

CARE West Africa: Women's Collective Voice - Global Report FY2017-21



**WOMEN ON
THE MOVE** 

When I lived with my father and his many wives, I didn't know that none were my mother. But I did know they didn't like me.

I always felt marginalized. I was often kept locked in the house because they didn't want me to "get into trouble". One day I found out that my mother had actually divorced my father and had left long ago... I discovered that none of my "mothers" was my real mom. Suddenly, I understood why I had felt so isolated. I didn't take it well, in fact I rebelled and got very angry. Finally, my father got fed up and when I was 17, he sent me to live with his brother. I also had to leave school.

My name is Monique Diarra, I am 51 years old and the mother of three children. I live in Touba, in Mali.

When I got to my uncle's house, unbeknownst to me, he and my father had conspired to marry me off to the first interested man. He was much older than me and already had a wife. How I sobbed, I did not want to marry that man, but I had no choice, I did what I was told. What made it worse was, I was born in the capital city of Bamako, so I had some education. I was now in a small village, where women weren't allowed to study. My new situation left me feeling even more marginalized. And, I was very lonely.

When I was 29, I stopped by the only school in the village, I asked if they needed teachers... 3 years later I started to teach. I also worked in a bank as a cashier. I was the only woman. I did so well that the bank supported me to become a fund controller. But, instead of making things easier for me, it got worse. The men could not accept me in such an important position. They tried to get me to leave. But it just strengthened my resolve!

I met CARE when they came to town with a new project. As I could read and write, and had financial skills, they asked me to become the financial controller on the village project committee. All the men were against it, but I didn't let them intimidate me.

In 2005, CARE established a Village Savings & Loans Association in the village, they asked me help organize the women. We started with two groups of 35 people, almost all women. They were sceptical at first but, once others saw the change in these women, they all joined in. I continue to form groups even today.

I now know I have the capacity to shape not only my life, but the lives of many other women. I have even moved into local politics. I am now a delegate to the Region of Mariko. In 2017, I became part of the Ségou Steering Committee for Food & Nutrition Security led by CARE and its partners. I've used my newfound voice to help other women. Working together has given us a sense of solidarity, and a collective voice. We are working together to expand our businesses. We also bring awareness to the need of educating young girls. Today, in that same village I moved to get married at 17, we have 52% girls versus 48% boys in our schools!

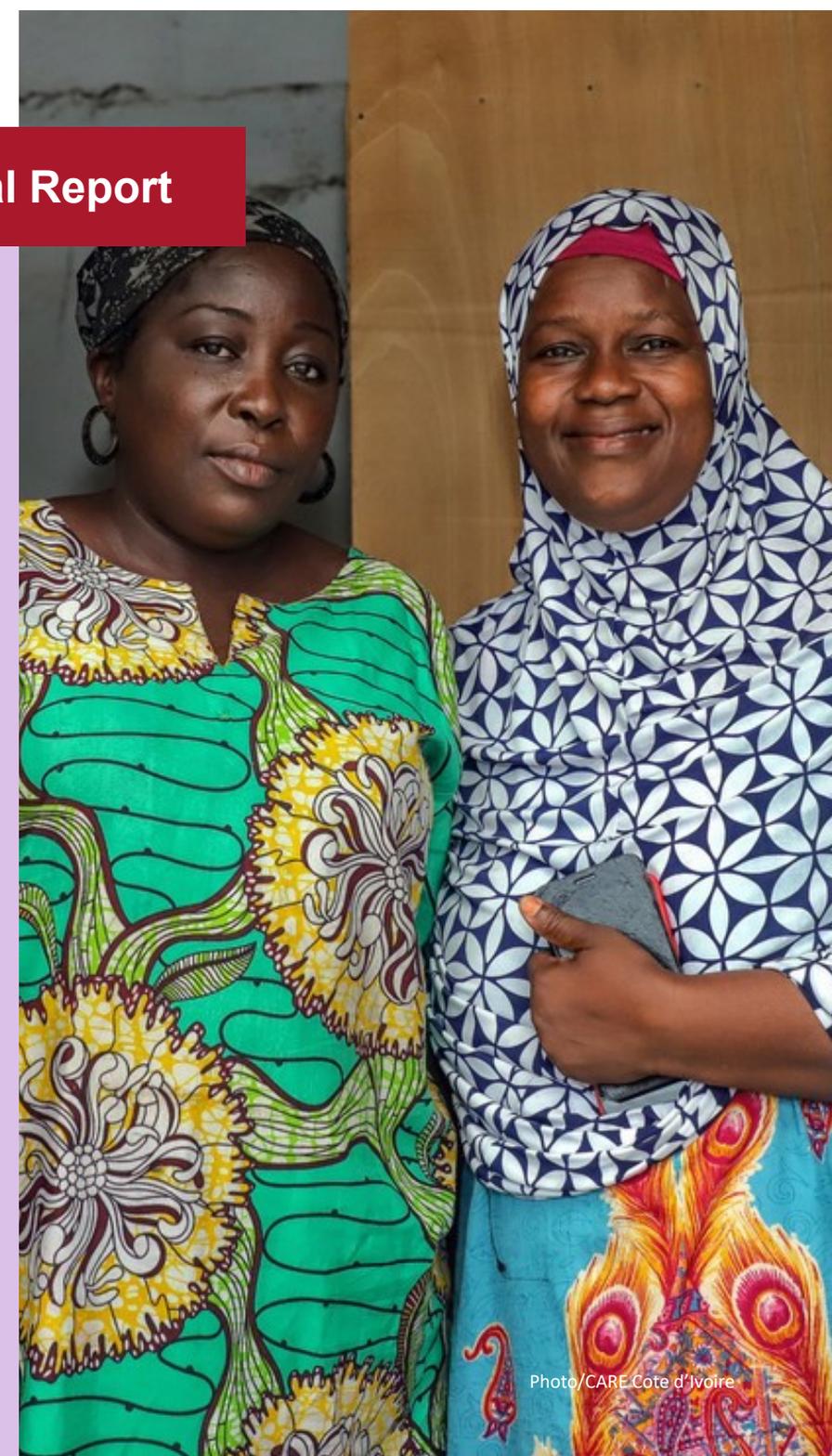
Our lives have been greatly affected by the Covid-19 pandemic, which has drastically reduced our access to markets. So, merchants come to buy our goods at ridiculous prices, particularly crops. But we have found solutions, mostly transforming and preserving products (tomatoes, okra ...), that can be bartered between us. This has reduced the losses that we are experiencing and helped us cope with the financial strain on our families. People trust my judgment, but more-so in looking at me, they trust themselves. I hear all the time now "Madam Diarra suggested I do this". My voice cries out loud and clear to others, men and women, we can make change if we believe in ourselves and in our common voice.



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Photo/CARE Cote d'Ivoire



It starts with equal

Executive Summary

WOMEN ON THE MOVE



Women on the Move (WOM) is a CARE regional strategy to mobilize existing savings groups (previously referred to as Village Savings & Loan Associations, or VSLA) in West Africa to serve as a platform for women and girls to assert their basic rights. **These groups have been a foundational CARE approach to women's economic empowerment.**

Evidence has shown that these VSLA savings groups, over and above their economic impact on women, **also transform the interactions between women and their communities**, as well as help promote gender transformation.

It's simple, when **women are able to come together in safe spaces, they gain confidence in their individual and collective voice...** they then have the power to bring about change for a more equitable world. When we network, or connect these groups together, we increase their legitimacy and credibility to develop strategic alliances with local and national Civil Society Organizations (CSOs), all creating venues for women to raise their voices and fight for gender justice.

Building upon this idea of collective voice, WOM in West Africa changed the name from savings groups to solidarity groups. Because it's **not just about economic solidarity but building social and political solidarity too.**

The WOM FY20 impact goal is for **8 million women and girls to experience positive change in their socio-economic status and be able to influence change** at all levels of their lives. Our key pathway to doing this is the networking of Solidarity Groups, amongst themselves, and with CSOs supporting women's rights.

It's what we call **Women's Collective Voice.**

And we're seeing it's impact!
By the end of FY2020, Solidarity Groups in West Africa with CARE WOM had directly supported positive **impact on 1,649,433 people.**



The WoM strategy works with private sector, regional intergovernmental bodies, national women's movements, and international organizations to scale our impact. We've been multiplying this impact over the last five years by focusing on:

- **Advocacy to influence policies and programs.** We've seen dramatic increases in women's participation in regional body programmes and strategies. WOM has also collaborated with peer organizations at national levels to encourage and motivate governments to adopt the VSLA savings group model into their national policies, strategies or programs.
- **Scaling and adapting proven models.** Partnerships such as the Mars Wrigley Confectionery brand which started in Côte d'Ivoire and worked with Solidarity Groups to support the financial skills, guidance and resources of female farmers, has now expanded to all countries where MARS and CARE are active. This work with Mars will influence (and is already influencing) our work with other Cocoa sector actors: e.g., Mondelez adopting the UN Sustainability Goals into its gender strategy. Mars initially pledged to reach 75,000 women with sustainable cocoa interventions, but now estimates to have reached approximately 112,500.
- **Supporting social movements and women's voice and leadership during crises.** This means increasing women's voice to address key issues in their communities such as child marriage and girl's education. We also use the Solidarity Group network to support CARE's Women Lead in Emergencies (WLIE) initiative, integrating WLIE into its regional strategy to respond to COVID 19. This brought together 619 Solidarity Groups with 17,898 women to increase their leadership and participation in COVID emergency responses.
- **Connecting Solidarity Groups across countries and regions.** We are actively linking Solidarity Groups across regions and even borders. For example, in Mali, women members of Solidarity Groups and networks came together in December 2017, to develop a Framework for their 2025 Vision. This network is now an integral partner with the country's Ministry of Women, Empowerment and Family, which brings together members of the platform and representatives from other government ministries.
- Lastly, **WOM has advanced West African women's access to formal financial institutions**, allowing them to further advance their economic, social and political presence within their communities. Many CARE West African Country Offices have helped linked Solidarity Groups to formal financial institutions and other banking systems. And, four governments in the region, Côte d'Ivoire, Ghana, Mali and Niger have adopted and implemented the VSLA savings model into their strategies, policies or laws.

This report takes a look at the evolution of WOM in West Africa from FY17 to FY21. We will demonstrate WOM's impact and successes to date, educate on how those successes have built over time, look at the evolution of groups and how Women's Collective Voice has become a powerful, impactful tool to lead transformation for gender equality in West Africa.

Bringing it all together

“Before, it was the women who asked us to join the group to help them (as secretary, group director, etc.). Now we are the ones begging them to allow us to join them.” Husband of a CARE Solidarity Group member, Benin – West Africa.

The **VSLA** model started in Niger in 1991 as **Mata Masu Dubara**, or **MMD** in Nigerien, it means **Women on the Move (WOM)**. The idea was founded on CARE’s observance of village women who **formed groups to pool their savings and then lent out to one another to invest in income generating activities**. CARE formalized the approach, creating its signature program, Village Savings and Loan Associations (VSLA). The **approach has now gone global**, with it not only used in numerous



CARE International programming initiatives, but hundreds of other organizations, and governments, having incorporated it into their programs. But beyond their economic impact on women, **VSLAs presented a formidable avenue for asserting women’s rights and influencing social**

transformation at family, community, and national levels. In 2019, WOM reoriented its work to using these groups as a platform to support the power of **Women’s Collective Voice**. With that, the name **evolved from savings groups to solidarity groups**.



CARE West Africa is now focusing their women’s empowerment efforts on **facilitating spaces where women and girls in groups can network and connect to governments and other CSOs to raise their voices, defend their rights and take collective action**. Because it’s not just about economic solidarity but building social and political solidarity too.

Not just the message but the messenger matters. In building upon CARE’s WOM structure and lessons on collective advocacy, the voices of women and girls are being fostered through networking and capacity building and then amplified through collective action... and ultimately heeded by policymakers. Women’s Collective Voice is powerful, it’s strong, and it’s being heard.



Since 2016, CARE has pursued a series of ambitious regional Impact Growth Strategies (IGS) to **multiply the impact of CARE’s work** by tackling the structural underpinnings of social inequality. The strategy brings together programming, scaling approaches, and advocating for policy change. A key pathway to the WOM IGS has been the **creation and promotion of Solidarity Groups.**

Knowing they were not alone and shared common goals, **women in Solidarity Groups were able to gain trust in their individual and collective voices...** they could fashion change, not just for their economic benefit, but for increased participation in their communities. This sparked the notion of **Women’s Collective Voice.**

WOM’s initial successes in influencing government to adopt the Solidarity Group model for greater access to financial services have been significant and instrumental in tackling some of the economic aspects of gender inequality. However, capitalizing on this requires going beyond extending access to savings and credit to women, but **ensuring women have a greater say in their futures.**

This means not simply working with women in communities to increase their influence but dismantling the power structures that stop women from having a voice.

WOM’s learning initiatives showed that **we do more by ceding our power and ensuring that we support women in setting their own agendas.** While CARE continues to support access to savings and Solidarity Groups in West Africa through clear commitments to and investment in the VSLA scaling strategy and programmatic work, WOM wanted to build on the strength of over 2 million existing Solidarity Group members to increase their influence on their own lives and beyond their groups.

WOM’s IGS is now solely focused on the use of **women-led Solidarity Groups as a pathway for Women’s Collective Voice.** This means creating more supportive policy environments for them and advocating for their inclusion within national policies and strategies. In Niger and Mali, where CARE has worked the longest through Solidarity Groups, it is clear that **these platforms can be powerful vehicles** for women’s public

CARE West Africa's WOM - WCV FY20 Plan

WOM's strategy to economically and socially empower 8 million women and girls includes:

Helping to network Solidarity Groups within countries and across the region.

Our targeted outcomes are:

Women have the skills, capacities and collective capacity to negotiate and claim their rights.

Facilitating spaces, including social media platforms, for networks to connect & engage with other CSOs at different levels.

Power-holders are more responsive, more inclusive institutions & services, more equitable social norms increase social cohesion & women's participation.

Building the capacity of Solidarity Groups & CSOs to develop and lead a common advocacy agenda to demand gender justice and multiply their impact.

Key societal issues are addressed such as emergency response, gender-based violence, and child marriage through collective voice and action.

Integrating Women Lead in Emergencies (WLiE) into CARE Humanitarian Response programming.

WOM-WCV IGS is integrated into all CARE West Africa Country Office programs to include Humanitarian Response, SRHR, Agriculture, Nutrition, etc.

Listening to the women by conducting field visits and using social media (ex. CARE's Curiosity Collectives I & II, "Il Faut Ecouter").

participation. Through them, **women are finding a voice in political spaces, demanding their rights, and taking action to promote social justice for women.**

The next step to supporting and promoting Women's Collective Voice through Solidarity Groups is **networking them to one another, along with women's rights organizations.** WOM has now expanded the Women's Collective Voice initiative across seven West African countries: Benin, Côte d'Ivoire, Ghana, Mali, Niger, Sierra Leone and Togo - **networking 200,000 women who now have the collective power to address their rights and influence policy** (e.g., access to land, promotion of girls' education, combating child marriage, political participation). Taking into account all stakeholders, we have seen this power **affect the lives of over 1.6 million women.**



Photo: Aminatou Daouda and Mahamadou Maman/CARE Mali

WOM impact goal: 8 million women and girls will experience positive change in their socio-economic status and be able to influence change at all levels through 4 pathways for change that:



- **Build a coalition of like-minded organizations to coordinate, learn, innovate and advocate with women and girls in Solidarity Groups to scale up the model and multiply its impact.**
- **Co-facilitate spaces where women and girls in Solidarity Group networks and other civil society organizations can connect, raise their voices, defend their rights and take collective action.**
- **Engage financial service providers and IT/tech companies to develop appropriate services for women participating in Solidarity Groups.**
- **Influence governments to adopt and implement the Solidarity 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.**

So, let's see how WOM has evolved over time and how we address gender equality, women's collective voice and what we plan to do in the next five years!



WOMEN ON THE MOVE 



Photo: Madoussa CARE, Côte d'Ivoire

Our Impact to Date

WOM's pathways and strategy are all about increasing our impact and realizing concrete outcomes. As a reminder, our outcomes are:

- Women have the skills, capacities and collective capacity to negotiate and claim their rights.
- Power-holders are more responsive, there are more inclusive institutions and services, more equitable social norms to increase social cohesion and women's and girls' rights, including the right to participate and organise.
- Key societal issues are addressed such as emergency response, gender-based violence, and child marriage through collective voice and action.
- WOM-WCV IGS is integrated into all CARE West Africa Country Office programs to include Humanitarian Response, SRHR, Agriculture, Nutrition, etc.

WOM defines our impact population as women who join Solidarity Groups as a result of CARE advocacy (and direct programs), plus women already in Solidarity Groups (via the VSLA method) as of 2017 who have taken **collective action to benefit their communities, societies and local/national politics**. In 2017 we saw 904,148 women directly impacted by our Solidarity Group initiative, this rose to 1,454,615 by 2020, or a 161% increase. Overall, **by the end of FY2020, Solidarity Groups in West Africa with CARE WOM had directly supported positive impact on 1.65 people including 1.45 women**. When we add in other multipliers, our **total impact is just over 1.9 women**.

WOM Solidarity Group Growth since 2017

CARE direct programs:

YEAR	WOMEN	MEN	TOTAL
2017	904,148	125,343	1,029,491
2018	142,898	24,414	167,312
2019	215,096	29,539	244,635
2020	192,473	15,522	20,995
TOTAL	1,454,615	194,818	1,649,433

The contribution of different multipliers:

ASPECT	Impact	Reach	Potential	TOTAL
Women solidarity group via CARE programs	858,223	1,454,615	-	1,454,615
Women via organic replication	715,423	1,212,582	-	1,212,582
Women via collective voice	353,117	2,580,240	-	2,580,240
Women via government/private sector replication	-	-	5,070,668	5,070,668
TOTAL	1,926,763	5,247,437	5,070,668	10,318,105

The Context

Economic and gender inequality are universal but exacerbated by several unique contextual issues in West Africa:

- **West African countries are predominantly patriarchal in structure:** Many communities pride themselves on adherence to cultural affinity and traditional belief systems, which define the place of women as inferior in respect to land access, sexual reproductive rights and societal participation in general. Experts report that women in West Africa contribute up to 70 percent of food production. They also account for nearly half of all farm labour and 80–90 per cent of food processing, storage and transport. Yet, according to the [UN Food and Agriculture Organization \(FAO\) 2018 report](#), women are significantly disadvantaged relative to men with regard to their land rights. This is true for all dimensions of land rights associated with agricultural land: ownership, management, transfer and economic rights. Globally, less than 15 percent of all landholders are women. Land resources continue to play important roles in both agrarian and industrial societies; thus the absence of effective land management and gender construction in land allocations has deepened gender inequality, restricting women's capacity building and development.
- **A fragile security space:** Humanitarian crises and conflict throughout the region magnify vulnerabilities and gender inequalities. The complexity, duration and violence of conflicts have forced women and girls into displacement and migration. According to the [United Nations High Commissioner for Refugees \(UNHCR\)](#) there are currently more than 5 million internally displaced people, about 60% of them women and children. Conflicts further exacerbate gender vulnerabilities, placing women and girls at risk of gender-based violence, conflict induced food insecurity and malnutrition. In northern Nigeria, the Boko Haram insurgency with its accompanying incidents of kidnapping, rape and killing of civilian populations present unsafe conditions which restrict women and girls' mobility.
- **The COVID-19 crisis will likely increase female poverty:** According to the United Nations International Children's Emergency Fund (UNICEF), among the 15+ age group in sub-Saharan Africa - where the majority of the world's poorest live - 132 million women compared to 124 million men will be living on less than \$1.90 a day in 2021. At the height of COVID induced restrictions, West Africans experienced reduced income, food insecurity, changing gender roles in households, increased gender-based violence, and unsettling of social support systems ([CARE West Africa Rapid Gender Analysis, 2020](#)). The economic meltdown following lockdown measures has resulted in the loss of jobs for both men and women. The consequences of these COVID 19 preventive measures have often increased friction within the home meaning that for many women and girls, home is not a safe space due to domestic and intimate partner violence.
- **Women's voices in West Africa are poorly represented in the decision-making spaces:** When 15 countries from Central and West Africa met in Senegal in May 2016 at the Gender, Human Rights and Women's Participation in Elections conference ([UN Women, et al, 2016:5](#)), to reflect on women's leadership and political participation, they made a remarkable observation that is still valid today, namely, that despite women's significant numbers as voters, they are still largely under-represented as political leaders and elected officials. Countries such as Benin, Burkina Faso, Côte d'Ivoire, Ghana, Mali, Nigeria ... had less than 11% women in parliament as of February 2016. Four years down the line, there has been some progress, albeit at a slow pace. As of June 2020, women occupied 25% of parliamentary seats in sub-Saharan Africa, a figure equal to the global average. Also, despite the inherent gender inequalities in the region, West African

States have largely adopted policies and laws to ensure legal provisions for the equal rights of men and women. All countries in the region have signed and ratified the Convention on the Elimination of all Forms of Discrimination Against Women. Many of them are equally signatories to the Protocol of the African Charter on Human and Peoples' Rights on the Rights of Women (Maputo Protocol). Yet, even where legal protections on inheritance, child marriage, female genital mutilation and financial inclusion exist for women and girls, legislative gaps as well as social norms impede the implementation of many of these laws. For instance, in most countries the constitution and national laws grant women equal access to land, yet customary laws and practices prevent women's ownership of land.

- **Civic freedom and democratic norms have declined in some West African countries.** In 2020, two countries in the region, Côte d'Ivoire and Guinea, saw presidential candidates re-elected for a third term amidst public protest and violence. According to CIVICUS, civic space in five West African countries – namely Benin, Côte d'Ivoire, Guinea, Niger and Togo – are obstructed. These countries have witnessed the banning of civil society protests, excessive use of force, arrest of peaceful protesters and in some cases the killing of protesters. In Togo, civil society organisations were barred from observing the 2020 presidential elections. In Guinea, social media shutdowns occurred during and after the referendum and legislative elections in March 2020. As of November 2020, the CIVICUS Monitor had declared civic space in Niger as repressed and placed the country on its watch list. Threats to freedom of expression, association and peaceful assembly have occurred across the region with the media and civil society actors often being the targets due to their dissenting views. Such threats and restrictions prevent civil society from actively playing their role in securing the rights and interest of people, in particular, women and girls.
- **CSOs lack access to financial resources to undertake their mandates.** This is in addition to the restrictive context within which CSOs operate. In the absence of core funding to CSOs, more specifically women's rights organisations, groups are rendered inactive until they acquire project funding. Research conducted by the [Association for Women's Rights in Development](#) (AWID) shows that “the median annual income of over 740 women's organizations around the world was USD 20,000” in 2010 (AWID, 2013). Unable to compete for the limited funding opportunities available, some women's rights organisations and groups have had to close down. Where funding opportunities are available, strict requirements for established financial and monitoring and evaluation systems means that many grassroots organisations are not qualified.

COVID-19 is disproportionately impacting women and girls across the West Africa region. Claudine Mensah Awute, CARE Regional Director for West Africa notes, “information sharing and dissemination of hygiene and prevention messaging are good examples of gender bias, as many of the traditional media outlets used to communicate on this pandemic are not sensitive to the specific needs of women.”

But, she adds, “Despite this, there are also some emerging rays of hope and opportunities for women... we have seen some ingenious innovation projects from amongst the communities...”

Multiplying Impact

WOMs work in West Africa is based on the agenda of the women in Solidarity Groups. We help them realize the changes they determine are important for their lives. We do this by listening to them via Curiosity Tours and Learning Experiences, we then facilitate collective action and women's participation within their communities and beyond. And we build their needs into the design of our programs / policies. Here's some examples of how we are following our pathways to increase our impact:

WOM Pathway 1: Build a coalition of like-minded organizations to coordinate, learn, innovate and advocate with women and girls in Solidarity Groups to scale up the model and multiply its impact.

Working with others is key to the success of WOM. The WOM strategy works with private sector, regional intergovernmental bodies, national women's movements, international organizations to scale our impact.

- **Advocacy to influence policies and programs**

Increasing women's participation in regional bodies programme/strategies. WOM in West Africa collaborated with three regional or multi-country institutions, the Chad Lake Bassin Commission (LCBC), The African Development Bank (AFDB), and the Alliance for Financial Inclusion (AFI), to adapt a savings group model into their own planning. They also urged and influenced governments to do the same.

In October 2019, the LCBC signed a memorandum of understanding to provide technical assistance for the promotion of savings groups within four countries in the region: Niger, Chad, Cameroon, and Nigeria. They also committed to strengthening institutional capacity on gender equality and women's voice. AFDB is supporting CARE in the implementation of the Women Entrepreneurs Financing Initiative (WE-FI awarded in 2019) in 3 countries: Niger, Côte d'Ivoire and Mali. This partnership will give the Bank and other initiative partners the opportunity to deepen their knowledge of grassroots economics and test their role in working with rural populations as they positively affect the lives of women who, until now, have not been sufficiently considered in major global entrepreneurship initiatives. With AFI, WOM contributed to the consultation of a global network of central banks and finance ministries dedicated to financial inclusion, addressing gender equality in their models. (see: [Upscaling and Integrating Gender Savings Groups Into the Formal Financial System | Alliance for Financial Inclusion - afi-global.org](#))

WOM Pathway 2: Co-facilitate spaces where women and girls in Solidarity Group networks and other civil society organizations can connect, raise their voices, defend their rights and take collective action.

- **Connecting Solidarity Groups across countries and regions**

WOM's focus is now to link Solidarity Groups across regions and even borders. It's working, and the women are driving it. In Mali, women members of Solidarity Groups and networks, came together in December 2017 (see [CARE WA WOM 2018 Impact Report](#)), to develop a Framework for their 2025 Vision. This was a first roundtable of Solidarity Groups supported by multiple implementing agencies within the

Ministry of Women, Empowerment and Family as well as representatives from other government ministries. The goal is, “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 over physical resources (land, inputs, and equipment), resources to improve their economic power and their social status through access to adapted financial products, their participation in decision-making spheres of at all levels.

- **Solidarity groups increase women’s political participation**

According to the study “[Beyond Economic Empowerment](#)”, conducted by CARE Netherlands WOM, membership in VSLA improved women’s agency including their confidence, particularly to speak in public, as well as their capacities on important topics (e.g., finance, savings, governance, women’s rights, and more). Further, 82.1% of women across all groups were inspired to change their beliefs about women’s role in public decision making toward thinking women should play a bigger role. In fact, 56.8% of women believed that women and men have equal decision-making rights. The research finds support from and partnership with broader civil society and the design of interventions to be important for enabling women to increase their public participation. Indeed, a CARE Mali case study shows that, since the first networking group, solidarity groups have started collective actions not only economically, but also at the social and political level.

Hadjo Djibo is a true “célèbre” in CARE circles! She lives in the village of Hamdallaye in the centre of Niger, but her reach is far from home.

Hadjo joined a CARE Solidarity Group in 1997 and signed up for as many trainings as she could, to include courses in leadership and public speaking.

In 2011, Hadjo ran for President of the commune’s Social Affairs Committee which plans for communal development. She won! And now she’s running again.



Photo/ CARE Niger



Photo/ CARE Niger

In Niger, MMD federations more often collectively raise needs in community meetings, meet directly with local authorities to express their needs, organize awareness raising campaigns sessions, and undertake actions of communication to higher levels (regional/national). As illustrative example, around 400 MMD women were candidates in the local elections held in December 2020.

Hadiza DNomao was elected as a city councilor in her village of Guidan Idder in the Tahoua region of Niger.

Hadiza was already one of the most politically active women in Niger and is known for her commitment to protecting the most vulnerable people in her community. In this new position, she is able to influence the lives of all of her Nigerian sisters, we know, she’s going to do a great job!

One cannot eat if they don’t have a seat at the table. By taking key political roles in their communities, Solidarity Group women are able to guide local legislation and policy to respond to the needs of women and girls.

- **Scaling and adapting proven models**

CARE's Solidarity Group model is now used across programming sectors and with other organizations to organize and implement activities within communities.

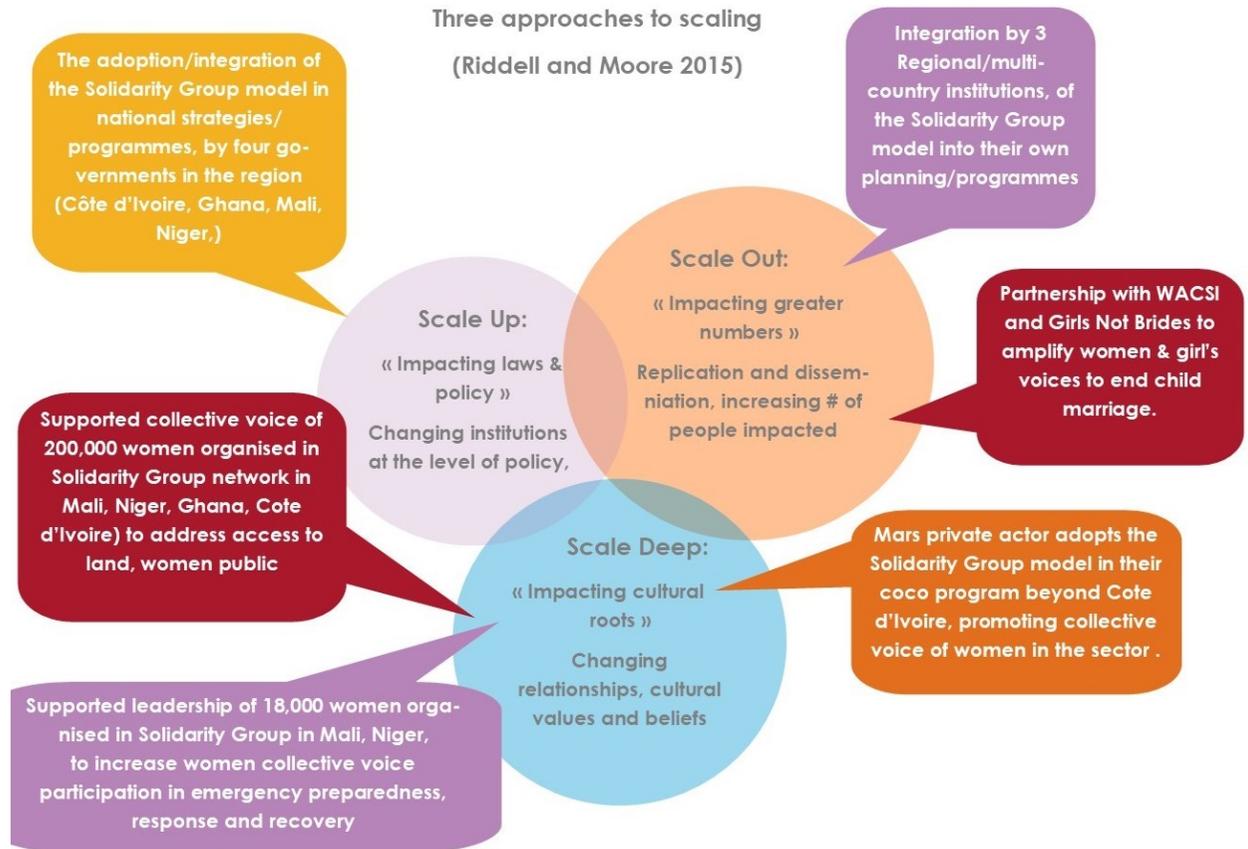
Women's Voice in Cacao: CARE's partnership with Mars. Since 2015, the Mars Wrigley Confectionary has supported and partnered with CARE to empower female cocoa farmers in West Africa, where 70 percent of the world's cocoa is sourced. Working through Solidarity Groups, CARE's partnership with Mars Wrigley supports the financial skills, guidance and resources of female farmers. This work will influence (and is already influencing) our work with other Cocoa sector actors: e.g., Mondelez adopting SGs into its gender strategy. Or, Mars has initially pledged to reach 75,000 farmers with sustainable cocoa interventions. which will be approximately 112,500 women.

CARE's partnership with Mars has now become a global initiative, with Solidarity Groups being recognized as part their sustainability strategy called "Cocoa for Generations" in their supply chains and incorporating other CARE Country Offices in India, Thailand, Latin America and the Caribbean.

Although this partnership continues to look at the scale up of Solidarity Groups in Côte d'Ivoire and Ghana, the engagement of Mars also focuses on the promotion of women's collective voice in the sector. In fact, based on more than 12,000 women organized in Solidarity Groups, Mars recognizes the opportunity these platforms offer for women to make their voices heard in public spaces, cooperatives, and value chains etc. following the examples that have emerged in some communities.

In the last months, Mars donated \$5 million to support COVID-19 emergency responses in Côte d'Ivoire, Ghana and other cocoa producing countries. These funds are being used to engage communities and disseminate key messages for the adoption of preventive practices and improved hygiene behaviors. Many of these activities are being conducted via Solidarity Groups.

Increasing Women's voices to end child marriage. Partnership with West Africa Civil Society Institute (WACSI) and Girls Not Brides (GNB). CARE International joined Girls Not Brides in 2011, a global partnership of more than 1,300 civil society organizations from over 100 countries committed to ending child marriage and enabling girls to fulfil their potential. WOM capitalized on this partnership to help the advocacy efforts of Solidarity Groups on child marriage. Working with GNB at the regional level has been essential to bringing women to the table with national CSOs and government actors.



WOM has worked in collaboration with the WACSI and GNB to strengthen the capacity of civil society groups working to end child marriage practices in six countries in West Africa. The project sought to establish and/or strengthen national platforms of CSOs working to end child marriage, to identify key capacity needs of the platforms and enhance advocacy efforts to engage with policymakers (both at the regional and national level) on child marriage issues.

Using the Solidarity Group network to support CARE's Women Lead in Emergencies (WLiE) initiative. In 2020, WLiE reported 24,327 women from 748 groups in 203 networks in Segou, Mali supported WLiE initiatives. In Zinder, Niger 150 women and girls from 6 groups have contributed to WLiE. More recently we've integrated WLiE into its regional strategy to respond to COVID 19. This brought together 619 Solidarity Groups with 17,898 women to increase their leadership and participation in COVID emergency response. In Mali and Niger, WLiE brought together 24,457 women in 752 groups over 203 networks.

WOM Pathway 3: Engage financial service providers and IT/tech companies to develop appropriate services for women participating in Solidarity Groups.

In 2012, the Economic Community of West African States (ECOWAS) established the Federation of Business Women Entrepreneurs to promote women's economic empowerment ([Women's financial inclusion in West Africa: From policy to practice by Regina Baiden CARE-UK Aug 2017](#)). Also, the Central Bank of West African States' financial inclusion strategy aims at financial inclusion for 70 percent of the adult population of its member states by 2020. Countries, including Côte d'Ivoire, Ghana, Niger and Sierra Leone, have also designed National Financial Inclusion Strategies to ensure access to financial services for all. Lastly, many CARE WA Country Offices have helped linked Solidarity Groups to formal financial institutions and other banking systems.

WOM Pathway 4: Influence governments to adopt and implement the Solidarity 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.

Advancing women's economic empowerment in national policies. WOM has collaborated with peer organizations at national levels to encourage and motivate governments to adopt the savings group model into their national policies, strategies or programs. Four regional governments: Côte d'Ivoire, Ghana, Mali & Niger, have adapted and implemented the savings group model into their strategies, policies or laws.

In Côte d'Ivoire, the Ministry of Finance has integrated the savings group model into its financial education strategy and estimates that with the adoption of this strategy, about 1.1 million people living below the poverty line will be reached. ([AIIR Tool 2019](#)). In Niger, the solidarity model has been integrated into the National Women Economic Empowerment Strategy. CARE estimates that it will reach 51 percent of all Nigerien women age 15 and over. Further in the region, a Ghanaian government project funded by the World Bank aims to link 60,000 savings groups to formal financial institutions by 2023, at the same time it is promoting the use of solidarity groups into its national financial inclusion strategy.

Lastly, in Togo, Cote d'Ivoire and Niger, WOM Solidarity Groups contributed to the design of strategies and actions plans of the Financial Inclusion Road Map, a Financial Inclusion Strategy Design, and the Women Economic Empowerment Strategy Action Plan respectively. CARE estimates this will impact 1,398,168 women (AIIR tool). Also in Mali and Sierra Leone, WOM Solidarity Groups were used in the implementation of government strategies and programmes addressing women entrepreneurship and financial inclusion.

Evidence of success

The power of Women's Collective Voice has brought evidence to bear. Here's some great examples:

- **Women's Collective voice and action has helped change laws, norms and harmful gender specific practices at local, national and regional levels:** 353,117 women members in 7,857 group members are organized into networks in Côte d'Ivoire, Ghana, Mali and Niger. Collectively, they have impacted nearly 2.9 million people in local communities by advocating for women's access to land and agricultural inputs, promoting girls' education, combating child marriage, and increasing women's participation in decision-making at the household and community levels.
- **Increased participation in civic service roles:** Through capacity building, training and networking, WOM through its network of Solidarity Groups, has helped to raise the confidence of women to make their voices heard, influencing not only their lives, but those of other women, families, and even entire villages. We have hundreds of examples of women who have taken positions of influence within their communities and government structures. Solidarity Groups have increased visibility and meaningful participation in movements to end early marriage in West African Countries. In Niger in particular, the combined influence of MMD federations, CARE and Girls Not Bride, helped bring national organizations into the End Marriage Platform that was previously provided by international organizations.
- **Women leading in emergency increase Women voice and facilitate learning:** Women Lead in Emergencies (WLiE) is a CARE global initiative which CARE in West Africa has built upon to amplify women's voice. WOM has put this into action in with concrete results. In Mali and Niger, CARE has integrated WLiE into its regional strategy in West Africa to respond to COVID 19, targeting 784,684 people in the area of gender equality (Including GBV). This brought together 752 Solidarity Groups with 24,457 women, to increase their leadership and participation in emergency response. These groups were able to replicate COVID 19 responses between Solidarity Groups via WhatsApp discussions and engagement with the private sector. Shared responses included teaching members on sewing masks and making hand sanitizer. Many groups distributed these items to their communities. Some, like in Bandiagara in Mali, starting selling masks to INGOs. Or, as in Côte d'Ivoire and Benin-Togo, where groups collaborated with UN Women to distribute masks and sanitizer during awareness raising events. In Nigeria, Solidarity Groups improvised makeshift handwashing stations throughout their communities using empty bottles filled with soapy water and then hung to a wooden frame.
- **Eliminating child marriage.** Solidarity Groups have increased visibility and meaningful participation in movements to end early marriage in West African Countries. The prevalence of child marriage in West and Central Africa is 41 percent, meaning that four out of ten girls and young women - nearly 60 million - were married before the age of 18. WOM has focused Women's Collective Voice to collaborate

with regional, national and even global platforms to end the practice of child marriage. WOM is also integrating with other CARE initiatives such as Tipping Point which works from the “bottom-up” on the root causes of child, early, and forced marriage (CEFM) by educating families and communities on alternative paths for adolescent girls.

In Niger, the leadership of the End Child Marriage Platform is now shared with national civil society organizations including MMD federations, whereas before it was only international organizations. MMD federations are active members of the platform to end child marriage. In Mali, organizations raise their voices to promote girls' rights in general and in particular to end child marriage.

Since the start of the implementation of WOM strategy, our collaboration with peer organisations has facilitated the creation of seven national platforms to influence financial service provider companies in developing appropriate services for women in saving groups. Four governments - Côte d'Ivoire, Ghana, Mali and Niger - have adopted and implemented the savings group model into their strategies, policies or laws.

- **Women collective voice has become the central focus of 6 CARE Country Office programming initiatives.** In addition to the CARE Niger and Mali offices, which already had women-led collective actions in their programs, other countries such as Benin-Togo, Côte d'Ivoire, Ghana and Nigeria have now deliberately included collective action led by women into their action plans. All to promote women's rights and gender equality into their programs. In CARE West African countries, 73,662 women reported being able to participate equally in household financial decision making in 2020 compared to 3,759 in 2017 (PIIRS data). Further, 166,652 women were involved in unions, women's group or cooperative membership through which they could voice their labor rights.

Lastly, Solidarity Groups in West Africa are now “organically replicating”. Various studies and observations in different contexts have shown that Solidarity Groups multiply because they see the positive results other groups have experienced in doing the same. Recent CARE studies in Benin indicate that for each group trained by CARE, another group self-replicates. This was integrated into CARE's global data collection system (PIIRS), which made it possible evidence that across all CARE offices globally, 1,592,600 people joined Solidarity Groups thanks to local self-replication local initiative.

Child marriage perpetuates family and community cycles of poverty, poor health, and limited participation in decision-making. Taken together, the costs of this practice are too high to be ignored.



Photo: Habeeb Sulaiman/ CARE Nigeria

Voices of Change

“Impossible is not for us, because we are ingenious women.” Nigerian woman from a WOM discussion on their ability to adapt to COVID 19 pandemic.

Women leaders, with the support of their Solidarity Groups, are keeping their fists in the air... to adapt, but also progress, in the face of challenges including COVID 19, insecurity and injustice.

In our 2019 Impact Report we told you about how WOM impacted the lives of Solidarity Group members in Niger, Benin and Ghana, here's an update on some of them:

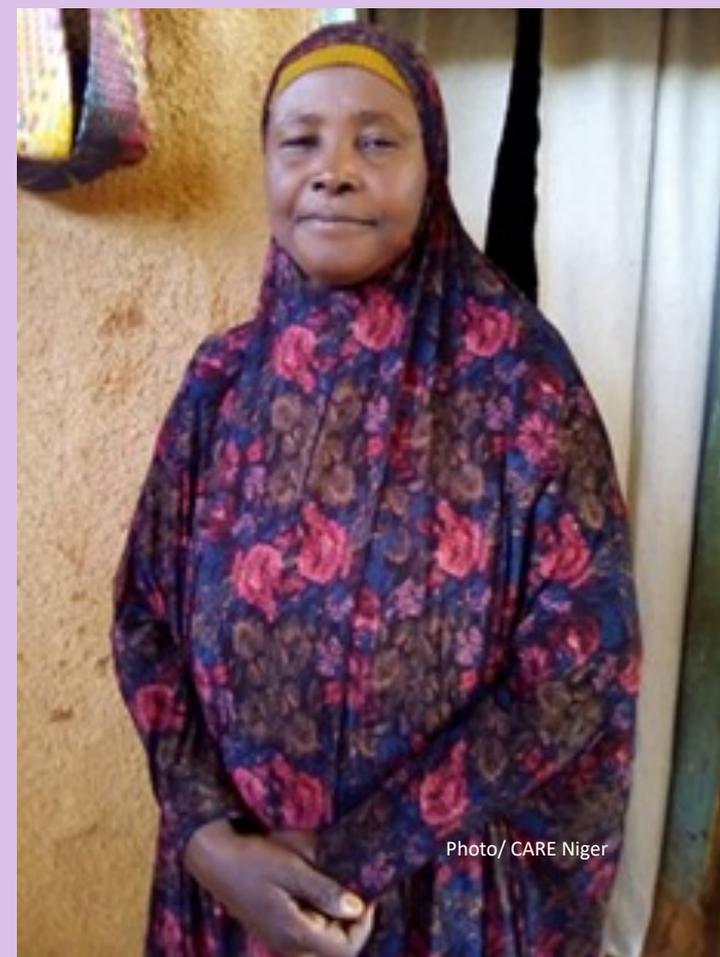
- **Aissa Saadou, Niger**

Last year when we visited her, Aissa Saadou of Niger said to us, “Thanks to capacity building, we have regained our dignity and self-confidence. This allowed me to train and find a job as a nursing assistant. I thought I could never do it because I left school 20 years ago.”

Aissa continues to work within her Solidarity Group network to advance the cause of women in her region. But new hurdles continue to surface, “This year, the restrictions linked to the COVID-19 pandemic have demotivated us a lot, but we understand the necessity. Unfortunately, it is affecting our work and not all the women are able to contribute to our savings.”

But this has not discouraged Aissa and her group from engaging in municipal elections. “Actually, there are four of us who are running for seats in the city council! I feel quite confident I am going to win because the way I'm leading my electoral campaign is different from that the men. The capacity building on women's policy and advocacy really helped me with that. Plus, women are more mobilized to support me. I don't have that much money to invest in my campaign but with my confidence in my leadership skills, the capacity building that I received, the support of the women of the group - all encouraged me to get involved, I remain optimistic that I will win the [2020] election!”

**WOMEN ON
THE MOVE** 



Photo/ CARE Niger



Photo/ CARE Ghana

- **Gilberta Akuka Adama, Ghana**

In our last report, we also told you about Gilberta, the leader of the Women in Agriculture Platform (WAP), a CARE Solidarity Group network in Ghana's Upper East Region. Through the platform, Gilberta provided coaching and agricultural services to more than 300 women farmers in 11 communities.

Gilberta continues to shine as an example of how women can take initiative and lead in the midst of crisis.

Ghana reported its first confirmed case of COVID-19 in March 2020. Shortly after, the government announced a ban on social gatherings, closed schools throughout the country, instituted partial lockdowns in parts of the country, restricted travel between regions, and closed borders with neighbouring countries. They also suspended market activities in some communities and instituted distancing guidelines which impacted transportation systems and outdoor markets.

But, even with COVID-19 still prevalent, Gilberta engineered remarkable feats for women in resource mobilization, advocacy, and community sensitization – all towards mitigating the impact of COVID-19 on livelihoods, particularly for women.

In July 2020, with support from the district and regional directors of agriculture, Gilberta successfully advocated for the release of 1,250 kilograms of fertilizer from the Upper East Regional Coordinating Council. Twenty-seven women spread across nine Solidarity Groups in the Bawku West District benefitted from the fertilizer.

Gilberta also negotiated 2,500 kilograms of soybean seeds from the Key Institute and Management Services (KEYMAS), a Bolgatanga-based supplier of agriculture produce/products for 63 women in her district. Per the arrangement with KEYMAS, the women will cultivate the soybeans and re-sell the produce to KEYMAS after harvesting. But Gilberta didn't stop there, she even arranged for ploughing services for women farmers in Sapeliga, her village in the Bawku West District. Historically, women's access to tractor and ploughing services are largely constrained because tractor owners/operators prioritize men's farms due to their relatively large farmlands.

These interventions helped cushion the women's income prospects as some expanded their farm acreages and others ventured into soybean farming in addition to the traditional crops they cultivated. They will also have a ready market for their produce.

“At the outset of COVID-19 pandemic in Ghana, I was really worried because I thought no one would survive the pandemic. Everything came to a stop, markets and borders were closed. All the children were home because of school closures. Expenditures were going up while income was going down”. But by using her collective voice, Gilberta, “helped CARE to sensitize all the women on safe COVID-19 protocols. They also shared the knowledge with their family members. Through the WAPs, I will continue to encourage women and their families to continue to adhere to the protocols. Together we can win”!

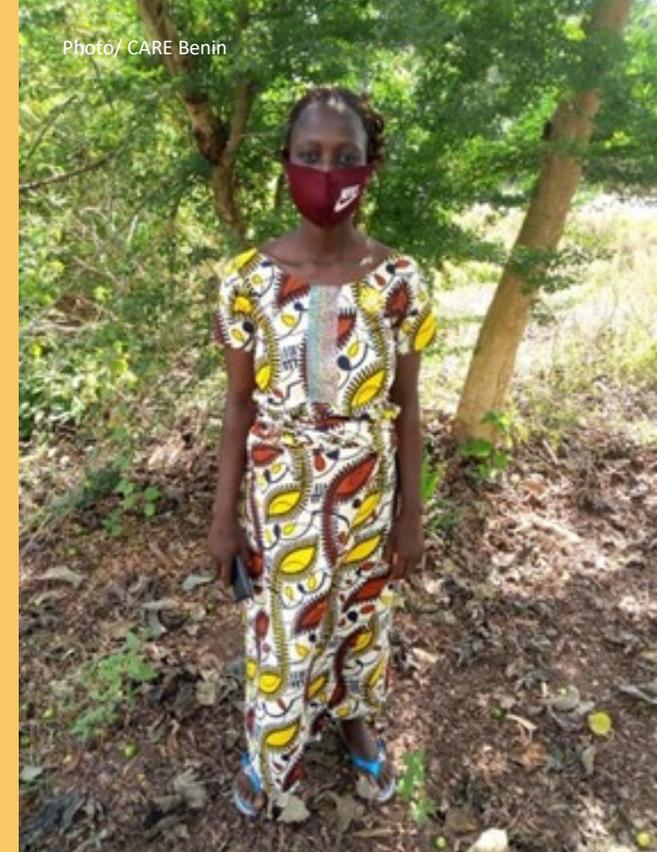
- **Rose Tohyio-Ouinhi, Benin**

Rose joined a Solidarity Group in 2019 in Benin, where groups are referred to as FaFa Wa. In the 2019 Impact Report she told us, “My savings group has allowed me to better understand the things around me and how I can contribute to the lives of others... I express my opinion, contribute to decision making and have the courage to make changes in my life.”

After seeing the positive impacts of the groups, she took the initiative to be a Village Agent, starting new groups, teaching them the savings method. “It has been such a joy following the groups, especially at the end of a savings cycle where members share their savings. The women are so happy to be able to start income-generating activities with their own investment funds!” Being a Village Agent has also gained her a sense of authority and influence. “Despite my young age, I am well respected by members of my community through the technical support I provide to FaFa Wa groups. It’s so great to see the financial empowerment that the women members of the groups talk about.”

When asked how she is coping during the COVID crises, she says “I ensure that safety measures are respected in my family, in the groups I support, and in my community. Hand washing devices are installed everywhere so that we regularly practice hand washing”.

“Once we can move forward with activities, I want to go beyond the stage of just income-generating activities to support my family for food and education. I want to build a new house so my children, and the children of others, can live comfortably in a warm and sheltering home. I also think there is need for this in the general community, I want to advocate to authorities, I can take the lead in this activity.”



Across every sphere, from health to the economy, security to social protection, the impacts of COVID-19 are exacerbated for women and girls simply by virtue of their sex.

- **Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty.**
- **Unpaid work has increased due to children out-of-school, higher needs of older persons and overwhelmed health services.**
- **As the COVID-19 pandemic deepens economic and social stress coupled with restricted movement and social isolation measures, gender-based violence is increasing exponentially. Many women are being forced to ‘lockdown’ at home with their abusers. At the same time, services to support survivors are being disrupted or made inaccessible.**

UN Policy Brief: The Impact of COVID -19 on Women, APRIL 2020

The women behind WOM

- **WOM IGS Manager: Dr. Fatma Zennou**



Fatma Zennou's experience with CARE spans 20 years. She began as a program administrator in various projects, including Sexual and Reproductive Health Rights, Food and Nutrition Security and Women's Economic Empowerment in agriculture and farming.

Native to Niger, Fatma introduced WOM 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 Solidarity Groups across the region and her ability to drive teams to think outside the box led her to becoming the manager of WOM's West African Impact Growth Strategy.

Through her vision, she saw the emergence of Women's Collective Voice as a platform to advance women's influence and input on issues inherent to their gender equality. She has been, indeed, the driver of change for WOM.

- **Regional Advocacy Champion, Cote d'Ivoire: Marie-Paule Yao**

Marie Paule has been an advocacy officer at CARE Côte d'Ivoire for just a year and a half, but she's made incredible impact already! She is clearly passionate about her role as an influencer and networker for WOM. She came to CARE with 5 years of experience in the role of advocacy officer with Action Contre la Faim (Action against Hunger).

Marie Paul feels that a key component to increasing women's collective voice is connecting Solidarity Groups with CSOs, especially women and groups making concrete changes in communities. Indeed, solidifying these networks is critical to her personal sense of success. Because she is aware of the central role that women play in the development of the African continent, she is committed to seeing that the WOM project enables women in her communities to influence as well as participate in discussions and decisions on issues related to women's well-being and rights in West Africa.



- **Impact measurement coordinator, Niger: Zara Djibo**



Zara comes to us with almost 10 years of experience in researching, learning and documenting humanitarian development and programming. This encompassed socio-economic diagnosis, design and supervision of socio-economic development activities. Her focus has long been on gender analysis and the empowerment of women and youth. She has also worked in agriculture, food and nutritional security, nutrition design and analysis of community strategies for climate change adaptation.

She loves using her analytical skills to educate others and using research to tailor programming for impact. When asked what she likes about your job at CARE, she says, “I like to find myself around women and young people, listening to them, discussing and making their voices heard. I love challenge and am always drawn to the logic of learning and using it to help others grow”.

She adds, “this position will allow me to contribute not only to the achievement of the assigned objectives but also to make the collective voice of women heard with a higher impact”. Zara has seen the impact of the collective women's voice saying, “Before, men had almost all the responsibilities, but no workload. Women now have learned new skills and can express themselves outside the family, a role for which they are not at all prepared”.

Her goals for WOM in FY21 include supporting the voice of women in worker and feminist movements, in collective enterprises, as well as in political participation and leadership. She also wants to see an integrated feminist approach because it is right and because it is fundamental to understanding and resolving the problems of inequalities and power imbalances.

- **Regional Communication and Support Officer, Niger: Rakiétou Hassane Mossi**

Rakiétou, or Kia, has been with CARE for over five years starting as the emergency information/communication officer for CARE West Africa. She then was promoted to Media and Communication Coordinator for CARE Niger. She previously worked in the private sales sector for five years in Niger and in the USA, where she managed about 60 people. Rakiétou studied in France, Niger and the USA, where she graduated from the University of Central Arkansas in Economics. Her CARE experience includes time spent in Chad and Nigeria. Rakiétou is passionate about learning about new cultures and in particular, cultural foods and traditions.

As the eldest of a family of six, she says that setting the right example was not an option for her, it's what she has always felt she needed to do. “What I love about my job is the fact that we are saving lives, making impact within the community. Whenever I go to the field and see how I made positive changes in people's lives, that keeps me going”. She adds, “I've seen the power of women's collective voice in Niger, where a group of Solidarity Group women advocated to have a school built in their community and thus fought to bring an end to girls' marriage”.

“What I want to see WOM doing in FY21 is to bring women Solidarity Groups together so they can learn from each other and have a regional collective voice led by the women and for the women”, we trust she'll keep ensuring impact like that continues to happen at CARE!





- **Regional Advocacy Coordinator for West Africa, Ghana: Regina Baiden**

Regina Baiden is the Regional Advocacy Coordinator for West Africa. Regina comes to us with many years of experience working across the region. Her professional experience covers work in women's rights and leadership, education, civic space, policy advocacy, network building, and civil society sustainability. Prior to working with CARE, she was a Research and Policy Coordinator with Innovations for Poverty Action in Ghana, where she worked with government and civil society actors to explore ways of scaling rigorous interventions that have shown to have meaningful impact. Regina holds a Master's degree in Gender and Development as well as a Master's degree in Technical Communication.

In her own words, Regina “believes in the collective power of women and their ability to influence and transform their communities, countries and the region. WOM accompanies women groups as they stand hand in hand with their sisters from diverse communities and countries to speak up and press for gender equality” adding, “the solidarity and sisterhood upon which the groups stand to advocate for their rights and that of others is deeply inspiring. I am consistently motivated by the leadership, tenacity, knowledge, courage and resilience of women in Solidarity Groups in the face of the many challenges that bedevil our region”.

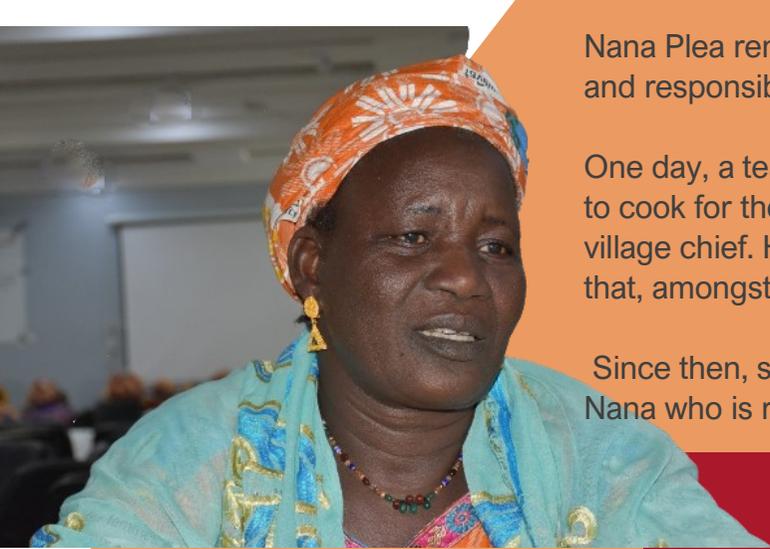
In the mist of conflict, pandemics, climate change, economic instability among other obstacles, women and girls have been at the frontlines responding to these challenges. They have demonstrated the great potential that gender equality holds for sustainable development in West Africa. She is proud to be a part of the WOM team as they fill a critical niche in amplifying, resourcing and connecting solidarity groups to other civic spaces to advance advocacy.

- **Regional Impact Measurement and Learning Coordinator for WOM, Cote d'Ivoire: Charlène Diomandé Mayama**

Charlène has almost 10 years of work experience in the humanitarian and development context having worked with international NGOs such as Save the Children, International Rescue Committee and the United Nations Department of Safety and Security. Prior to working with CARE, she was a Monitoring, Evaluation, Accountability and Learning officer working in the consortium of Save the Children IRC, Jhpiego and Palladium to reduced vulnerability of Orphan and Vulnerable Children (OVC) and their families. In the past, she also worked on a child protection program facilitating reunification of separated and unaccompanied children with their parents.

Charlène likes using data to “speak”, informing and influencing strategies, and contributing to resources mobilization in order to better impact people. Her greatest concerns are issues related to women, children, justice and empowerment and she believes that any contribution to a better condition for women has a great impact on a whole generation. Her favorite quote is “Educate a man is to educate one person, but educate a woman is to educate a whole generation”. Charlène joined Care in 2018.





Nana Plea remembers being the youngest person at her wedding. She was only a teen, but was now a wife, and responsible for all the chores in her new home.

One day, a team came to dig a well in their village, the village chief, who was a friend of her father, asked her to cook for them. She did it with pride. “When the team left, they wanted to thank me personally in front of the village chief. He was so impressed with me, that he made me the first female councilor in the village. Imagine that, amongst five male councilors to the village chief, I was the only female...and the youngest”.

Since then, she hasn’t stopped impressing people! Whenever a new project is initiated within the village, it’s Nana who is responsible for talking to the women and bringing them together.

Nana Plea is the president of the Benkadi Samatassèguè Solidarity Goup network in Matomo Bamanan, in Mali. She is 46 years old, married and has a daughter and son.

CARE established a VSLA in her village in 2000. At the time, she was asked to be a community assistant of a new project. Her job was to convince women to join the group and manage general organization. She learned how to set-up savings and loans between the members, “The women of the surrounding villages heard about the groups and asked the village chief if I could help them set up their own groups”. But it wasn’t always easy, some women were very skeptical, and others categorically refused saying that women couldn’t, shouldn’t do that. Alas, Nana is not an easily intimidated woman, “I started with the most difficult village and convinced the two toughest women... once I was able to convince them, the rest was easy”.

As her network of groups kept expanding, Nana gained notoriety as a tough negotiator, so much so that one day she was contacted during a major armed conflict that was wrecking havoc on the country. The women within the network she had established asked her to help rescue a group of women who had been kidnapped and held without food by an armed militia group. "Driven by the cries of distress from the women, I reached out to neighboring villages to strategize together on how we could support, and get release, of the victims. Unanimously, all of my sisters joined the initiative. We decided to pay the kidnappers, with each group making a contribution of about \$1,500”. “We also gave 10 bags of rice and 10 bags of millet”. In a country where the average income is less than \$2/day, that’s a phenomenal sum!

The collective voice led by Nana with her sisters in the entire Matomo region now works to gain true independence for themselves, and their daughters and sons. “We are working to get our children back into school so they can finish their studies.” The network is now supporting five children, 3 girls and 2 boys, who lost their fathers in the conflict. “We had to make birth certificates for them because they didn’t have any. Then we enrolled them in school, and we cover all costs related to their schooling”.

As formidable as Nana is, she doesn’t like to take the spotlight. Her primary goal is to ensure that, “there will be more women involved and sitting at the table with decision-makers”. She teaches other women and girls how to set-up and run groups, and raise their collective voice. “I’m not getting any younger. I’ve put the foundation in place. Today it is them who go to the villages to raise awareness, or just do what they need to do to support our women”.

Voice, decision-making and leadership are all elements of women's empowerment.

They encapsulate women having the power to express their preferences, demands, views and interests... all to gain access to positions of decision-making that affect public or private power and resource allocation.

And, to **exercise influence in leadership positions**. Just as with a choir, women voices together increase their strength and tenor. CARE West Africa has witnessed the **evidence of Women's Collective Voice**, the last five years has proven what it can do.

Now, we're getting on with it!



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THE MOVE** 

