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Savings Groups and Displaced People in South Sudan: A Fresh Hope

By Anne Figge

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World Refugee Day Special Briefing

Savings Groups and Displaced People in South Sudan: A Fresh Hope

This special briefing from Anne Figge, Global Programme Team member at Five Talents, outlines how savings groups and asset-based community development (ABCD) are supporting forcibly displaced people in resettling, reintegrating, recovering and rebuilding their lives in South Sudan.

This paper shows how savings groups not only provide a community anchor point and means of integration and cohesion for displaced people who are able to build skills and long term financial resilience, but also how the groups help displaced people recover from the traumatic experience of conflict, loss and fleeing their homes.

About Five Talents

Five Talents works with the Anglican Church in rural areas of central and eastern Africa to enable those who have little or no access to financial services to begin savings groups. The programmes offer members access to a safe place to save their money, as well as training and support to set-up and grow small businesses. Since Five Talents was founded in 1998, over 300,000 people, mainly women, have participated in programmes. The work of Five Talents is shaped by its Christian foundations and values, and in seeking to empower those who have been marginalised and live in poverty, programmes are open to people of all faiths and none.

Five Talents has supported savings groups programmes with refugees and internally displaced people (IDPs) in South Sudan for over 4 years. In addition to the well-established benefits of community-led and asset-based programming, Five Talents' programme outcomes and data demonstrate significant, immediate and near-term benefits to refugees and IDPs, including psychosocial support, reduced dependency on international aid, improved acceptance of displaced groups in host communities, and facilitation of reconciliation at a local level.

"There is a time for UN aid. I myself was a recipient of UN aid as a child. But I don't want my people to always need UN aid. We have to move past being dependent on aid. This is why the work of Five Talents is so important. I have seen the difference it has made." - Archbishop Abraham Yel Nhial, South Sudan

About Anne Figge

Anne is a member of the Five Talents Global Programme Team and has worked in South Sudan since 2013, and in eastern and southern Africa since 2009. She is passionate about how savings groups contribute to community empowerment and peacebuilding in conflict-affected areas.

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Foreword from Lord Curry of Kirkharle

“It is almost impossible to calculate the devastation in South Sudan caused by a combination of conflict, corruption and climate change. Pressure on UN Aid budgets have added to the humanitarian crisis. Sadly, this is not front page news and is largely ignored by the media but thousands of families are suffering untold hardship.

One bright light in this devastated country is the success of the Five Talents microfinance programme which is detailed in this very helpful report. Crucially, families are being sustained, children being educated and communities are being refreshed through this vital ‘self help’ initiative. Grounded in the Episcopal Church through the Mothers’ Union this is a great example of the Christian faith providing practical support for families in need. Importantly, it is helping to wean communities off unreliable and undependable international aid. Through their faith in God they are being encouraged and sustained. Despite being uprooted many are rebuilding their lives, their families and recreating new communities.

This programme needs expanding so that many more enjoy the benefits and the people of South Sudan have hope.”

Donald Curry
June 2025

Lord Currry is Treasurer of the UK’s All Party Parliamentary Group on Sudan and South Sudan, and Officer of Christians in Parliament.

Introduction

Since 2016, the UN has increasingly recognised that humanitarian, development and peacemaking/peacekeeping and peacebuilding sectors are intricately related[1]. This recognition has in part come about as protracted international crises needing humanitarian, development and peace actors have become the norm rather than the exception. One of the key issues that has arisen out of these protracted conflicts is the question of how to support forcibly displaced people in a way that cares for their immediate basic needs, but also points to their long-term flourishing and contributes to sustained peace.

In parallel, increasing evidence points to the long-term ineffectiveness of only using expensive, traditional aid approaches[2] [3]. Particularly among forcibly displaced people, traditional humanitarian responses appear to be out of sync with long-term development goals, eroding the long-term agency and resilience of displaced populations. Rather than creating solutions, expensive, traditional humanitarian interventions seem to be part of creating and sustaining the conditions in which protracted displacement takes place.

South Sudan is one example of a protracted humanitarian crisis that has caused the displacement of millions of people—roughly 2.2 million refugees and 2 million Internally Displaced People (IDPs). In South Sudan there is an increasing recognition that there must be synchronicity between the humanitarian, development and peace sectors in order to tackle the different integrated long term challenges facing the country. One of the key challenges centres on how to support the resettlement, reintegration, recovery and rebuilding of the lives of the huge population of forcibly displaced people in South Sudan.

This paper considers the benefits of asset-based community development strategies to support forcibly displaced people, as a complement to traditional aid approaches. Savings groups, as a sub sector of asset-based community development, provide a potential low cost solution to some of South Sudan's integrated challenges around internally displaced people, straddling the humanitarian, development and peace sectors. Specifically, this paper summarises Five Talents' data and programmatic outcomes which demonstrate how Savings Groups:

- Provide immediate and near-term, sustainable humanitarian response to affected populations' basic needs as they remain displaced;
- Provide an immediate response to protection needs by creating a forum for localised psychosocial support amongst savings group participants;
- Contribute to violence mitigation, as affected populations are provided with options to recover from economic loss aside from looting and violence;
- Contribute to affected populations' long-term flourishing and development as they recover and rebuild their lives;
- Create a more sustainable peace as displaced people reintegrate and build more socially cohesive communities.

Displacement in South Sudan - Defining the Parameters of this Paper

Displaced people have fled from one place to another under duress including armed conflict, environmental disaster or climate change. There are three different categories of forcibly displaced people in South Sudan, described as follows:

Internally Displaced People (IDPs): South Sudanese people who have fled their homes because of armed conflict or environmental emergency (e.g., flooding) to live in another place in South Sudan. Often this move is seen as temporary but starts to take on permanence (protracted displacement). At one point, IDPs could seek shelter in Protection of Civilian Camps (POC) and receive rations from United Nations High Commission for Refugees (UNHCR) or International Organisation for Migration (IOM) there but many of the POCs have now been taken over by the Government of South Sudan and only the most vulnerable receive food rations. Given the above, the displaced people live in informal 'camps' wherever they can settle. Typically, they have been cut off from some or all of their supporting social network and have faced the trauma of having to flee for their lives—both these conditions leading to social isolation.

They have also faced economic devastation when they have left their belongings and property behind. While their property still exists in many cases, often it has been looted, stolen or occupied by someone else. They have had to start over 'from scratch.'

[1] https://www.un.org/internal-displacement-panel/sites/www.un.org.internal-displacement-panel/files/ferris_humanitarian_peace_nexus_0.pdf
[2] Mercy Corp
[3] https://www.devex.com/news/is-it-time-to-redefine-an-unsustainable-aid-system-in-south-sudan-102695

Returnees: South Sudanese people who settled in Sudan but have fled because of the armed conflict and have come back to South Sudan are considered 'Returnees.' IOM have received Returnees at two major points (Renk if they came via the Nile, and close to Aweil if they crossed the land border). Via IOM support, they are typically transited to their original homes and resettled. While people receive rations in transit, they do not receive rations once they are resettled.

In some cases, Returnees have a vestigial social network or access to resources through that social network (e.g., a Returnee might have a house in their place of origin that he/she is renting out to other people or a relative that they could stay with). However, for the most part, people have little social capital or networks in the places of resettlement. They are somewhat dependent upon the kindness of the local community (including the local church) to receive them graciously, make 'space' for them and help them get back on their feet. This is made more difficult because they have faced the trauma of having to flee with many injured or separated from loved ones. They have faced economic devastation when they had to leave all of their belongings and property behind. While their property still exists in many cases often it has been looted, stolen or occupied by someone else. Like IDPs, in many cases they also have had to build a new life for themselves and their families.

Refugees: At the moment, the main refugees in South Sudan are Sudanese that have fled over the border to escape the fighting. Refugees that are registered under UNHCR receive ration cards and protection, but access to refugees is tightly controlled. It is not easy for people to move in and out of the camps—nor is it easy for people occupying the camps to run businesses because their movements outside the camp are controlled by camp rhythms and to some extent camp authorities. Typically, they have been cut off from some or all of their supporting social network, and have faced the trauma of having to flee their homes. Many have also lost loved ones, been injured or are facing uncertainty of ever reuniting with family members. They have experienced the economic devastation of leaving most of their belongings and property behind.

There are also millions of South Sudanese citizens living as refugees **over the border** in northern Uganda, Ethiopia, Kenya as well as Sudan (although since the civil war many of these same people have again had to flee due to the violence in Sudan). Since these people are living over international borders and often in UN administered camps, they are not easily accessed by national and international NGOs. Due to this situation, and the accessibility of refugee communities, this paper is focused on IDPs and Returnees.

Links between Vulnerability, Displacement and Conflict at the Community level

South Sudan ranks 192 out of 193 countries in the UN index of human development.[4] This suggests a highly vulnerable population across all indicators (poverty, education levels, health, gender inequality etc).[5] It is important to recognise that displacement adds further to vulnerability in both the host population as well as IDPs. However this paper will particularly focus on the impact on displaced people.

At the community level displaced people are made more vulnerable because they have reduced access to social networks that they participate in for mutual support, and they often are forced to migrate without their physical assets.[6] This means that displaced people have disrupted social and financial safety nets which then undermines their ability to meet their basic needs (food, shelter, access to healthcare and education).

These challenges also lead to displaced people having reduced means for generating income in a new place. This is true in terms of creating new job opportunities through social networks. It is also true from a productive asset or access to finance perspective for starting new income streams. And lastly, from a skills perspective if--for example--they are coming from rural to urban areas and previously worked solely in subsistence agriculture.

People who are forced to migrate also lose access to arable land and the annual rhythm of subsistence farming that contribute to household food security. Without being able to harvest their own crops to meet their household food needs, they are more vulnerable to food insecurity and hunger.[7] As the INGO Word Concern has described, 'people who are running cannot be farming.'

Perhaps most importantly, displacement also often contributes to further conflict and lack of social cohesion. Land disputes about where the displaced have settled in relation to traditional allocation of land and/or distribution of resources often contributes to conflict with the host community, potentially sparking cyclical violence.

[4] https://hdr.undp.org/data-center/country-insights#/ranks
[5] https://hdr.undp.org/data-center/specific-country-data#/countries/SSD
[6] https://www.researchgate.net/publication/275541275_Exploring_the_Links_between_Displacement_Vulnerability_Resilience
[7] Food and Agriculture Organsiation (FAO) estimates that 95% of South Sudanese depend on subsistence farming, fishing or herding to meet their food and income needs. All of these activities are dependent upon access to land and fresh water as well as subject to seasonal rhythms that are easily interrupted or cut short by conflict and displacement. https://www.fao.org/south-sudan/fao-in-south-sudan/south-sudan-at-a-glance/ar/

Revenge attacks by those who have been attacked and displaced also leads to further violence and displacement.

Even in the absence of physical violence, displaced people are often socially isolated in relation to the host community, as well as isolated from their historical web of social relationships. For people who have been forced to flee for their lives and likely experienced considerable trauma, this also means that they have been cut off from some or all psycho-social support that they would have previously accessed to cope with their experience of displacement.

In summary, displacement results in an increase in basic, life-threatening needs including protection; a simultaneous reduction in coping mechanisms including social networks and, often, pre-existing livelihoods; an increase in tensions between host and displaced communities; and cyclical violence, in part to reclaim lost resources. These are all examples of how displacement contributes to vulnerability at the community level. While this paper is focused on the community level, it is important to note that the impacts of displacement also aggregate to be seen at the regional, national and trans-national level as well, affecting (among other things) economic growth, fragility of governing institutions and international peace.

Asset-Based Community Development and Displacement

Every community has inherent strengths - social, economic, environmental and spiritual - that humanitarian and development interventions should recognise and build upon. This is the basic premise of Asset-Based Community Development.

However, as a result of conflict and displacement, it is tempting for both humanitarian and development actors, as well as local populations and displaced people, to struggle to recognise these strengths. Instead, they may feel overwhelmed by people's short-term needs and challenges as well as the grief of people losing homes, loved ones and livelihoods.[8] These conditions easily give rise to a mindset where good things only come from outside. If that perspective is continually reinforced through the provision of external humanitarian aid, then it will be hard to convince people over the long term of the superfluity of humanitarian actors. Particularly when well-resourced government-provided services are not available, this narrative will draw people to humanitarian support instead of considering their own agency or the agency of their community. The result is that instead of people wanting to move away from formally administered camps and food rations, they want to remain in camps and to continue to receive rations over the long term.

However, asset-based community development – even at the start of humanitarian crises – offers an alternative. By starting with the identification and integration of the strengths in a community, it places the focus of the intervention and its participants on what are the good and valuable resources already present in that place and those people—whether these are tangible or intangible things. People see themselves and other community members as having something valuable to share with one another. Not something that has come from the outside, but something uniquely theirs that can be built upon and developed for each person's individual good and the good of the community. Starting with the strengths in a community and giving people the tools to practically build upon those strengths is a subtle but important counter narrative to the sense of hopelessness and helplessness ('I have nothing and I can do nothing to change my situation') that is common among forcibly displaced people.

IOM data is emerging that supports this idea. IDPs that have found suitable local shelter (e.g outside of formally administered camps) are twice as likely to achieve financial stability.[9] This small snapshot of recent data collected on IDPs by IOM points to the importance of building on local strengths and resources (local housing, shelter and possibly relationships) versus relying solely on humanitarian aid provided solutions.

How Savings Groups Act as Asset-Based Community Development

Savings groups as Asset-Based Community Development begins with the mindset of participants. Participants recognise that community members do have small-scale resources/cash that can be brought together with others in the community (through relationships) in order to create valuable social and financial assets that are community created and owned.

Savings group formation and management link with asset based approaches to enterprise development by encouraging members to borrow from the group's financial assets in order to start small businesses using their own learned skills, natural talents, agency and effort. Profits from member and community owned businesses support individual households and dependents as well as other vulnerable people, church and community initiatives.

[8] Many displaced people describe feeling both hopeless and helpless to change their circumstances—both overwhelming emotions to experience and to witness.
[9] https://dtm.iom.int/sites/g/files/tmzbdl1461/files/progress/PROGRESS%20REPORT%202023.pdf

Because savings groups are an asset based, bottom up approach to community development, they link easily and even augment the effectiveness of other community-based approaches and planning processes. Savings groups have been shown to be an effective complement to a variety of interventions including Water Sanitation and Health (WASH), child and maternal health, even interventions aimed at attitudinal change around women's and minority rights.

In terms of broader impacts, mature savings groups can link with formal financial institutions and cooperatives to bridge the divide between the formal and informal sectors—between top down and bottom up approaches. Savings groups can also register as community-based organisations to gain a legal identity and a voice with local government ministries in advocacy-related settings.

How is Five Talents working in South Sudan?

Five Talents has been working in partnership in South Sudan since 2007. In partnership with World Concern Development Organisation, Five Talents works in Northern and Western Bahr el Ghazal. In partnership with the Mothers' Union South Sudan (a ministry of Episcopal Church of South Sudan), Five Talents works in Western and Central Equatoria as well as Upper Nile states.[10]

All of Five Talents' partner-led interventions are focused on community-based microfinance using the Savings Group Plus model. This means that while Five Talents' core mission is economic empowerment of individuals, families and communities through savings group promotion and business skills training, it also works outside of, or in addition to, its core model when there are barriers to its effective implementation. In South Sudan, these barriers include high rates of illiteracy as well as high rates of people exposed to traumatic stress as a result of armed conflict, economic devastation and environmental disaster. As a result, in South Sudan, Five Talents' partner led interventions also include training for savings group members that support increased adult literacy and numeracy, as well as the healing of traumatic stress and community-based peacebuilding.

Because South Sudan is a conflict affected country, all of Five Talents' programming is conflict sensitive, implementing the following strategies:

- Using partner-led approaches, working with women majority NGOs.
- Engaging and consulting the local community in the mobilisation and formation of savings groups.
- Ensuring a diversity of ethnic representation in the groups themselves.
- Facilitating savings groups to be self-managed through the process of establishing their own bylaws, electing their own leadership and aggregating only their own small-scale cash savings (no external financing is given to groups).[11]

[10] American Friends of the Episcopal Church of the Sudans (AFRECS) is also a strategic partner of Five Talents. Since they are not an implementing partner, with headquarters in the US, they are not mentioned here.
[11] https://www.international.gc.ca/world-monde/funding-financement/conflict_sensitivity-sensibilite_conflits.aspx?lang=eng

Characteristics of the Population Surveyed, Use of the Data and Methodology

The below observations draw from data from four years of programming in Juba (2019 to 2023). The focus is on quantitative data stemming from the programme located in Central Equatoria in the capital city, Juba. This is because this programme has the highest percentage of displaced people among programme participants and is therefore the strongest data to refer to when making connections between programme performance and the experience of displaced people (see below tables). The observations will also include qualitative anecdotes and quotes from across the five programme areas where relevant.

All data was collected using a participatory method through a group interview format at the beginning and end of the programme year. The observations compare baseline statistics against impact for 2,198 programme participants in 60 savings groups. 87% of programme participants are female and 13% are male.

At baseline, an average of 91.38% of participants reported that they were displaced from their homes by insecurity or conflict.

Programme Year	**% reporting/identifying as displaced**
2019-2020	95%
2020-2021	98%
2021-2022	85.5%
2022-2023	87%

On average each savings group has more than four different ethnicities represented within the group, providing a picture of the heterogeneity of how people have settled informally within displaced communities.

KEY OBSERVATIONS FROM THE DATA:

- **Savings Groups as a Tool to Contribute to Resettling of Forcibly Displaced People**

Savings groups help IDPs to **resettle** through group membership and opportunities for small business development. For displaced people they act as an anchor point to a specific place and community of people.

Savings groups also provide stability and a reason to hope for a better future because of the new opportunities offered through the group. One Savings Group member articulated these dynamics in the following way:

> *“Many people think that running [elsewhere] is the way to respond to all problems. But it is not a solution—we don’t need to run away—our situation will not be better there. We can solve our problems with the tools and resources that we have as a result of this group. We can stay here and farm our own land—if we go to Khartoum or somewhere else we will just be a labourer for someone else.*[12] *”*
>
> - Savings Group member, South Sudan

Another savings group member, who had been displaced by inter-communal violence in the Terekeka region, shared that when she and her family resettled after fleeing for their lives and forfeiting all their belongings in the process, she *‘wanted to leave that place [again] and go anywhere else—where there would be good things and not things that reminded her of the difficult things that had happened.’* But what made her wait, and not to leave, was the savings group that had begun in her village. She knew that the training offered through the group would be an *‘important skill and that I could not learn anywhere else.’*

[12] This Focus Group Discussion was done in Feb 2023 in Mawella village, Aweil before the April 2023 war in Sudan started. Mawella village is close to the northern border of South Sudan and people had frequently fled over the border when faced with floods or conflict.

- **Savings Groups as a Tool to Contribute to Reintegration of Displaced People**

Savings groups support social **reintegration** through increased social cohesion among displaced people to re-form social networks (which are even more significant in low resource environments and communal cultures) after the disruption caused by displacement. Among other things, social networks act as a form of informal insurance through which members of communal cultures hedge against an uncertain future. Savings groups provide foundational relationships for reforming social networks based upon the groups shared goals and cooperation enshrined in their constitution, but also through the mutual support offered in the social fund function of a group where members can access interest free loans in emergency situations.

As one member said,

> *"We see ourselves as brothers and sisters in our group. We have a good relationship—if someone is sick, we visit them. When we have challenges, we help each other and we talk and learn from each other. I am a man but the women in the group are my elders, and I respect them as mothers. As different tribes, it is good. We are happy about our relationships and being together—we are learning together."*

As social networks are re-formed, savings group members have an opportunity to break down harmful stereotypes that may have previously contributed to conflict between men and women as well different ethnic groups and to rebuild social networks that are more resilient against manipulation of ethnic tension.[13]

The reintegration and creation of new social networks does not stop at the savings group level; rather participation in a savings group is linked to increased community participation and influence within social networks and community life over time. For example, at baseline 25% of respondents reported having met their local Boma or Payam leaders (local government) rising to 63% at the final impact survey. At baseline, 23% of respondents reported participating in community decisions rising to 48% at the endline survey.

- **Savings Groups as a Tool to Provide Psychosocial Support to Displaced People**

Savings groups provide humanitarian protection assistance in the form of psychosocial support for people suffering from the traumatic stress frequently experienced by displaced people. Among the 60 groups surveyed in Juba, 59% of survey respondents reported having had a traumatic experience because of displacement. One of the common symptoms of people who have experienced traumatic stress is unhealthy coping mechanisms that range from violent aggression to numbing and withdrawal. As a result of joining their Savings Group, and after receiving training in trauma healing and peacebuilding, 70% of participants reported improved strategies for coping with either their own trauma or those of family members.

The social setting of the group and the psycho-social peer to peer support offered within it means it is also a place to participate in mutual support and especially healing through sharing burdens, including through renewed faith practices, an important aspect of life in South Sudan which is disrupted in displacement. A programme partner linked to the local church shares Sarah's story, a savings group member in Juba who had been displaced from Yei:

> *"[This group] has helped her in many troubles. She has lost her husband and many of her family members in the conflict. She has orphans who live with her as well as her own children who have many challenges and are dependent upon her. The trauma healing happens by both learning from the scriptures to understand how God wants to heal you [as presented in the Trauma Healing training] as well as knowing that you have friends [in your group] that are eager to help you and stand by you—this is [a source of] hope."*

[13] Inter group contact theory: Under specific conditions, contact/exposure between different groups of people can have a positive effect on the respective group members by breaking down negative perceptions and stereotypes of the other group. Conditions for inter group contact are: equal status, common goals, inter group cooperation and support by social and institutional authorities. All of these conditions are met in savings groups.

Angelina, a returnee fleeing the Sudanese conflict shared the following story:

> *I went to Khartoum in 2012 as my mother was living there. We lived near the military centre where war broke out in April 2023. I was shot. My son, daughter and sister put me on a chair on a donkey and we fled to South Sudan via the western border. I came here, where I am from. A month later, I heard my husband had died in Sudan and my last born sister. I was traumatised. The group came and spoke to me [to encourage me]. They gave me a loan of 10,000 SSP (approximately £2.60) even though I was not even a member. My old house is still here but they bought grass to rethatch it. I joined the group and took a loan to start a groundnut business as it is popular. But in Sudan I had a restaurant. It's my dream to revive it here. I will take a loan and use the shareout for that. I have one son still in Sudan. The other children are here with me. The group's encouragement and support has kept me going. They talk to me when I am lonely and depressed. It's not just about the money. God is here through the group's presence.*
>
> - Angelina, Savings Group member, South Sudan

- **Savings Groups as a Tool to Meet Basic Needs and to Rebuild the Economic Lives of Displaced People**

Savings groups provide practical support to IDPs and returnees to economically **rebuild** their lives through access to community-based financial services and agency in local opportunities for economic empowerment. Whilst members can benefit from even one year of saving with their group, participants have repeatedly reported that savings groups have helped them get back on their feet from economic devastation in as short as a 3-5 year window.

As one member shared from a group of displaced women from Bor now living outside of Juba:

> *All of us, we came from Bor in 2020 when the floods were terrible. We came to Juba with nothing. All of my things were swallowed by water—my clothes, all of the food in our granary, my house. It is only because of this (savings) box where we save our money that we have coped. We have come together and through one another's support is how I have paid school fees for my children and survived. I took a small loan of 200,000 SSP (approximately £53) and I used it to start a small business making mandazi. I don't even know how this small business pays for our needs but we manage day by day and have rebuilt our lives.*
>
> - Savings Group member, South Sudan

Only 7.7% of respondents reported having any kind of productive asset (something reusable to help them generate an income) at baseline, but this grew to 55% at impact survey. At baseline, 55% of respondents reported having an income generation activity. At endline survey, 90.3% of survey respondents reported starting or expanding an income generation activity as a result of participation in a savings group (financing for the business could come from either borrowing from the group or using the lump sum provided at the group shareout).

Savings group participation for displaced people enables displaced people not only to meet their needs using their own resources, but also to shift from a state of short term, economic subsistence to long term investment and community-oriented social support.

At the end of one year of savings group formation and management, members responded to the question, 'how do you use the income from your business?' People's responses fall within three main categories:

1. The first category included meeting basic needs such as food, rent, clothing, access to healthcare and medication as well as school fees.
2. The second category was about community participation, engagement and mobility. This included contributions to the church, community events such as weddings and funerals, as well as transport to move from one place to another.
3. The last category included long term, productive investment such as building houses, purchasing assets, investing in businesses and saving for the future.

Responses, by year, to the question, 'how do you use the income from your business?' were as follows:

Programme Year	**Year 1**	**Year 3**	**Year 4**
Meeting Basic Needs	80%	23%	55%
Community Participation and Mobility	14%	33%	24%
Long-Term, Productive Investment	6%	44%	21%
Total	100%	100%	100%

The data from year one shows 80% of business income being used to meet the basic needs of group members. This would be characteristic of economic resilience - savings groups and small business development helping people to cope in displacement notably using their own skills and resources to do so versus those that have been externally provided (such as food aid, cash transfers or vouchers provided through humanitarian assistance).

Over the course of four years, the profile of how savings group members use their business income changes and shows two major trends. Firstly, a trend showing the use of business income to invest productively in long-term assets and small business development rather than just to meet household basic needs or smooth the peaks and troughs of income in the informal economy.[14] The other major trend is support for others in the community. This shows people investing in their social networks—not only have they been able to benefit from support of their social networks (as noted previously), but they have been able to reciprocate. This is alongside the $14,000 in community fund savings that group members made in the last programme year—which in real monetary terms (not adjusted for inflation) is up almost 50% from the year before.

Conclusion

The experience of Five Talents suggests that bottom up, asset-based approaches are needed to complement many of the top down, traditional approaches being used by humanitarian, development and peace actors in South Sudan, especially among Internally Displaced People. Indeed, while a traditional view of livelihoods promotion and savings groups is that they are appropriate and meaningful for post-conflict settings only, much emerging research suggests that developmental approaches can be adapted to conflict affected contexts and pave the way towards greater peace and stability. While savings groups are not a replacement for creating a conducive policy environment or building robust governmental institutions, this paper shows that they do help bridge the space in between. Savings groups offer promising strategies straddling and linking the humanitarian, development and peace sectors to help IDPs and returnees in South Sudan resettle, recover, reintegrate and rebuild their lives using predominantly their own strengths and resources.

[14] Note that the period from Year 3 - Year 4 marks a period of hyperinflation in South Sudan where the South Sudanese pound was highly volatile and lost more than 50% of its value. This is one of the factors accounting for changes in the data between Year 3 and Year 4.

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Let's double member numbers together

All of the impacts in this report have been made possible through the generosity of donors who financed the programme partnership between Five Talents and the Mothers' Union.

We're working to double the number of new members joining Savings Groups in eastern and central Africa from 10,000 per year to 20,000 per year by 2027.

If you would like to discuss how you can partner with us to help us achieve this goal, or if you would like to discuss any of the findings of this report, please contact Rachel Lindley or Kris Coppock.

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Information about financially supporting the work of Five Talents and our programme partners is also available on our website at **fivetalents.org.uk/donate**.

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