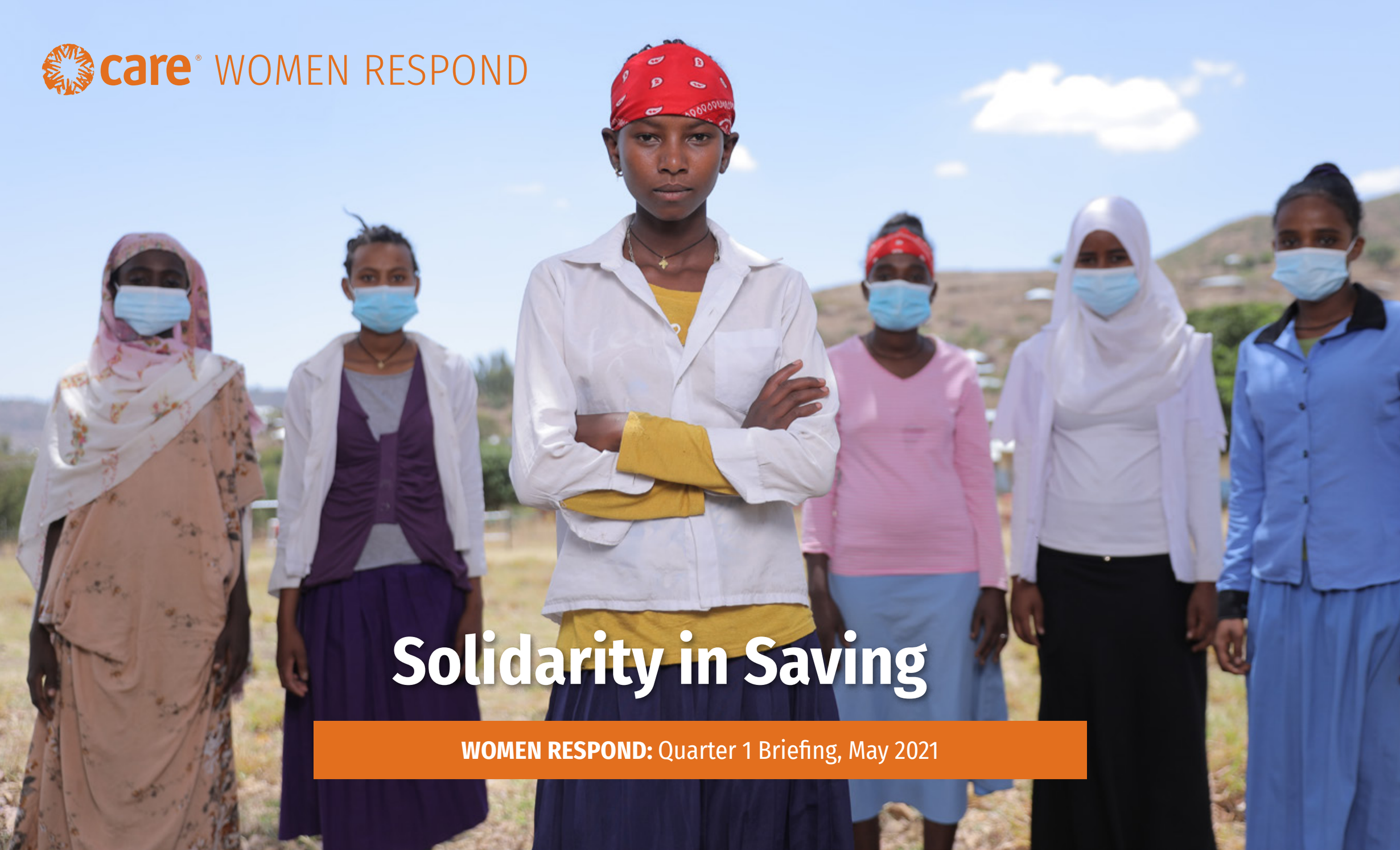
care® WOMEN RESPOND



Solidarity in Saving

WOMEN RESPOND: Quarter 1 Briefing, May 2021

COVID-19: Women & Girls

COVID-19 is having a catastrophic and disproportionate impact on women's and girls' lives. Women are more likely to lose their incomes because of COVID-19, are facing higher rates of violence and are more likely to be going without food than men. Many women are facing a rollback of rights they have fought hard to claim. Adolescent girls are also particularly vulnerable during times of crisis, facing increased risk of gender-based violence and early and forced marriage. As a result of school closures, both women and girls have taken on additional care-giving burdens at home.

In the face of these challenges, women and girls are showing remarkable leadership and innovation to cope with the crisis. They are organizing information campaigns, using their business skills to produce thousands of masks and finding ways to support people in their communities.

> **"The production of masks and soap has been a real support to certain savings groups, enabling them to transform this crisis into an opportunity."**
>
> **—Ladji Binoko Sidibe,** CARE Mali

Elim/CARE Mali

Women (in VSLAs) Respond

CARE's Women Respond initiative is an unprecedented listening exercise, learning from women to help us better understand the unique situation COVID-19 presents, refine our programming and advocacy and elevate women's voices and concerns to meet their challenges. Women Respond is listening to 12,959 people—8,252 of them women—to understand how they are leading during the COVID-19 pandemic.

The *Women (in VSLAs) Respond* sub-initiative focuses on how women and girls in Village Savings & Loan Associations (VSLAs) in Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda are responding, and is supported by the Bill & Melinda Gates Foundation. Well before COVID-19 arrived, women in VSLAs in these six countries were already coping with political disruption, climate shocks, social unrest and challenges to livelihood. VSLAs have become a positive force during these challenging times and during this pandemic. Savings group members are showing community leadership, sharing important health messages and re-focusing finances to adapt to the crisis. Savings group members therefore have unique insights into what people are experiencing and how this crisis is evolving.

This Quarter 1 briefing is the first of four and includes quantitative data from Burundi, Ethiopia, Mali and Niger, collected between December 2020 and March 2021. We interviewed women in a combination of rural and urban settings and respondents were given single answer options to questions. In this first round we surveyed 1,607 VSLA members, of which 1,422 were women and girls. Over eighteen months we will listen to 5,700 VSLA members across the six countries. By listening to the needs and priorities of women and girls in VSLAs, we aim to support their efforts to influence local and national COVID-19 response efforts.

METHODOLOGY

- Project runs October 2020 - March 2022
- Data collection: Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda
- Focus on women and girls in VSLAs
- Understanding pandemic impact
- 5,700 VSLA members involved
- 82% women (men included for comparison)
- Four rounds of quantitative surveys in each country
- Two rounds of qualitative interviews in each country
- Participants selected using stratified and systematic random sampling technique

WHAT IS A VILLAGE SAVINGS & LOAN ASSOCIATION?

- Self-managed group of 15-30 individual community members
- Primarily made up of poor, rural women
- Meets regularly to save money, access small loans and obtain emergency insurance
- Critical engine for economic opportunity
- Source of social solidarity
- Safety net for many families in vulnerable situations
- Resilient and resourceful, often leading local response to crises

Victor James / CARE

Women in Nigeria are still saving together

The Power of Saving

In our first data collection round we are seeing in all four countries that women and girls are adapting the ways in which they meet as VSLAs, so that they can continue to save and lend. Despite dire economic and social situations in most contexts, the solidarity of the savings group is proving to be a lifeline for many. In Burundi, Mali and Niger more than 81% of groups are still meeting, 78% are continuing to save and more than 67% are still lending. In some settings smaller sub-groups are meeting so that they can respect social distancing and in others, groups are adapting the way they operate, for example postponing share-outs.

In Burundi, 63% are saving the same amount as before COVID-19. In Ethiopia, only 2% of VSLA members said they had left their group due to the crisis. The value of these groups is clear as they continue to cope with impacts of the COVID-19 pandemic.

In all four countries more than 60% of VSLA members are still saving and more than 67% are still lending.

> **"In our VSLA, many of us have cut our food expenses by reducing our meals to one a day. Since the start of the pandemic, women are now in charge of their families as many men have returned to South Sudan. This pandemic has given women in our group the power to talk freely and share important information on COVID-19. Our ambitions for the future are to keep saving and supporting each other."**
>
> —**Grace Likicho,** aged 28, VSLA Chair, living in a refugee settlement in Uganda

Margaret Zalwango / CARE

Still Saving & Lending

Niger	Burundi	Mali	Ethiopia* (Adolescent Girls)
82%	78%	75%	21%
77%	63%	60%	36%

*The numbers for Ethiopia are lower as this is a different demographic of adolescent girls aged 13 to 19 who are facing other challenges, including disruption to their education.

Taking Action

Our early findings show that women are the first responders during the COVID-19 crisis. VSLAs have become vital sources of health information during the pandemic, running awareness campaigns to help encourage handwashing and social distancing, helping to keep their communities and economies functioning. Across all four countries, 50% of respondents were sharing COVID-19 information, reaching 87% in Mali.

In all countries, the large majority of groups (73%) are using the social fund of their VSLA - traditionally reserved for social events and activities - to support members to cope with the crisis, including helping them to buy food and hygiene materials, such as soap. Solidarity, once again, underlying the foundation of VSLAs.

> **"I have seen girls in one VSLA group using plastic bags as gloves so as not to touch the money and cash box during meetings. They are taking the COVID-19 measures very seriously."**
>
> **—Tewodros Negash,** CARE Ethiopia

VSLA members in Burundi at their handwashing station.

Photo: Innathanne / CARE

Impacts

The impacts of COVID-19 on respondents varied from country to country and from district to district, as well as a clear variation between age groups. Respondents were asked 'What area of your personal life has most changed because of COVID-19?'. Compared to women who were *not* in savings groups, those that were in a group were half as likely to report that COVID-19 was impacting their livelihoods (43% vs. 84%), their food security (21% with savings groups, 48% without), and their education (23% vs 43%). Women in savings groups were 75% less likely to prioritize concerns around mental health and 90% less likely to prioritize hygiene as a major impact in their lives.

Terhas Berhe / CARE

"During the lockdown, when schools were closed, we had no interest in continuing to learn at home. Our dreams were stuck for a while. I want to restore our confidence and ambition so that we can finish our education, fight early marriage and become self-sufficient."

—**Mahlet Gulilat,** aged 15, VSLA leader, Ethiopia

THE IMPACT OF COVID-19 ON WOMEN

Burundi

- Water & Hygiene (**32%**)
- Livelihood (**23%**)
- Mental Health (**18%**)

Ethiopia (Adolescent Girls)

- Education (**70%**)
- Limited social network (**9%**)
- Water & Hygiene (**6%**)

Mali

- Livelihood (**71%**)
- Education (**9%**)
- Access to healthcare (**7%**)

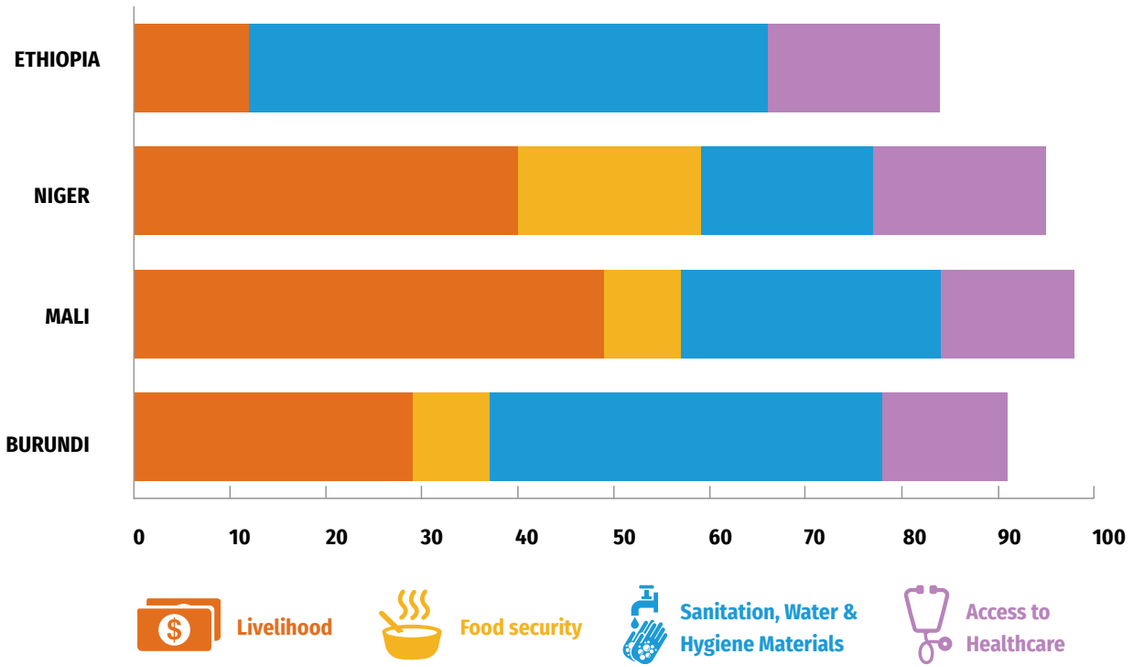
Niger

- Livelihood (**42%**)
- Food Security (**22%**)
- Education (**15%**)

Needs

Just as the impact of COVID-19 varied by context and demographics, the needs of women and girls differed dependent on the context, location and age. When asked to list their greatest need, their answers were consistent with the overall impact of the pandemic. In the data we see an overwhelming need for governments and other development actors to provide support with livelihoods, including improved access to employment and income opportunities. Another highly ranked priority need was access to clean water, sanitation and hygiene materials, including soap and sanitizer. Food security and access to healthcare, including mental health care, were also listed as priority needs by the women and girls.

GREATEST NEEDS



Soap making in a Niger VSLA

CARE/Abdoulwahab Moustapha

Next Steps

It is too early to draw conclusions from this limited data on the impact of the pandemic but, so far, we are seeing women and girls showing great leadership in the face of this crisis. They are supporting vulnerable members of their groups to cope and have become important vehicles through which vital health information is shared. There is continued but adapted saving and lending amongst most savings groups, demonstrating the important role they play during crises.

CARE is now sharing the findings from this first round of data collection with national Governments, including Ministries responsible for Health, Women & Children and Agriculture. Data has also been shared with United Nations agencies and other international NGOs. In Mali, the team shared their results with stakeholders during International Women's Day celebrations. Through these activities, stakeholders are beginning to understand how the pandemic is impacting women and girls.

In Ethiopia, information-sharing workshops have been run at zonal and district levels and school communities, in particular female biology teachers, are taking the lead in sharing the results with adolescent girls. In response to the findings related to accessibility of certain products including masks, sanitary pads, soap and sanitizer, CARE Ethiopia is preparing to disseminate large quantities of these products to the most severely impacted groups of adolescent girls, as well as to their schools.

Across all four countries, CARE is reviewing the data to inform future program design, in particular around women's economic empowerment, as well as recognizing new channels through which women can be reached during the pandemic.

Follow up qualitative interviews are now beginning, bringing us a more in-depth insight into the impact of COVID-19, the needs of women and the actions they are taking. Further quantitative data will enable us to map impact, needs and activities over time. Following the second data collection round, we plan to bring together community leaders and VSLA members to discuss how the information can be used to support their advocacy and community action goals. We will also discuss the findings with governments and NGO partners to influence their COVID-19 response so that it is more effective for women.

Sharing results at a workshop in Ethiopia

Victor James / CARE

"During these trying times, being a part of this savings group has really helped us cushion the adverse economic effects of the pandemic. We are now able to borrow money, and both meet immediate family needs, as well as strengthen our small businesses."

—Fati Musa, aged 65, VSLA Treasurer, Nigeria

The Women (in VSLAs) Respond subinitiative is supported by the Bill & Melinda Gates Foundation.

BILL & MELINDA GATES *foundation*

For more information please contact:

Kalkidan Lakew Yihun | Program Coordinator | Women (in VSLAs) Respond
kalkidan.lakewyihun@care.org