

# WOMEN ON THE MOVE



ANNUAL REPORT 2018

## Executive Summary

When women come together in safe spaces, they can use their collective power and voice to bring about change for a more equitable world. CARE's and other development actors' experience have shown that women-led savings groups are an ideal platform for promoting women's economic empowerment, women's voices and gender equality.

These groups of 20-30 members, who meet on a weekly basis, constitute one of the most effective means for women to strengthen individual skills and capacity, build on their collective voice and influence government or community leaders in order to reduce barriers to their social and economic empowerment.

Inspired by the incredible power that these savings groups hold at local and national levels, CARE developed a strategy called Women on the Move

## MEASURING PROGRESS, MOVING FORWARD WITH LESSONS LEARNED

(WoM) to mobilize a critical mass of women and girls in savings groups in West Africa, where they can assert their basic economic rights<sup>1</sup>. The strategy builds on the savings group model called Village Savings and Loan Associations (VSLA), launched in 1991 by CARE in Niger. It aims to multiply impact in two ways: i) supporting the expansion of groups to increase women's and girls' social and economic investment and ii) multiplying the impact of savings groups through their collective action to influence change at local, national and regional levels.

<sup>1</sup> Learn more about CARE's VSLAs: <https://youtu.be/CbEeC8xXdZ8>



## OUR IMPACT GOAL

# 8 MILLION

women and girls between the age of 15 and 64 will be economically & socially empowered through savings groups by 2020, as a result of the **WOMEN ON THE MOVE** coalition.

WoM works through principles of partnerships, coalition building, influencing and advocacy and seeks to multiply impact at scale through four interconnected pathways:



1. Building a coalition of like-minded organizations to coordinate, learn, innovate and advocate with women and girls in savings groups to scale-up the model and multiply its impact.



2. Co-facilitating spaces where women and girls in savings group networks and other civil society organizations can connect, raise their voices, defend their rights and take collective action.



3. Engaging financial service providers and IT/tech companies to develop appropriate services for women participating in savings groups.



4. Influencing governments to adopt and implement the savings group model in their strategies, policies or laws – for financial inclusion, gender and economic empowerment – in order to reach the most vulnerable, with a focus on women and girls.



## The WoM Theory of Change

If a critical mass of women's groups, in particular savings groups, are part of an interconnected social movement...

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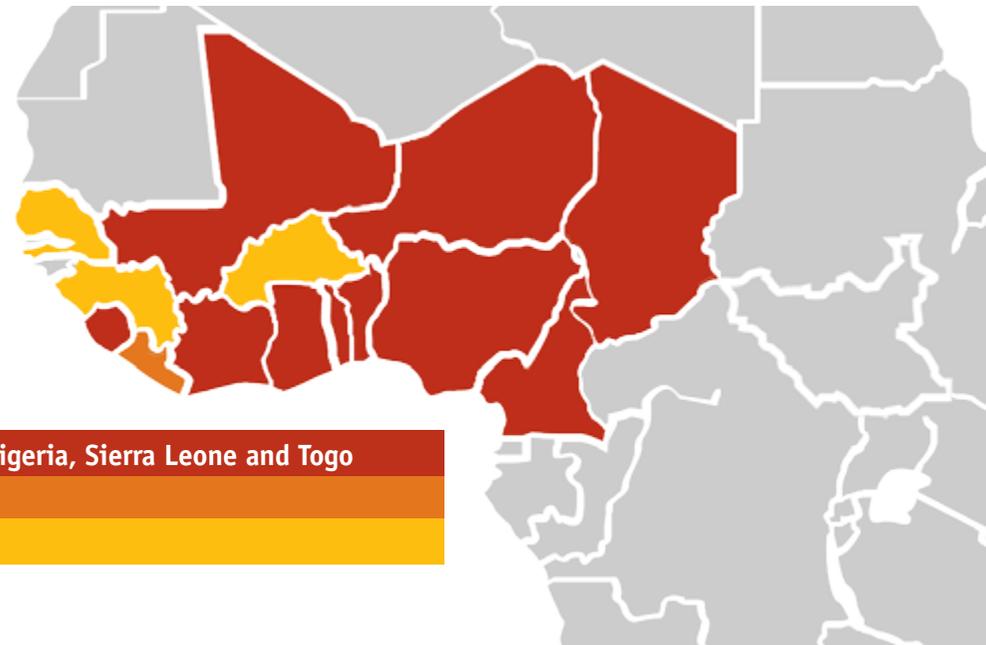
And if women and girls have greater power to influence unequal social and economic norms...

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then women and girls will experience positive change in their socio-economic status and be able to influence change at all levels.

WoM is actively working in seven countries (Mali, Côte d'Ivoire, Niger, Benin, Togo, Sierra Leone and Ghana) and has started initial activities in three more (Chad, Cameroon, and Nigeria).

It aims to reach four more countries by 2020 (Liberia, Senegal, Burkina Faso and Guinea).



CARE Presence countries: Benin, Cameroon, Chad, Côte d'Ivoire, Ghana, Mali, Niger, Nigeria, Sierra Leone and Togo

CARE indirect presence countries: Liberia

CARE non-presence countries: Burkina Faso, Guinea and Senegal



## IMPACT

In Year 2, WoM recorded the following gains for women and girls:

- **142,898** additional women became users of informal financial services, representing **51%** of the projected annual target. This happened as a result of CARE's direct programming in **Benin, Cameroon, Chad, Cote d'Ivoire, Ghana, Mali, Niger, Sierra Leone and Togo**. By actively using informal financial services, women and girls increase their social and economic investment, which gives them greater power to reshape unequal social norms at household and community levels.
- Through peer organizations' direct programming, **509,765<sup>2</sup>** more women<sup>3</sup> became users of informal financial services. This represents more than double the projected target and brings the total for CARE and peer organizations to **652,663**, representing **85%** of the projected target and an increase of **26%** over the baseline<sup>4</sup>. The cumulative number of savings groups' members using informal financial services reached **3.8 million<sup>5</sup>**, or **47%** of the **impact goal**.
- In Mali, Cote d'Ivoire, Ghana, Niger and Chad, **111,630** existing members of savings groups were linked to formal financial services, giving them access to loans, which they can invest in their own businesses. Women constitute between **70%** and **100%** of individual members accessing loans. Access to value chain finance enables women and girls to elevate their socio-economic status, build household resilience and enhance their ability to influence change at regional and national levels.

Additionally, WoM achieved significant gains with partners in the public and private sectors:

- Seven national platforms (one newly created and the others reactivated by WoM) jointly advocated for gender justice to deliver the following outcomes:
  - **Niger's gender ministry** developed an action plan to implement its **women's economic empowerment strategy**, which strongly features savings groups.
  - **Mali's gender ministry** integrated the savings group model into three of its key **women's economic empowerment programs**: The Fund for Support to Women's Empowerment and Child Development (FAFE), Karite (Shea butter) and Multifunctional<sup>6</sup> programs.

Four municipal governments in Côte d'Ivoire integrated savings groups into municipal development plans, leading to the formation of **329** groups (**7,053** members).

CARE initiated this strategy, WoM as an initiative in which like-minded organizations and influencers promoting women and girls social and economic empowerment across West Africa could work together for greater impact. Informal collaborations exist already in each country. In order to credit other organizations for their achievements, WoM is formalizing partnerships with peer organizations whose engagement is critical to achieving the impact goal. This will enable WoM to account for group networking and collective action beyond financial inclusion.

- Three governments (**Côte d'Ivoire, Nigeria and Togo**) are in the process of adopting their financial inclusion strategies, which account for savings groups.
- A strategic partnership developed with the intergovernmental sub-regional organization, Lake Chad Basin Commission (LCBC), to strengthen gender equality and its integration into sub-regional policies.
- A pilot project links savings groups with the Vodafone Cash product, a formal financial service implemented with Vodafone Foundation in Ghana. This has opened opportunities to build a business case for scale up, bridging the gap between Vodafone's core business and its corporate social responsibility.

In the first two years WoM has established recognition amongst peer organizations, regional institutions, civil society organization, government ministries and social movements. First steps have been taken and momentum is building to have governments adopt policies; partnerships with private sector, inter-governmental bodies and civil

<sup>2</sup> Source of data for peer organizations: VSL Associates, a group of practitioners working to spread the Village Savings and Loans model worldwide

<sup>3</sup> This is estimated to be 85% percent of total savings group membership.

<sup>4</sup> The baseline considers approximately three million savings group members supported by CARE and peer organizations in West Africa.

<sup>5</sup> From 1991 when the first savings group was set up in Niger

<sup>6</sup> A programme bringing together various women's artisanal projects



WoM 2018

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THE CHALLENGES

CARE's Program 2020 strategy seeks to have an impact on poverty and social injustice. There is a need to use effective models and approaches to support the most marginalized communities to overcome barriers; to seek to influence broader change and to scale up effective solutions. WoM seeks to do exactly that by using a women designed and tested approach of savings groups to remove barriers so that women have greater access to and control over economic resources and have stronger voices so that they are able to influence decisions that impact their lives.



THE FACTS

## GENDER INEQUALITY & WOMEN'S VOICES

Evidence shows that discriminatory social institutions, formal and informal laws, social norms and practices restrict women's rights and empowerment opportunities across the West Africa region. The Social Institutions and Gender Index (SIGI)<sup>7</sup>, which measures indicators for women's empowerment<sup>8</sup>, confirms that in 17 West African countries, 14 of which are targeted by WoM, discriminatory laws and practices compromise women's ownership of and control over economic resources, including their participation in decision-making processes. The index also emphasizes that women's voices in West Africa are still poorly represented in the political sphere, with only a **1%** increase in women's parliamentary representation from 2017 and wide discrepancies among countries, from **43%** in Senegal to **6%** in Nigeria.

These findings call for a continued effort from development actors, including regional institutions, private sector organizations, national governments and donors, to work with women and girls – while engaging men and boys – to overcome these challenges. Savings groups are a proven means for doing just that. Through them, women and men counter social norms that disempower women; they collectively advocate for necessary changes in laws; and the groups develop women's leadership skills, which have led to more women serving their communities in elected positions. In Niger for example, results from the 2011 elections show that out of **464** women running for office, **279 (59%)** were members of savings group networks, including some who took up the post of mayor or deputy mayor<sup>9</sup>. In 2016, **1,069** women candidates ran for office in local Niger elections – a **130%** increase over 2011 that can be attributed in part to savings groups.

<sup>7</sup>.The Social Institutions and Gender Index (SIGI) looks at the gaps that legislation, social norms and practices create between women and men in terms of rights and opportunities. It was first launched in 2009 by the Organization of Economic Cooperation and Development (OECD).

<sup>8</sup>.OECD-SIGI, West African Papers, March 2018, No.13: these include discriminatory family code, restricted physical integrity, son bias, restricted resources and assets, restricted civil liberties.

<sup>9</sup>.Gender Equality and Women's Empowerment Program (GEWEP) – PROMESS: Annual Status Report, 2016



## RIISING TO THE CHALLENGE

### Social movements mobilize women for change

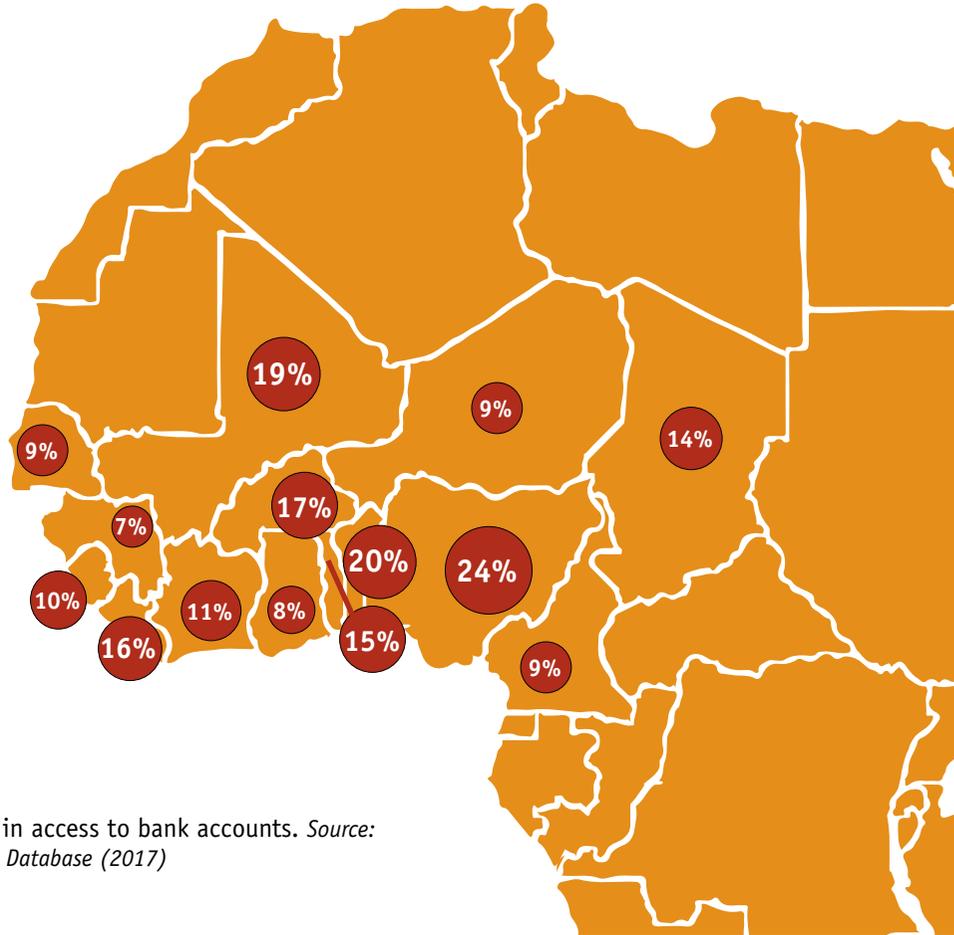
As women organizations in West Africa have continued to mobilize women's voices, talents and experiences, they have successfully promoted women's rights and overall development in the region. That mobilization is nothing new. Their activism predates colonialism, and the 1990s saw a rise in women's activism in most West African countries. The most visible success was the rise of campaigns that introduced quotas for women's participation in political decision-making processes, criminalized female genital mutilation (FGM) and pushed for laws to make girls' education a basic right. In 2000, cross regional women's organizations emerged in West Africa, such as the Mano River Women Peace networks (Guinea, Liberia, Sierra Leone), advocating solutions to violence and human insecurity in their countries.



While progress has been made over time, women's organizations and movements have faced challenges, too:

- **Rising religious extremism limits women's organizations and the issues they can address.**
- **A lack of funding for such organizations and an overdependence on international organizations for funding, the latter resulting in agendas that at times align more with those international donors' interests than with the issues women in West Africa face every day.**
- **Competition for resources and weak internal governance have, at times, led to program duplication in some areas.**
- **The NGO-centric approach in which organizations adhere to a short-term, project-based solution rather than a political solution that focuses more on broader, longer-range agendas.**

These obstacles can render women's organizations less capable of challenging the actors, beliefs and practices that perpetuate all forms of discrimination against women.



Gender gap in access to bank accounts. Source: Global Findex Database (2017)

### Financial Inclusion

Globally, the **7%** gender gap among those accessing bank accounts has remained unchanged since 2011. The 14 WoM target countries throughout West Africa reflect that gap, as the rates of women with access to bank accounts remain consistently lower than those of men, ranging from **7%** to **24%**<sup>10</sup> as shown in the map. While women have increased access to informal financial services such as savings groups, evidence shows introduction and access of women to formal financial institutions can remove barriers to economic empowerment and security. These findings highlight the need to overcome barriers facing women's access to formal financial institutions.

**Bridging the gender gap in financial inclusion is a barrier to overcome. Savings groups are a tested, effective means for closing that gap.**

<sup>10</sup>The Global Findex Database - The World Bank's financial inclusion database



## Oumou Tahirou, 33, mother of six, Niger

A year after she joined the Di-ga-don don group in 2017, Oumou earns income selling porridge and danbou-da-kopto (a popular local meal made with corn or rice and moringa leaves).

*“I took a loan of 10,000 CFA (USD \$18) to start this income-generating activity...and I have been able to pay back the loan. Alhamdoulilahi (thanks to God), the catering business is profitable. I used the profit I made from my business to provide for the needs of my children, including feeding and clothing them and paying for my daughter’s school fees.”*

Click here to see [Y1 report](#) to follow Oumou’s journey

## Celestine, 22, savings group member, Benin

*“When I joined the group, I was young and shy. But I was supported and encouraged to participate, to take on roles of responsibility in the group. The group changed my life and I told some friends about it, we created another group where I am the secretary, because I have learned to write basic numbers. Before I never dared make a decision about my children or others, now I have the courage to tell my husband my ideas at home and be involved in decision-making in the savings groups. I hope one day to create and lead more and more savings groups and create a network, like the women we met from Niger”.*





Women on the Move seeks to scale-up its impact through four interconnected pathways. These pathways build upon and expand the existing work of CARE, peer organizations, regional institutions, mobile network operators and IT/tech companies to rapidly grow the number of savings groups and increase women’s and girls’ social and economic investment in West Africa.



## PATHWAY 1: Build a coalition of like-minded organizations to coordinate, learn, innovate and advocate with women and girls in savings groups to scale-up the model and multiply its impact

Working with others is key to the success of WoM. WoM works with private sector, regional intergovernmental bodies, national women’s movements, international organizations as well as various forms of savings groups and their collective structures.

Collaboration with peer organizations has focused at the national level to date with the hopes of solidifying relations for an eventual regional coalition. More specifically, the WoM team has focused on engaging and supporting national-level platforms of active like-minded organizations in seven target countries. To date we have 7 active platforms. In Cote d’Ivoire and Sierra Leone these are new structures and in Niger, Mali, Benin, Togo and Cameroon these are reactivated platforms. Membership varies from country to country but members include: Catholic Relief Service (CRS), Plan, Action Aid, Save the Children, Oxfam, Mercy Corps, Freedom from Hunger, International Rescue Committee and several national NGOs. With a new stronger connection to Burkina Faso and a new focus on VSLA in Nigeria, the WoM intends to focus this year on working to reinforce platforms in these countries.

Although some of the platforms existed prior to WoM, there has been a clear surge in activity following direct engagement and support from the WoM team. For example, the WoM team has led or co-led workshops in each of the seven countries to develop a national advocacy strategy supported by each national platform. There is also more willingness to share experiences and to co-finance event activities. Other stakeholders, including governments, civil society organizations and financial institutions, have expressed interest in participating in the platforms. The CARE WoM’s role has been to convene those stakeholders, lead in the process and offer technical assistance that promotes collaboration.

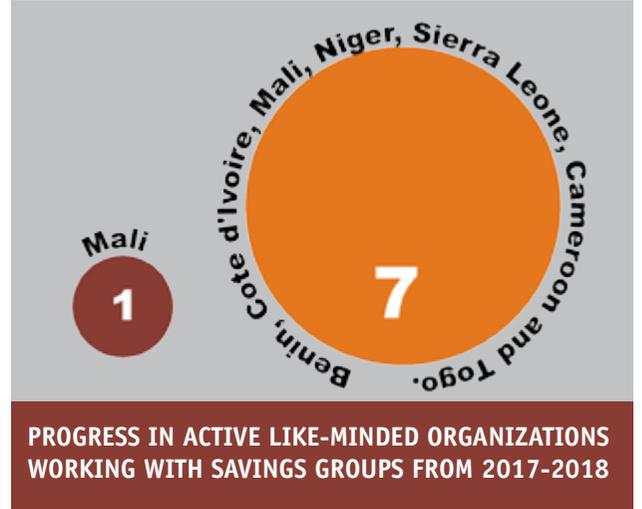
Examples of advocacy activities and commitments from platforms are outlined below:

### BENIN

Thanks to the Catholic Relief Services (CRS)-led platform in Benin, savings group members contributed to the FinScope<sup>12</sup> study led by Benin’s Ministry of Finance. The study is a key piece of work that will inform and influence the government’s approach and investment to increase financial inclusion in the country. The important role of savings groups is well recognized in the study and the national platform intends to ensure that this is recognized by the Ministry.

### CÔTE D’IVOIRE

The CARE led platform in Côte d’Ivoire worked closely with the Ministry of Gender, the Ministry of Finance and the Agence de Promotion de l’Inclusion Financière de Côte d’Ivoire on a workshop to design a national financial inclusion strategy. It helped design the agenda, which references countries such as Madagascar that have adopted the savings group model. The Ministry of Finance committed to involving the platform in every step of the strategy implementation. This experience demonstrated the convening role of the WoM team. It also highlighted the value of bringing in experience from other countries – even if outside of West Africa – to connect with peer government colleagues.



<sup>11</sup>These are peer organizations who have been working actively to promote the savings group model and who are working collectively to multiply impact on women and girls in an accelerated way.

<sup>12</sup>FinScope is a nationally representative survey that provides an overview of the financial behaviour of adults (i.e. individuals 16 years or older) in specific countries in terms of how they generate income and how they manage their money.

The Lake Chad Basin Commission (LCBC) is an intergovernmental organization of 8 governments created in 1964 to manage the shared natural resources between 8 countries dependent on Lac Chad.



## MALI

The platform co-organized the first roundtable on savings groups supported by multiple implementing agencies with the Ministry of Advancement of Women bringing together members of the platform and representatives from government ministries. The event was an opportunity for direct dialogue between the women and the ministries. It also allowed the women members to learn from one another and co-create a common vision for their advocacy work up to 2020. It was the first event organized by the platform in which each member of the platform contributed financially and agreed to follow up in order to sustain the dialogue. The experience highlighted the benefits of collective action and advocacy. Insight from the roundtable will be shared with other national platforms – particularly the benefits and return on investment of pooling resources.

## NIGER

The Niger platform organized and designed the country's seventh congress on savings groups. Niger's First Lady and representatives from the Ministry for Gender attended, thereby demonstrating their commitment to promoting savings groups as a model to empower women in Niger. While this event would have occurred with or without WoM's engagement, the difference in Year 2 was that each national platform member in Niger actively participated in planning and implementing the congress and in celebrating the progress of the Mata Masu Dubara<sup>13</sup>(MMD) movement in Niger<sup>14</sup>. CARE's WoM team maximized this opportunity to raise awareness on the Economic Community of West African States (ECOWAS) Supplementary Act<sup>15</sup>, linking a national initiative with a wider regional initiative around gender justice. Reinforcing the national-to-regional links is a key approach of WoM, and lessons learned from this experience will be shared with other national platforms to encourage their engagement beyond borders.

## SIERRA LEONE

The platform in Sierra Leone co-organised and co-facilitated a national advocacy workshop on financial inclusion. It brought together more than 50 people from civil society, key ministries, microfinance institutions (MFIs), banks such as the Bank of Sierra Leone and the news media. This workshop was the first organized from beginning to end with the involvement of savings group members. Save the Children, Trócaire,

Action Aid and Livelihood Development for Human Rights helped design the agenda and co-facilitated the workshop. The Bank of Sierra Leone, in charge of the national financial inclusion strategy and its implementation, actively participated and committed to including savings groups in its financial inclusion strategy.

## TOGO

Under the leadership of Plan International, the platform has continued to influence the government's national financial inclusion strategy. As a result, the roadmap for the draft strategy includes language about the importance and impact of saving groups.

## REGIONAL

At the regional level, WoM developed a memorandum of understanding with the Lake Chad Basin Commission (LCBC). The WoM team provides technical assistance to the LCBC to promote savings groups in four countries (Niger, Chad, Cameroon, Nigeria), and works with LCBC to strengthen institutional capacity on gender equality and its integration into regional policies. This is an exciting partnership as it offers an opportunity to influence the programming and policies of a sub-regional organization, which itself has influence with other regional bodies WoM is targeting.

WoM signed a memorandum of understanding with WACSI that – through a regional policy review and a WoM regional advocacy workshop – formalized an existing partnership. In Year 2, WoM developed two regional proposals with WACSI, and for Year 3, WoM and WACSI have agreed to explore unsolicited funding opportunities, using our joint networks to pitch concepts related to specific areas of WoM.

The West Africa Civil Society Institute (WACSI) was established by the Open Society Initiative for West Africa (OSIWA) in 2005 to reinforce the capacities of civil society in the sub-region. They respond to operational and institutional challenges of national and regional civil society institutions in 10 countries in the region.

<sup>13</sup>. The name given to the collective of savings groups in Niger.

<sup>14</sup>. Marthe Doka and Marie Monimart, "Political consciousness, leadership and collective action in Mata Masu Dubara (MMD) in Niger", CARE, December 2017.

<sup>15</sup>. The Supplementary Act on Equal Rights between Women and Men for Sustainable Development in the ECOWAS Area: What Contributions to the Economic and Political Empowerment of Women and Girls in Niger.

**PATHWAY 2: Co-facilitate spaces where women and girls in savings group networks and other civil society organizations (CSOs) can connect, raise their voices, defend their rights and take collective action**

The first thing many female members of savings groups express about being a member is their increased self-respect, social networks and courage to express their opinions. Evidence shows this starts at the household level, then at a community and beyond. When women once silent raise their voices and demand their rights, they can be a powerful and positive force of change. WoM seeks to build on this power.

WoM is seeking to reinforce networks, federations and other collective structures of savings groups that create an enabling environment for individual and collective leadership, while building capacity to mobilize members for collective action. These networks provide groups the legitimacy and credibility for developing strategic alliances with local and national civil society organizations in order to raise women's voices and fight for gender justice.

While we know there are networks emerging in many of the countries WoM covers, specifically Cote d'Ivoire and Benin, we have **two clear successes of this year.**

**MALI**

In Mali, women members of savings groups and group networks came together in December 2017, supported by the national platform, to develop a "Framework for a Vision 2025" for savings groups in Mali. It states:

**"By 2025, savings and credit groups become an inclusive social movement in Mali that transforms the social norms that perpetuate gender inequalities. The movement will influence public policies and strategies to promote secure access and control by women of physical resources (land, inputs, and equipment), resources to improve their economic power and their social status through access to adapted financial products. And their participation in spheres of decision-making at all levels and their access and use of social services."**<sup>16</sup>

<sup>16</sup>. Translated from the French : « D'ici 2025, les groupes d'épargne et crédit deviennent un mouvement social inclusif au Mali qui transforme les normes sociales qui perpétuent les inégalités du genre et influence les politiques et stratégies publiques afin de favoriser l'accès sécurisé et le contrôle par les femmes, les Hommes engagés et les filles des facteurs et moyens de production (terre, intrants, équipements), des ressources afin d'améliorer leur pouvoir économique et leur statut social à travers l'accès à des produits financiers adaptés et leur participation aux sphères de prise de décisions à tous les niveaux ainsi que leur accès/utilisations aux services sociaux de base. »

<sup>17</sup>. The name given to the collective of savings groups in Niger.

<sup>18</sup>. Marthe Doka and Marie Monimart, "Political consciousness, leadership and collective action in Mata Masu Dubara (MMD) in Niger", CARE, December 2017.

At the event, and through the development of this vision statement, women and girls realized the impact that membership in savings groups has on their lives, even while acknowledging the challenges they still face. They also recognized that group membership had reached a critical mass, which could be harnessed for greater impact through connection, networking and collective action. The women understood the importance of engaging men, too, leveraging strong partnerships with government and private sector leaders, while working closely with the national platform to advocate with the Ministry of the Promotion of Women, Children and Family in Mali in order to realize their vision.

In Year 3, the WoM team will continue supporting the implementation of the 2025 vision in Mali and will share it with partners in other countries to help foster similar initiatives elsewhere.

**NIGER**

In Niger, WoM commissioned a report titled the "Political Consciousness, Leadership and Collective Action in Mata Masu Dubara<sup>17</sup> in Niger<sup>18</sup>." The report clearly shows that savings groups have influenced policy and practice around girls continuing education; reducing child marriage or at least the negative impacts of it; women's rights in terms of land tenure; and women's active participation in political processes.

The report identifies several key drivers of success that due to the replicable nature of the model and the number of groups across West Africa, WoM will focus on promoting and exploring across the rest of the region. Drivers include:

- Women leadership in the savings groups gives them experience and self-confidence to take on larger leadership roles in other structures, including political
- The simple model that is embedded in local cultures, adapted by the women themselves gives buy-in and credibility
- Collective action leads to alliances with other civil society structures, customary authorities, religious leaders, government departments and private sector.



Following the findings and recommendations of the Niger report, WoM designed a "Collective Action Lab," which is slated to launch in Year 3.

It aims to provide:

1. A platform to help organizations build a wider, more coordinated community of practice on savings groups and collective action.
2. Intensive support and mentoring to social movement leaders who participated in the Village Savings and Loan Associations through CARE West Africa.
3. A toolkit of professional resources, co-created with global partners that will include strategies and tactics for advancing social justice beyond West Africa.



Saade, 18, student, Niger

Thanks to the collective action of her grandmother's savings group network, Saade escaped early marriage and enrolled in school, where today she is in Year 7 (6th grade).

*"I am doing well in school. I was the ninth in a class of 94 students. I have a passion for education, and I dream of becoming a nurse. The happiest day of my life came when the [savings group] network supported me to continue my studies and escape early and forced marriage. I am happy because I am continuing my studies now. I also have the support of my parents and the school authorities, thanks to the involvement of the savings group network."*



Saade's story highlights the critical role that savings group networks play in communities to raise awareness about the importance of girls' education, break down taboos, assist with family negotiations and elevate women's voices.

Gilberta Akuka Adama, 43, savings group member in farmer-based organisation, Ghana

*"...our lives have changed through participation in the women in agriculture association and our ability to influence local government. Because we have small farm sizes, we were not able to access inputs for agricultural production, but as a collective, we influenced the local government and now we receive inputs"*





## PATHWAY 3: Engage with financial service providers to develop appropriate services for women and girls in saving groups

Evidence shows that less than **50%** of people that access financial services are women. Many women are unable to meet the criteria for savings or loans products because of cultural and legal barriers. However, over decades of experience, CARE has worked with financial institutions to demonstrate financial security of savings groups and adapt criteria so that structured savings groups and their members can access formal financial services. If savings groups access formal financial services they will have access to increased financial resources as well as links to formal economies.

WoM works with CARE country offices and consortium partners to train VSLA groups in financial education, introduce partners to financial linkages and coordinate with financial service providers to develop products and services appropriate for VSLA groups and their members.

Examples from Cote d'Ivoire include:

- Ecobank mobile banking tool will increase savings groups' access to formal financial services. The partnership will transition village agents to mobile banking agents and thus improve the financial literacy of savings group members. This partnership will be tested for scaling out across the region as Ecobank is a regional bank that CARE has an intuitional relationship with.
- ADVANS Micro finance in Cote d'Ivoire delivers financial products to linked VSLA groups using MTN mobile banking interfaced with the bank information system. VSLA groups and members also use E-Wallet for their regular deposits and withdrawals. These services between E-wallet accounts and bank accounts allow transfers between MTN and any partner account.

- Première Agence de Microfinance (PAMF) in Cote d'Ivoire serves VSLA groups through branches and outlets closer to VSLAs. The micro finance institution has a mandate to serve low-income households by organizing individuals in social collateral arrangements and promoting income-generating activities with disadvantaged groups.
- Using mobile technology for saving, lending and training will allow WoM and its partners to scale-up the savings group model more quickly. For example, rather than village agents having to use hard-copy training manuals for each group they visit, these manuals can be digitized and shared more widely for others wishing to establish savings groups. Similarly, mobile phones and radio can simplify groups' networking and meetings, thereby eliminating the need for members to travel long distances to meet face-to-face.

The Master Card funded POWER Africa project that closed this year provided a lot of support for exploring linkages in Cote d'Ivoire. WoM leveraged this experience and created a learning event involving bringing to Cote d'Ivoire 12 savings groups members from Mali, Benin and Niger to share valuable lessons generated over the course of the project.





## WoM 2018 PATHWAYS OF CHANGE (cont.)

With mobile phone providers:

- In Ghana, for example, between August 2017 and March 2018, CARE worked with the Vodafone Foundation to implement a pilot project<sup>19</sup>, which linked **232 savings members** in **35 groups** with the Vodafone Cash<sup>20</sup> product. In Year 3, WoM hopes to continue conversations with the Vodafone Foundation, and more importantly with Vodafone Cash, to take evidence and learning from the pilot and build a business case for scaling-up and bridging the gap between Vodafone's core business and its corporate social responsibility goals.
- In Benin, discussions are in place with African-based MTN<sup>21</sup>, a multinational mobile telecommunications company with the monopoly on mobile money services

By the end of Year 2, **111,630**<sup>22</sup> savings group members were linked to formal financial services, enabling them to access loans that they can invest in their own businesses in Mali, Cote d'Ivoire, Ghana, Niger and Chad. Women constitute between **70%** and **100%** of individuals accessing loans. Access to value chain finance enables women and girls to experience positive change in their socio-economic status, build household resilience and enhance their capacity to influence change at regional and national levels.

<sup>19</sup>. The Vodafone Financial Inclusion Project seeks to improve livelihoods of poor households and build capacity of 50 community or Village Savings and Loans Association members to become entrepreneurs, start and grow small businesses and create employment opportunities. The project specifically targets 1,250 members of VSLAs and seeks to impact about 10,000 community members especially women and youth in Ga East and Ga West District. During the period of implementation, activities carried out included project launch, training of groups on financial literacy, linkage, Gender discourse, business skills, selection, Planning and Management of Income Generating Activities, linkage of WoMen's groups to Vodafone Cash.

<sup>20</sup>. Vodafone Cash is a fast, simple and secure service that allows you to use your mobile phone to transfer money and make payments. Vodafone cash can be used to send and receive money, top up airtime for self and other Vodafone numbers, pay bills (Vodafone Bills) as well as buy goods and services. <https://vodafone.com.gh/personal/vodafone-cash/>

<sup>21</sup>. A South African based multinational mobile telecommunications company

<sup>22</sup>. This comprises 58,149 linked in 2017 and 53,481 linked in 2018.



Veronica Koroma, 45, savings group member, Sierra Leone

*"This year has been particularly difficult for me because of the current economic inflation in the country. My business dropped value from USD \$350 last year to USD \$175 this year. Due to the financial hardships faced by members in my group, the group was unable to complete the nine months' savings cycle. Members withdrew their funds to cater for personal and household financial needs."*

Despite this challenge, Veronica and her group still manage to meet. The hard reality is that savings groups and their members often face crises of inflation, a lack of food at market, floods and epidemics. One can only imagine the devastating effect crises can have on other women who lack the savings Veronica and her group were able to access when they needed it most. While some groups revive themselves, others do not, so it is important to support them as they become more resilient – devising a reliable back-up plan, for example, which includes linking to financial service providers for adapted financial products.

Click here to see [Y1 report](#) to follow Veronica's journey



**PATHWAY 4: Influence governments to adopt and implement the savings group model in their strategies, policies or laws – regarding financial inclusion, gender and economic empowerment – to reach the most vulnerable, with a focus on women and girls**

The proven impact of savings groups on women's empowerment is the basis for developing advocacy strategies to urge national governments to recognize and adopt the savings group model as part of their policies and strategies. WoM's regional advocacy goals are as follows:

- West African governments will incorporate savings groups into their strategies, programmes and action plans for financial inclusion and gender and economic empowerment to reach the most vulnerable, with a focus on women.
- Regional networks of women-focused, non-governmental and grassroots women's organizations will engage with regional institutions.
- Women-led coalitions and savings groups will effectively influence the adoption, revision and implementation of national gender policies.

By the end of Year 2, WoM had targeted at least three national government ministries to encourage the adoption of the savings group model into one of their policies or strategies. That goal was exceeded with the governments of Mali, Côte d'Ivoire, Togo and Sierra Leone all recognizing the role of savings groups. This success reinforces and validates WoM's focus on supporting the national platforms with its advocacy efforts.

**MALI: savings groups integrated into women's economic empowerment strategies**

Following several influencing activities by platform members, including meetings and field visits, the Ministry of Gender integrated the savings group model (MJT - Musow ka Juiguiya Ton<sup>23</sup>) in three key women's economic empowerment (WEE) programs: FAFE (Fund for Support to Women's Empowerment and Child Development), Karite (Shea butter) and Multifunctional programs. The savings group promoters have prioritized the linkage of groups with financial institutions and devised a prototype of adapted savings groups. The prototype was developed with financial institutions, aiming to promote it with banks and MFIs to ensure effective women's access and use of financial products.

<sup>23</sup>. A Bambara word meaning 'Hope for Women'

<sup>24</sup>. This project is implemented by the Ministry of Agriculture with funding from IFAD (International Fund for Agricultural Development).

<sup>25</sup>. The NGO ASUSU CIIGABA started a micro-credit program in 2005 to respond to the lack of access to credit of most of the population in Niger. The NGO decided in 2008 to separate the microfinance activities from its other programs and incorporated the limited liability company ASUSU SA, which is today the largest MFI in Niger.

**NIGER: action plan for implementing national women's economic empowerment strategy developed**

After 6 years of advocacy by CARE and our partners, in June 2017 the Niger government officially adopted the savings group (Mata Masu Dubara) model. The process started in 2011 when the Ministry of Gender started to develop their strategic plan. Given CARE's experience and expertise with regard to savings groups, the government of Niger invited CARE to present the MMD model, which was ultimately included in the strategic plan and eventually their women's economic empowerment strategy which was adopted in 2017.

This year the Ministry of Gender developed an action plan to implement the women's economic empowerment strategy, which prominently features savings groups. The ministry is in the process of defining a resource mobilization strategy, driven by engagement from savings group members themselves, savings groups promoters, including CRS, Mercy Corps, Plan International, World Vision, Projet de Développement Agricole (PRODAF)<sup>24</sup>, and a local micro finance organization, ASUSU<sup>25</sup>.

*"The MMD (savings group) intervention has reached the most vulnerable populations/women and has led to the socio-economic and political empowerment of a number of women. To maximize the impact of MMD, it is important that the ministry continues structuring and supporting (providing enabling systems, technical assistance and capacity building for women's groups/organizations). By so doing, they will be charged to progressively develop into unions, federations and networks that advocate to improve their socio-economic and political conditions, increase their buying power and contribute to local development. It is thus essential that CARE and members of the platform of savings group promoters continue to support the ministry in the implementation of the National Strategy for Women's Economic Empowerment."*

*Minister for the Promotion of Women and Protection of Children in Niger*

This high profile of MMD on the Ministry's agenda leads to:

- Strong respect and credibility for CARE in Niger
- Influence donors both in Niger and regionally
- Leverage points for influencing other governments in the region



**CÔTE d’IVOIRE: integration of savings groups in the national financial inclusion strategy**

Stemming from the work of the CARE led savings group platform, the government is finalizing its financial inclusion strategy, which is expected to integrate savings groups. In order to ensure meaningful integration, the ministry invited the platform to help design and implement the strategy. In a recent MoU signed with the Ministry of Gender, the government has committed to scale-up savings groups in its programs.

Additionally, four municipal governments are participating in a test to integrate savings groups into their development plans – coordinated by village agent associations that have contracted with three municipalities. This resulted in the creation of **329** groups (**7,053** members). Negotiations are ongoing with four other municipalities, presenting a clear opportunity to convince local government to scale-up saving groups. This experience will be documented and shared with other countries for replication.

**SIERRA LEONE: commitment to include savings groups in national strategy**

While the financial inclusion strategy adopted in Sierra Leone last year does not include savings groups, following a recent workshop, the Bank of Sierra Leone has agreed to work with the savings group promoters to integrate groups in the strategy’s action plan.

## WoM IGS and national platforms influence on governments





# WoM 2018 REACH & IMPACT

WoM aims to multiply impact in two ways:

- i) supporting the expansion in the total number of groups across West Africa to increase women's and girls' social and economic investment and
- ii) Multiplying the impact of savings groups through their collective action to influence change at local, national and regional levels.

WoM will achieve the impact goal of

**socially and economically empowering 8 million women and girls between the ages of 15 and 64** through:

1. CARE's direct programming,
2. other organizations' direct programming,
3. advocacy with peer organizations, savings group networks and with national governments,
4. recognizing and supporting the self-replication of groups; and
5. recognizing and supporting the linkage of existing groups into networks, federations and collective action.

By 2020:

- Approximately **1.2 million women and girls** will access and actively use informal financial services through the expansion of groups in CARE's and peer organizations' programming (a target of **600,000** and **594,430** respectively).
- Approximately **2.4 million women and girls** will access and actively use informal financial services through **financial inclusion, women's economic empowerment** and other **gender-responsive policies** adopted by national governments.
- Approximately **1.3 million** women and girls will annually access and actively use informal financial services through the replication of both existing and new groups.
- By linking with formal financial services, **20%** of the **3 million** existing members of savings groups (**85% women and girls**) will access loans to invest in their own businesses.

## In Year 2, the following changes occurred:

New users of informal financial services: Table 1 presents the number of women newly accessing and using informal financial services as a result of direct programming by CARE and peer organizations.

	Baseline (2017)			New savings group members - 2018			Target <sup>26</sup> (2018)	Cumulative VSLA members – up to 2018		
	Women	Men	Total	Women	Men	Total		Women	Men	Total
CARE programs	904,148	125,343	1,029,491	142,898	24,414	167,312	279,669	1,047,046	149,757	1,196,803
Other facilitating agencies' programs	1,771,778	312,667	2,084,445	509,765	89,959	599,724	278,880	2,281,543	402,626	2,684,169
<b>Total</b>	<b>2,675,926</b>	<b>438,010</b>	<b>3,113,936</b>	<b>652,663</b>	<b>114,373</b>	<b>767,036</b>	<b>558,549</b>	<b>3,328,589</b>	<b>552,383</b>	<b>3,880,972</b>

Table 1: Women and girls using informal financial services (CARE and other facilitating agencies)<sup>27</sup>

<sup>26</sup>. Only women and girls

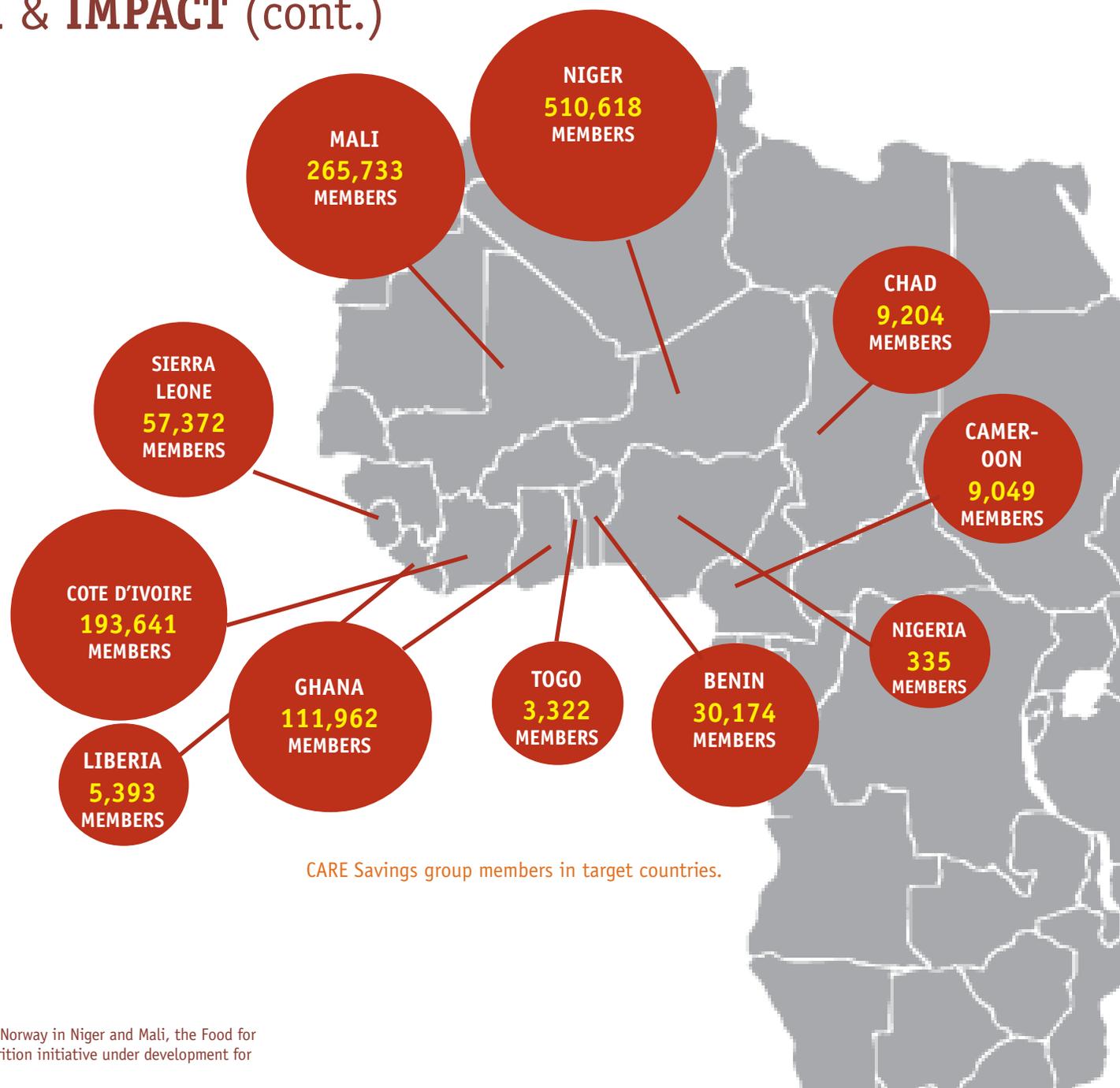
<sup>27</sup>. VSL Associates



# WoM 2018 REACH & IMPACT (cont.)

WoM has engaged closely with national platforms of savings groups promoters in the region, and acknowledges their efforts regarding the scaling-up of groups. In Year 2, CARE and peer organizations reached **652,663** additional female savings group members, as illustrated in table 1 above (**25%** increase from baseline). By actively using informal financial services, women and girls increase their social and economic investment, which gives them greater power to influence unequal social norms at household and community levels.

CARE alone reached an additional **142, 898** (**16%** increase from baseline) women savings group members in Côte d'Ivoire, Benin, Ghana, Mali, Niger, Sierra Leone, Togo, Chad and Cameroon as a result of direct programming. This represents **51%** of the projected annual target. CARE continues to focus on working with country offices to integrate savings groups into new programs<sup>28</sup>. External to CARE, peer organizations continue to promote savings groups and have more than doubled the target for Year 2 alone, thus meeting **85%** of the overall projected target for peer organizations in the entire strategy period.



CARE Savings group members in target countries.

<sup>28</sup>. Example: Gender equality and women empowerment programme led by CARE Norway in Niger and Mali, the Food for Peace (FFP) Development Food Security Activity (DFSA) program in Niger, a nutrition initiative under development for the cocoa programme Côte d'Ivoire.



# WoM 2018 REACH & IMPACT (cont.)

## Use of formal financial services

In Mali, Cote d'Ivoire, Ghana, Niger and Chad, **111,630**<sup>29</sup> members of savings groups were linked to formal financial services, to have access to loans. Women constitute between **70%** and **100%** of new people accessing loans. Access to value chain finance enables women and girls to experience positive change in their socio-economic status, build household resilience and enhance their ability to influence change at regional and national levels.

## Self-replication of groups

In Year 2, innovations have started to focus on increasing reach through self-replicating models that were developed in Benin and Côte d'Ivoire.

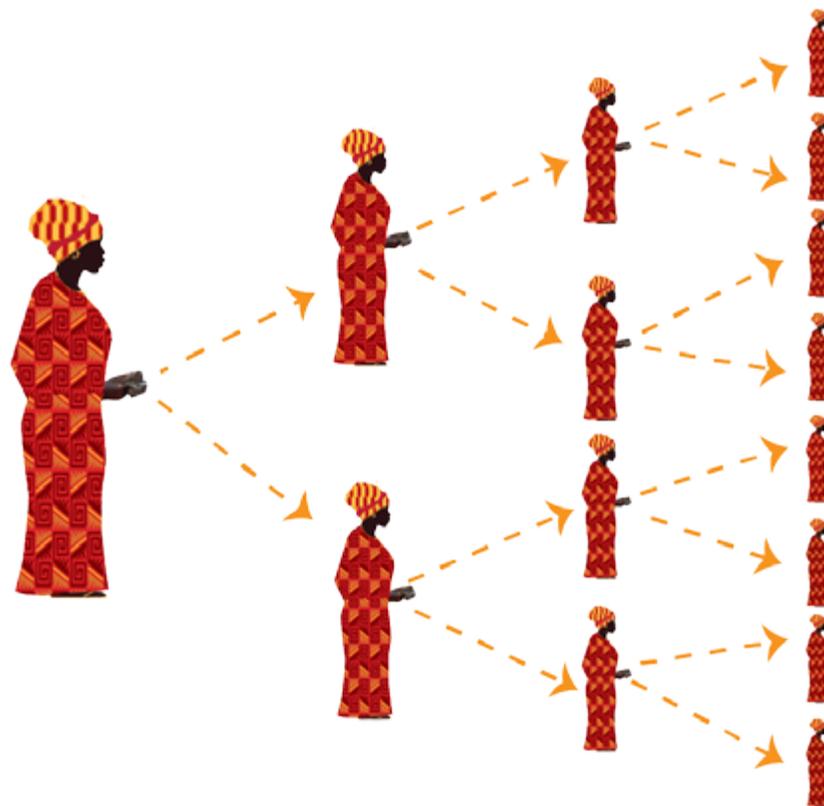
Catalyst model in Benin/Togo: inspired by autonomous village agents in Niger and Cote d'Ivoire who manage over **80** groups each, support networks and federations without the funding of CARE or other agencies. The potential for scale is massive so this delivery model for multiplying impact is being piloted in Benin and aims to reach 1 million people over the next three years. It will rely on **women-led** monitoring approaches using mobile technology to record the large number of self-replicated groups. This methodology recognizes that women led groups are created and thrive without external support and can be a significant contributor to WoM.

## Mentoring model in Côte d'Ivoire

This model relies on individual leaders to multiply impact. It aims to recruit emerging leaders to enlist vulnerable women who are not members of savings groups, promoting a supportive relationship and fostering entrepreneurship. These mentors will coach women and girls over a 12-month cycle until those mentees integrate into a savings group or create a new group. Following a successful pilot, both mentors and mentees will replicate the process in the second year, with the original mentors doubling their efforts to multiply impact at a faster pace. WoM is piloting the model now and aim to **reach 400,000 women and girls by 2020.**

<sup>29</sup>. This comprises 58,149 linked in 2017 and 53,481 linked in 2018.

WoM will document and share insights from these models in order to replicate them in other countries. Evidence from a learning pilot in Malawi indicates that after one group dissolves, two more groups emerge. Evidence from Benin indicates that for one CARE group created there are often three to five other groups that we are not even aware of. As we start to ask different questions, we are learning about more and more reach beyond a classic project framework. More research is needed, however, to establish the impact of self-replicating groups in communities where groups are no longer active. WoM will conduct this research in Y3 in Benin and Mali.



Self-replicating mentoring model



# WoM 2018 REACH & IMPACT (cont.)

## MEASURING SUCCESS AGAINST CARE'S GLOBAL INDICATORS

The overall vision of WoM is to become an independent initiative and movement beyond the oversight of one organization such as CARE. At the same time the WoM strategy is a core part of CARE's global Women's Economic Empowerment Outcome Area and contributes to six CARE global indicators.

INDICATORS	FY17	FY18
Number and/or percentage of women who are active users of financial services (disaggregated by informal and formal services).	In Chad, Côte d'Ivoire, Ghana, Mali and Niger, 616,308 women in nine projects were active users of informal financial services.  Formal financial services: No data available for FY16.	In Cameroon, Chad, Niger, Cote d'Ivoire, Mali, Sierra Leone and Ghana 830, 252 women in 20 projects were active users of informal financial services. In Mali, Cote d'Ivoire, Ghana, Niger and Chad, 58,149 women in eight projects were active users of formal financial services.
Number and/or percentage of women who (report they) are able to equally participate in household financial decision-making.	In five projects in Côte d'Ivoire, Ghana, Mali and Niger, 3759 women were able to participate equally in household financial decision-making.	In six projects in Cameroon, Ghana, Mali and Niger, 28,565 women were able to participate equally in household financial decision-making.
Number and/or percentage of women with union, women's group or cooperative membership through which they can assert their rights.	In 16 projects in Chad, Mali and Niger, 1,186 women had a union or group through which to assert their rights	In 10 projects in Ghana, Mali, Cameroon, Chad, Cote d'Ivoire and Niger, 166,652 women are members of groups through which they can assert their rights.
Number and/or percentage individuals who report confidence in their own negotiation and communication skills (SAAD).	No data available for FY17	In four projects in Cote d'Ivoire, Ghana, Mali and Niger, 78,241 women increased their employment, income, autonomy and freedom of movement.
Number and/or percentage of people of all genders who have meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces.	In three projects in Chad, Ghana, Mali and Niger, 25,418 people of all genders meaningfully participated in formal and informal decision-making spaces.	In three projects in Mali, Niger and Chad, 39,593 people meaningfully participated in formal and informal decision-making spaces
Number of new or amended gender-sensitive policies, legislation, public programs, and/or budgets (including adopting the savings group model in national development plans, financial inclusion strategies/policies or equivalent) .	None	<ul style="list-style-type: none"> <li>• Niger's gender ministry developed an action plan to implement its women's economic empowerment strategy, which strongly features savings groups. Mali's gender ministry integrated the savings group model into three women's economic empowerment programs.</li> <li>• Four municipal governments (Côte d'Ivoire) integrated savings groups into municipal development plans,</li> <li>• Three governments (Côte d'Ivoire, Nigeria and Togo) are in the process of adopting their financial inclusion strategies to account for savings groups.</li> </ul>
Number of new policies and legislation implemented and responsive to the rights, needs and demands of all genders (CI indicator #20 adapted for WoM).	None	None

Table 2: CARE Global Indicators and achievements for West Africa



## CHALLENGES

- **A diversity of stakeholders can result in complex contradictions:** several governments' social-sector ministries have recognized and adopted savings groups as platforms for social development and women's empowerment. Some governments' economic ministries have also recognized savings groups as viable platforms to reach marginalized populations. However, the Central Bank of West African States (BECAO), which regulates the microfinance sector, laws do not recognize informal savings and loans groups and regulates them strictly. This is a challenge that the WoM partners will need to tackle as the scale up process advances. While there is not a concrete solution yet, it is crucial to ensure communications between governments institutions who could become advocates and influence BECEAO in the way their policies are set.
- **Legal framework – evolution of savings groups:** The MMD movement in Niger has reached an impressive level of growth resulting in national level recognition and integration into policies of social ministries. However, currently MMD groups are registered as cooperatives and thus not able to conduct advocacy. They will be required to register as civil society organizations to be allowed to engage in advocacy. As the movement continues, federations and networks develop and gain influence it is critical to identify the most appropriate legal structures that will facilitate their continued growth.
- **Gender barriers and social norms:** Cultural norms, such as women's expected deference to elders and men, continue to impede women's access to leadership roles. Many groups will have male members under the guise of literacy requirements, religious or cultural norms or curiosity. This reinforces patriarchal power structures and does not provide women the safe space or confidence to lead change. Discussions with women and other evidence indicates that the presence of men is an impediment in social cohesion and greater progress in addressing patriarchal social norms is achieved where women are allowed to meet and operate alone in the savings group and interact in mix-gender forums outside.

## OPPORTUNITIES

- **Collective action:** The study on savings groups in Niger (MMD) revealed that groups enhance collective confidence and increase the power to influence, the capacity to mobilize allies and the ability to develop partnerships. A curriculum developed to build the capacity of savings group networks has reinforced these savings groups' skills, enabling them to advance collective agendas and empower members to fill leadership roles. The collective action lab initiative will leverage this finding to have greater impact. Across the region, there is a massive potential to identify, support and reinforce the movement of savings groups into collective structures, such as networks or federations. As mentioned above these structures have proven to have a significant capacity to influence power and develop partnerships. The experience from Niger will be cultivated in additional countries.
- **Women-led innovations:** Just as MMD itself, the village agent model and other adaptations to the savings group model have been developed by savings group members, there are more innovations to be uncovered in each country. As CARE starts to explore beyond the scope of a single project, beyond one country and to learn from a regional perspective more innovative approaches for reaching scale, influencing power and having impact emerge. There is a massive opportunity through member led research action and measurement to be explored. CARE has a critical role to play in documenting these innovations and promoting their adaption and adoption in different regions.
- **Leverage CARE relations with AfDB and World Bank:** WoM has found that it is critical to convince government ministries to adopt savings group models. One key influencing factor can come from intergovernmental bodies and corporations. This was evident in Mali and Côte d'Ivoire, where influence from the World Bank and AfDB helped persuade ministers to adopt policies recognizing savings groups. when large institutions such as AfDB recognize the power and impact of savings groups and WoM's potential this is a significant "stamp of approval". We need to leverage these relationships and expand on them to influence national governments, regional inter-governmental bodies as well as donors.
- **Private Sector:** WoM and CARE have increased their focus on private sector partnerships. In West Africa the potential of the Cocoa industry in Ghana and Cote d'Ivoire, commercial banks as well as the mobile phone industry is one that WoM has yet to fully tap. Savings groups offer a vibrant and organized work force or client base for these industries. Interest has been expressed, pilot initiatives started but CARE needs to be bold and expand these initiatives.



In Year 2, WoM focused on advancing processes across all pathways, notably around advocacy, which has led to the gains outlined above. These processes provide a strong foundation from which WoM can advance in Year 3 and beyond, particularly with regard to advocacy in the public and private sectors, where measurable impact takes time to emerge. WoM will build on this progress to:

### Pathway 1

- Establish and support two new national platforms of savings groups in Nigeria and Burkina Faso.

### Pathway 2

- Bring together 20 women leaders, members of savings groups, from across West Africa and strengthen their capacity to advocate, work in coalitions and lead change.
- Achieve significant policy changes within national financial inclusion strategies in Nigeria, Togo and Côte d'Ivoire, through which the voices of women savings group members are heard and listened to.

### Pathway 3

- In collaboration with EcoBank, MTN and MicroSave, WoM will develop and test new financial products to increase access to financial services and to help accelerate the expansion of groups.
- Use evidence from the linkage pilot with Vodafone Foundation in Ghana to develop tools and approaches that are adapted to women's savings groups and scalable across their network.

### Pathway 4

- Leverage WoM's close relationship with the gender ministries of Niger and Mali and connect these ministries with others in the region to foster cross-learning between national governments who have also adopted the savings group model.
- In Cote d'Ivoire, WoM will work with the Ministry of Finance to support implementation of their Financial Inclusion strategy.





WoM 2018

## THE WoM TEAM: the people behind the IGS

### Dr. Fatma Zennou, WoM Manager



Fatma Zennou's experience in CARE spans 20 years working in various programming fields, including Sexual and Reproductive Health Rights (SRHR), Food and Nutrition Security (FNS) and Women's Economic Empowerment in a pastoral context. She is one of the key drivers of the MMD savings group model. Fatma introduced MMD to several platforms, leading to its adoption in other country office projects and programs. Her vast knowledge of and practical experience in the workings of savings groups across the region and her ability to drive teams to think outside the box has inspired in Fatma the confidence to manage and coordinate the West Africa Impact Growth Strategy, which she has done since the inception of the Women on the Move Impact Growth Strategy. (Fatma.Zennou@care.org)

*"I believe WoM IGS is a strategy that drives all savings group actors and influencers to extend our focus and vision beyond the norm so we can achieve maximum impact."*

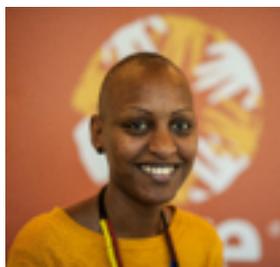
### Alasdair Charnock, Regional Strategic Partnerships Director



Alasdair Charnock's experience in the international development sector spans more than 10 years, including four years in a microfinance organization (Opportunity International), four years with CARE UK and three years in his current role as regional strategic partnership director. Alasdair supports seven country offices, which CARE USA manages in the West Africa region, with their partnership development and management approaches. He has also been instrumental in providing co-leadership for the development and implementation of the West Africa Impact Growth Strategy, Women on the Move. (Alasdair.Charnock@care.org)

*"I am excited about the potential of WoM and the new way of working that it represents for CARE – being a women-led initiative driven by women and girl members of savings groups".*

### Aisha Rahamatali, Regional Advocacy Coordinator



Aisha has a legal background with a range of national, regional and global experiences in the field of advocacy and international development across Africa and globally with CARE International secretariat. In her role as regional advocacy coordinator for WoM IGS, Aisha is responsible for using multiple platforms (national and international; public and private sector) to advocate for opportunities to enhance women's collective action. She has played significant roles in advocating for the adoption of savings groups in the national policies of Niger and Mali and is keen to spread this influence across the eight other country offices for which she provides technical support. Aisha has also been active in the formation/ enhancement of platforms for savings group promoters in 10 countries in the region. (Aisha.Rahamatali@care.org)

*"I believe WoM is about the relations we build as part of our work, both internally and externally. It is about empowering women so that they realize their full potential. Seeing, for example, women from Mali exchanging with women from Benin and engaging decision makers on their successes is the best influencer."*



## Ama Bartimeus, WoM Impact Measurement and Knowledge Management Coordinator



Ama is a monitoring and evaluation specialist. She has held various technical roles with FHI 360 (West and Central Africa Regions), HelpAge International (Africa, Eastern Europe and Central Asia, Latin America and the Caribbean), and CARE UK (Priority Countries in Africa, Asia and Central America). She has managed grant consulting assignments with Crown Agents UK, undertaken consulting assignments independently and recently joined WoM in a full-time role. (Ama.Bartimeus@care.org)

*"I am intrigued by the collective power of women and its potential to change lives, especially for girls and adolescent young women. Listening to nearly all MMD network members in Niger identify girls' education as the area around which to develop advocacy strategies was particularly inspirational."*

## Innocent Rutikanga, Senior Technical Advisor, Access Africa/WoM



Innocent's role in WoM is to increase the number of women and girls in savings groups and to link them with formal financial service providers and IT innovations so those services become more accessible and affordable. Before joining the Access Africa/Financial Inclusion team, Innocent spent five years as CARE Haiti's economic development program manager, building that office's VSLA program. He also led work on mobile banking and a partnership connecting VSLAs with MNOs (Mobile Network Operators). (Innocent.Rutikanga@care.org)

*"I see WoM as an opportunity to increase numbers of women and girls' access and use of a full range of financial services"*

## Abigail Bondzie, Regional Executive Officer/WoM Communications Focal Point



Abigail has worked in the development sector for about two years with CARE and about four years with Partnership for Child Development, based in Imperial College, London. Her previous role exposed her to the development sector and, particularly, to the area of Food and Nutrition Security through her work with the Ghana School Feeding Program. In her role as regional executive officer for West Africa and with an educational background in Conflict, Peace and Security, as well as French and English, Abigail supports the WoM IGS team in its outreach to inform others, inside and outside CARE, on the progress WoM IGS has made and is making toward its goal of ensuring that, by 2020, 8 million women and girls are economically and socially empowered. (Abigail.Bondzie@co.care.org)

*"I believe that WoM IGS is that initiative that coordinates all the dynamics and platforms needed in order to enable women's voices to be heard far and wide."*