of your recommendations in improving your VSLA group?

VSLA groups to be supported with grant (revolving funds), we also require business development trainings in order for us to understand the basic concepts of setting up a business and what it takes to sustain it.



To be honest, now more than ever before, VSLA has helped me cope with the adverse effects caused by COVID 19 in the local economy. For this, I am truly grateful

NEWS

EMPOWERED TO SUCCEED: MUHYADIN, TVET GRADUATE'S STORY

Author | Abdullahi Ismail



Muhyadin at his work station in Dollow. Through TVET he has secured a job with Dahabshil, one of the largest African money transfer business. Photo | Abdullahi Ismail

Unemployment rate in Somalia is quite high, this is in part attributable to the decades long conflict, lack of skills, lack of access to employment opportunities and a negative attitude towards entrepreneurship, especially among the youth. Youth unemployment is not just an issue for Gedo region where BORESHA operates in but for Somalia as a whole, and one key contributing factor is the education system.

Currently there is a bias towards white collar jobs and an over emphasis on the more traditional path of college and university. This is despite the fact blue collar jobs, those that are practical and industrial focused, are the primary drivers of the Somalia economy. Vocational Training Centers (VTCs) offer a solution. By imparting practical knowledge and skills that lead directly to employment and entrepreneurship opportunities, the institutions produce graduates with the capacity to spur economic and social growth and that is where as BORESHA we have focused.

Meet Muhyadin

Muhyadin a twenty-two-year-old, newly married young man that lives in Dollow, Somalia. He was enrolled in our TVET classes where he undertook a 6-month computer class in order to get the necessary skills to fend for himself and his family. Like any other young person, Muhyadin is a very resourceful young man that needs to be given an opportunity in life in order to make something of

himself. DRC Somalia through BORESHA project helped him with TVET training skills that has provided him skills and knowledge and it has changed his life by providing better living conditions and ability to be employed in this field.

“Previously I was computer illiterate and had no knowledge on how to operate the computer and no tangible skills which could market me in order to compete for a job, my parents were providing all my basic needs” says Muhyadin. His trainers have described him as an eager young man that is always ready and willing to learn, this is the spirit required from any young man that wants to make something of himself in Dollow where opportunities are limited.

Job Opportunity

“I can now operate a computer as compared to a few months ago where I could not operate or handle one, currently I am working with Dahabshil which is the largest African money transfer business operating in many countries around the world, it was set up as a new remittance venture to enable migrants to send money to family and friends back home. I earn a monthly salary of 150 USD which sustains my young family” said Muhyadin. One of the main reasons Muhyadin got this opportunity is because of the computer skill he acquired courtesy of the six months intensive hands on training provided by BORESHA considering the job requires advanced computer skills.



Muhyadin can now fully operate a computer, something that for him was unthinkable only a few months ago. Photo | Abdullahi Ismail

“Due to lack of skills and knowledge, life was very hard especially for a grown up like me living with his parents who is waiting to build a new life, I had to ask my parents for everything I needed considering that they were also struggling to cater for the needs of my siblings as well, however I now have the necessary skills, married an amazing wife and I am able to provide all the basic needs for my family”. Muhyadin said.

“I am grateful to DRC particularly BORESHA project” said Muhyadin. Technical and vocational education and training (TVET) institutions play an

important role in equipping young people to enter the world of work and in improving their employability throughout their careers. In collaboration with the local authority and other key stakeholders we are committed to increasing practical skills and capacity for the youth to bridge the demand and supply gap in the local economy in order for them to better their lives. We will continue to invest in TVETs since we believe it is one of the sure ways to secure the future of Somalia because it guarantees long term productivity and economic sustainability.

UPDATE

KEY PROJECT ACHIEVEMENTS

1. Conducted 10 Radio talk shows engaging our key stakeholder in Mandera, Dollow and Dolo Ado
2. Index Based Livestock Insurance window 12 sales
3. Ongoing monitoring of and support to VSLA and LCIG groups
4. Study on Lessons from the Technical and Vocational Education and Training (TVET) and Enterprise-Based Training (EBT) Initiatives
5. Additional water points rehabilitation/construction

UPCOMING MAJOR ACTIVITIES

1. Partnerships discussions with other resilience projects
2. Discussions about phase II
3. End of project evaluation of the project data collection
4. COVID-19 responses
5. BORESHA project video documentary in the cross border areas, highlighting key interventions
6. Year III reporting

STORY

Author | Mohamed Ali

FODDER FACILITIES FOR BETTER FUTURE



Mohamed Gaab inside the state of the art fodder store constructed by BORESHA in Mandera. Photo | Maslah Mumin

Mandera, like other ASAL areas of the country and the region, is characterized with recurrent drought which is attributed to either inadequate or total failure of rainfall. Inadequate or lack of precipitation often leads to acute shortage of water and pasture which in turn affects livestock body condition leading to low production in milk and meat as well as poor livestock market prices. During such difficult times, pastoral households that depend on livestock and their products for their livelihoods suffer the most. They are not able to meet the most basic of needs including access to food, education and health services. BORESHA aims at alleviating the sufferings by getting to grips with the problem and the related hopelessness.

One of the interventions by BORESHA was construction of a state of art fodder store in Neboi location, Mandera. Neboi which is located about 15KM west of Mandera town and has one dispensary, one primary school, one secondary and 2 chiefs representing the national government. The location is one of those that are vulnerable to the recurrent shocks like droughts. In their DRR action planning exercise which aimed at mitigating effects of natural shocks, the community identified construction of fodder store as one of the areas they needed to be supported.

About one month after the completion of construction works, a team of BORESHA staff visited Neboi community to find out how the community was utilizing the facility. It was the last 10 days of September at the tail end of a long dry season and the residents experienced high temperatures and moisture stress. Gusts of dust carrying wind blew and made queer sobbing sounds making it difficult to have a telephone conversation. The situation was not as severe as drought emergency but clearly it could fit the description of an alarm stage. We met the chairman of the location's DRR committee Mr. Mohamed Gaab and other livestock keepers in front of the recently constructed hay store with bundles of hay in hand. The hay store was a hive of activity as community members were busy retrieving the stored hay to hand-feed their livestock at their respective homesteads.

Mohamed, in a colorful Somali sarung and a BORESHA branded T-shirt, receives the team. After greetings, pleasantries and a few jests, Mohamed notes "immediately after the construction of the facility was completed, we moved the little hay that we were keeping on top of our

huts". He jokingly adds, "I am not even sure whether the painting had dried when we were moving in the hay".

When asked what difference the facility is going to make, Mr. Mohamed, 70, a father of 10 notes, "The facility provides proper storage for the hay that community members produce. Like I told you, we used to keep the hay on top of our huts. It was directly exposed to sun and other elements of weather like wind that sometimes scattered them in the compound and when the compound is littered with leaves and stalks of the hay, it made the whole hay storage thing a dirty and a cumbersome endeavor. Because of the manner and the places, we were keeping the hay, it also attracted termites that did not only feed on the hay but also our huts. While we always wanted to have hay to help mitigate the effects of forage scarcity, the lack of proper stor-

age facility dispirited the community members and unfortunately, droughts always caught us ill-prepared". He continues, "But with this facility we will produce hay with renewed verve and it will go a long way in managing and mitigating droughts and their effects"

When asked what measures they have put in place to avert occurrence of conflict over use of the facility and access to the fodder stored in it, he says "The facility is a communal facility and, in that case, it is open and accessible to all community members free of charge and without discrimination. However, for proper and seamless operation and utilization of the facility, we have agreed on common rules that are in the best interest of all the community members. This is in the form of a by-law that was agreed upon by the community members and every person who wants to use the facility is first



Mohamed Gaab in front of the fodder store. The facility provides proper storage for the hay produced by the community. Photo | Maslah Mumin

taken through the by-law. DRR committee is the primary structure tasked with the responsibility of managing any friction between the users. For issues that cannot be resolved at this level, they are escalated to the chief and his elders. Measures on conflict is a blend of prevention and management measures. To prevent occurrence of conflict, each user is given a space within the facility and a record of what they store and what they withdraw from their spaces is made. This greatly minimizes confusion and the associated conflicts."

"The community has been practicing pure pastoralism for many years and have only recently embraced farming. They lack skills in farming, in this case fodder/hay farming and if they can be trained

on fodder production, it will also go a long way in enhancing community's resilience to scarcities. We will also appreciate provision of baling materials so as to make efficient use of the facility especially considering that we have many community members who want use the facility" he concluded.

Quick Facts

- The facility is built from concrete and steel and can store more than 2000 bales of hay.
- A total of 15 farmer groups are currently using the facility.
- The design of the facility which allows adequate air circulation, enables fodder to be stored for over a year without compromising the quality.

DID YOU KNOW

THE FEMALE BUTCHER FROM DERKALE, MANDERA

Author | Maryan Khalif



Mama Yarey at her butchery in Derkale, it is the only butchery in the remote village in Mandera. Photo | Maslah Mumin | BORESHA

“Growing up as a child in Mandera, whenever I was asked what I wanted to be when I grew up, I never once said nor thought of being a butcher” said Mama Yarey, Derkale South VSLA chairperson who recently opened the first butchery ever established in that village. The VSLA group consists of 20 women with different backgrounds.

“Meat production has always been a male job, just because of the sheer size of the animals involved, Mama Yarey explains. “It’s a physical job — actually being able to lift these animals is in itself very demanding, however, this is a barrier I am willing to overcome if only it will serve as a role model to other young enterprising ladies that would want to venture in to this business” says Mama Yarey.

BORESHA supported the group with business training on record keeping, financial literacy, savings and loaning, and they were also given pass books

and saving boxes used to store their money. “I never thought that one day we would own our own business, let alone running a sustainable one. However, today the business is doing well although modest. Our mantra is to provide quality meat and service that meets the expectations of our people,” said Mama Yarey. The butchery is among the few women owned business in the village and this is something that she is really proud of.

The group currently have a total of 1500 USD as savings and 200 USD as social fund. The group savings could have been more than this but was affected by COVID19 . However, this one of a kind butchery in a remote village right in the middle of Mandera will bounce back considering they are the only butchery in the village and one of the busiest premises, they have definitely earned the confidence of their customers.

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