



CASE STUDY

Yak Loans Help Herders Help Themselves

Tibetan villagers work together to ensure their community survives and thrives



Photo: The Bridge Fund

Villagers from Karchen discuss ways to help needy neighbors at a community meeting.

CHALLENGE Following a blizzard that decimated livestock herds in remote Yushu Prefecture, in China's Qinghai Province, the county government established Karchen Village and moved 30 nomadic Tibetan herder families to the village to make it easier to provide government assistance.

However, with few yaks remaining and little grassland nearby, most of the nomads were not able to adequately feed or clothe themselves. They depended on other Karchen villagers for their survival.

INITIATIVE The U.S. Agency for International Development (USAID), through The Bridge Fund, trained residents to work together to develop solutions. Using these new participatory techniques, villagers discussed challenges and priorities. Together, they decided that the poorest group of 130 people was their highest priority and that tending a community yak herd was the most practical and effective solution.

The most needy families, selected by the community, were loaned yaks from the community herd. Recipients bred the yaks to increase their own herd and pay back their loans. The animals also provided wool, milk and fuel from their dung to help sustain the herders and the community.

RESULTS Through training supported by USAID, Karchen villagers collectively applied innovative, effective solutions to their most difficult challenges.

Three years after the original loan, recipients returned nine yaks and \$430 in cash to the community herd representing 80% of the total loan value. The poorest residents of Karchen are now supported by a unique, sustainable yak herd program conceived of by themselves and their neighbors.

Profits from the sale of yak products provide a local form of aid to help needy families pay for essential household expenses. With the help of USAID, the villagers have gained self-sufficiency and the dignity of their traditional way of life.