



# AMINA'S STORY



**Amina attends a weekly meeting of her VSLA © Marie Renaux/LWF**

Amina, a single mother of six, lives in the 9th district of Chad, where life has not been easy. Years ago, her husband left the family, and Amina has carried the full responsibility of raising her children ever since. In 2022, things got even harder when a devastating flood destroyed her home, forcing her to start again with even fewer resources than before.

But Amina is not one to give up.

Today, she is part of a Village Savings and Loan Association (VSLA) supported by CLWR's Nature Based Solutions project, implemented in partnership with the Lutheran World Federation. Her group meets once a week, where its 30 members contribute to their savings fund, a community emergency fund, and even a small penalty fund collected when someone is late or misses a rule. These funds support one another through life's challenges—whether it's illness, a death in the family, or an urgent home repair.

The savings are stored securely in a lockbox with three separate locks, each key held by a different person, and the box itself is kept by the group's president. After each weekly meeting, members can apply for small loans to grow their businesses or cover essential needs.

Amina used her loan to set up a small food stall in front of her home, where she sells a variety of goods to her neighbours—including dried fish, a local favourite. Her daughters help run the stall, turning it into a true family business. With the income from her sales, Amina is slowly repairing her flood-damaged home and keeping her children in school.

In an economy where women often face greater barriers to land ownership and credit, savings groups like Amina's provide more than financial tools—they offer solidarity and support. They help women weather climate shocks, rebuild their livelihoods, and regain control of their futures.

Amina's journey shows the power of a small investment, made possible by her community, her resilience, and a program that puts women's leadership at the centre of economic recovery.