



COPING WITH COVID-19

The Experience of Savings Groups in Nigeria

Key Insights

CARE surveyed savings groups in the Yobe, Jigawa and Bauchi states of Nigeria in September of 2020. 239 respondents (70% women) shared their community experiences throughout the COVID-19 response.

- 59% of respondents reported **family livelihood, access to food, and nutrition** as the most affected by COVID-19.
- Savings groups are initiating innovative adaptations to survive the pandemic. 52% of male respondents and 42% of women respondents reported groups using **mobile banking** strategies for savings to reduce person to person contact.
- VSLAs are contributing to community and individual resilience. 42% of respondents report that groups are now using **social funds** for member support throughout the pandemic.
- VSLA members joined community groups, participated in **COVID-19 prevention activities**, and bolstered outreach initiatives to share health messages.
- CARE's COVID-19 response was complimented by VSLA group assisting in **providing water and soap** to members.

Background

In Nigeria, the first confirmed case of COVID-19 was declared on February 27th, 2020. The outbreak in the country has recorded 1,364 cases to date with 45 deaths. In response to the pandemic, a national lock down was issued with additional prevention measures for a minimum of two weeks. Additionally, CARE adopted the following key

pillars as a response plan to COVID-19:

- Awareness raising for program participants to know COVID-19 prevention measures, including establishing hand washing stations at every VSLA meeting.
- Training CARE and partners program staff and other community volunteers on COVID-19 prevention measures.
- Planning for virtual trainings, meetings and monitoring of activities for partners, staff and VSLA group members when in total lockdown.
- Having a complete database of VSLA group members for remote communication and activity tracking.

Viamo Engagement

CARE partnered with mobile service provider VIAMO to ensure program participant access to the right information on the spread of the virus and how to cope with shocks to livelihoods. [VIAMO](#) is operational in 25 countries and worked with CARE's country teams to:

- push SMS messages over a period of 4-12 weeks, to disseminate messages on the spread of COVID-19, the importance of social distancing and handwashing, as well as key messages on GBV, food security and adapting VSLA meetings.
- Implement mobile based surveys to gather data on how VSLA members are coping with COVID-19 and if/how they are adapting their VSLA meetings and what their most immediate needs are.

The survey provides insights into how COVID-19 is affecting communities and will enable CARE to adapt its programming to respond to the needs of women in VSLAs.

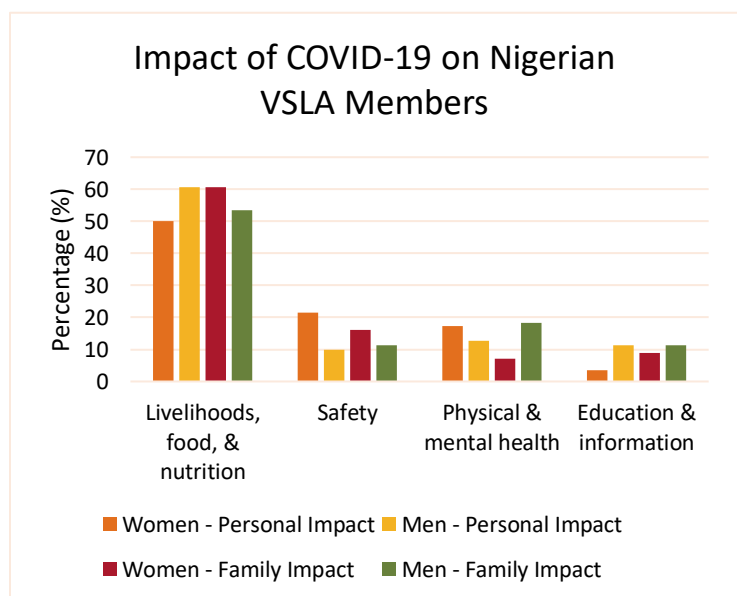
Preliminary Results

239 respondents (70% women) completed the mobile survey and provided crucial insight on how COVID-19 is affecting VSLA members lives and households. Moving forward, the CARE Nigeria team will bolster these insights with an additional round of mobile surveys and targeted qualitative studies to understand the specific needs of VSLA members across Nigeria and to develop programmatic responses that help them with positively coping with the COVID-19 crisis.

COVID-19 Prevention Communication. Group and community members have been receiving COVID-19 information from a variety of sources including the local government through platforms such as radio messaging. Survey respondents reported that messages and calls from CARE are the top sources of information for approximately 5,000 people in their communities. VSLA weekly meetings were also used to pass along this information for prevention efforts. Once equipped with this information, VSLA members have taken it upon themselves to spread messages about social distancing and the transmission of the virus to their community members.

Impact of COVID-19 on Personal and Family Lives.

53% of respondents (50% for women; 61% for men) reported livelihood, food, and nutrition as the top area where COVID-19 has personally impacted them through job loss and access to food. This aligned with a high number of reports of COVID-19 impacting livelihood, food, and nutrition within their family life as well (61% for women; 54% for men). In most cases, Nigerian



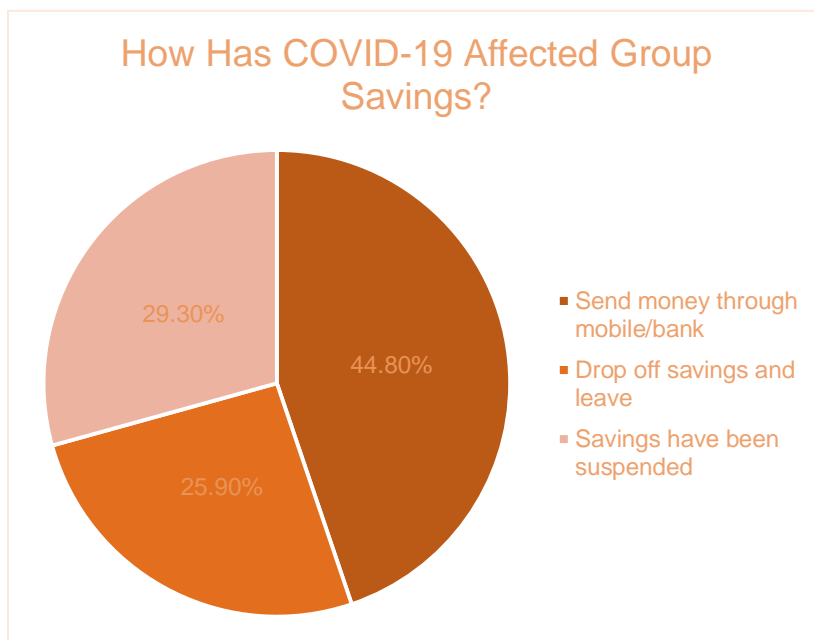
VSLA members experienced the economic effect of COVID-19 prior to the direct health effects.

There were also some gendered differences between the impact of COVID-19 for VSLA members. More women respondents raised concern on safety in addition to both personal physical and mental health impacts when compared to men. On the other hand, men respondents expressed more concern on impacts to their education and access to information.

Group Adaptations. The leadership of each group in most locations (LGAs) formed a cluster group representing all the VSLA groups. During COVID-19, the cluster meets and decides on ways forward while also meeting with Government Authorities on behalf of VSLAs to bring information back to their respective groups.

At the time of the survey, 35% of the 239 savings groups respondents had not changed the way they meet. These groups were able to maintain their normal schedule as not all areas of the country have continued widespread restrictions on movement and gatherings. For groups that have instituted a complete halt to meetings, most are located in areas of the country that remain under total lockdown. Through the survey, respondents report that saving groups that continue meetings enforce social distancing, hand washing, the use of hand sanitizer and face masks.

VSLA groups are continuing to be resilient in the face of the pandemic as 70% are still saving and 47% are still



administering loans. Groups formed by CARE have supported members by using their social funds to provide food to members in need during lockdowns. Through the use of group social funds, 42% of VSLAs are supporting their members. Additionally, 15% of VSLAs have bolstered member access to hygiene materials and PPE by providing more when those materials are locally out of stock or members have run out within their own households. Additionally, groups aided in providing running water to members to increase hand washing. Even though group savings have affected by this crisis, VSLAs are surviving the shocks and damages caused by the pandemic through adaptation and adherence to COVID guidelines.