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# A grandmother's mission to provide

**CASE STUDY** Fati Musa, Nigeria



Fati Musa, aged sixty-five, is from Anguwan Abba in North-Eastern Nigeria. She is the Treasurer of her Village Savings & Loan Association (VSLA), which was established just as the global COVID-19 pandemic was taking hold. She is widowed and has eight adult children. Two of her daughters and five grandchildren live with her.

## Community impact

The impact of COVID-19 on Fati's community has been profound, she explains: "This pandemic has caused a lot of hardship, especially with inflation, the rise in food prices, school closures, restrictions on interstate movement and our reduced income. Sincerely speaking, women have suffered a lot during the pandemic and we are not yet recovering from this hardship."

Despite this, Fati has seen positives changes: "Because of the new normal, women and men alike are joining hands to support their families. Women are getting more and more involved in income generation through petty businesses that they establish at home, using the loans they receive from their VSLA groups." As a result, Fati has seen a dramatic increase in women playing a meaningful role in decision-making within their families.



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## The lifeline of VSLAs

The fifty-one VSLAs in Fati's Local Government Area of Jakusko have been a lifeline for many women as they have been able to get loans to start small businesses. Fati's own savings group, made up of thirty women, has set up a group enterprise selling food items. Fati explains: "We buy things like seasoning and vegetable oil and distribute these to our members to sell within the week. At our weekly meetings, we divide the profit into two – one part for the woman that sold the items and the other part we save in the box for the group."

She continues: "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. Previously, we depended on our husbands."

## Adapting to the pandemic

The group has had to remain flexible in the face of various government restrictions, for example splitting into three groups of ten for their meetings, so as to comply with public gathering rules. As saving during this difficult time has become more challenging, the group has also reduced the cost of individual shares, which are used for the group enterprise and other loans. The group's social fund has also been a lifesaver for many members: "From our social fund we buy food to share. We also use it to help support our children's education and our hospital needs," explains Fati. Despite these adaptations, the group is firmly sticking to its strict repayment terms, where a loan of N10,000 (26 USD) must be repaid after six weeks.

The group are equally serious about COVID-19 preventative measures. They all wear face masks when they meet, and practice regular handwashing. Fati adds: "The government also helps us, by providing a few handwashing stations, drugs in clinics, as well as face masks and hand sanitizers for communities to help us fight the spread of the virus."

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## Priority Needs

For now, Fati's immediate priority is to support her children and grandchildren, especially as she does not have enough income yet to send two of her granddaughters to school: “My priority now is taking care of their education and feeding them, especially as I am a widow and need all the support and encouragement I can get,” she adds.

As for the future, Fati and her group are continuing to diversify and find innovative and profitable ways to generate an income. During the festive holidays, they expanded into textiles and children's clothing to attract more customers. Together, these women are showing great strength and resilience in the face of adversity.

*Fati was interviewed in April 2021 as part of [CARE's Women Respond initiative](#) – an unprecedented listening exercise, learning from women and girls to help CARE better understand the unique situation that COVID-19 presents, refine CARE programming and advocacy and elevate women's voices and concerns to meet those challenges. The Women (in VSLAs) Respond sub-initiative is supported by the Bill & Melinda Gates Foundation.*