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Credit: CARE Niger

How women lead during crises

CASE STUDY Mariama Seydou, Niger

56-year-old Mariama Seydou, from Djinguiniss village in the center of Niger, is widowed with eight children. Mariama, who is educated to primary level, owns her own restaurant and sells a local specialty made from moringa - a nutritious plant known for its medicinal properties. She also trades in incense and traditional henna. She is the Secretary of her Village Savings & Loan Association (VSLA) named Jin-Dadi, meaning happiness. The group has been running for six years.

Devastating Impact

Mariama speaks bluntly about the impact of the COVID-19 pandemic on her savings group saying: "COVID has been a blow to the social and economic life of the group." She further describes the devastating impact that COVID-19 had on several individuals within the group, simply stating: "There was no more food." She explains that for all members, the lack of income-generating activities, particularly at the start of the pandemic, had been a real challenge, she says: "There were no more activities, no more sales, and people couldn't even go to neighboring towns to sell their products because there were no vehicles to transport people. Everything slowed down, it was really difficult."



Mariama with other leaders of the savings group.

Credit: CARE Niger



"COVID has been a blow to the social and economic life of the group."



“Our savings group has adapted in response to COVID.”



Group members bagging henna.

Credit: CARE Niger

Adapting to Survive

The amount that members of the savings group are able to save has diminished drastically, Mariama says: “On the financial side, the situation is even more critical because the cash box is practically empty. Before, payments were made every week, but with the arrival of COVID, payments have become rare.” Previously members would save 500 francs (86 cents USD) each week but now members are only able to save 125 francs (21 cents USD). She adds: “It is really very complicated, because we can no longer grant or ask for credit because there is no more money. So, since there is no more credit, the women can no longer do business, nor make regular payments into the group savings.” Despite these challenges, Mariama’s group found a solution for supporting the most vulnerable members of the group, by giving them small loans to start up income generating activities.

The group has also had to change the way in which they meet, with fewer meetings due to pandemic restrictions. Mariama explains: “Now women rarely come to the meetings because they are afraid of this disease that everyone in the village is talking about. We have adapted the meetings, so only the leaders of the group come to register the payments. When lay members of the group want to hand in their savings, they either send money or leave quickly once they have handed in their money.”

Women’s Voices

Despite the harmful impact of the pandemic on Mariama and her peers, they have found opportunity in adversity by participating in a major listening exercise: *Women Respond*. This global project is helping CARE and its partners to better understand the unique impact of the COVID-19 pandemic on women and girls. Mariama has been sharing the findings with her own savings group, as well as disseminating it through the village Chief’s General Assembly meetings, so that local power holders can see the value of listening to women and ensuring they are included in decision-making.



Spreading Positivity

Mariama is particularly proud of how the group has come together to implement the COVID-19 prevention measures, adding: “We have organized ourselves with preventative measures such as wearing masks, social distancing and washing our hands. We organize COVID sensitization sessions every fortnight at the village Chief’s General Assembly. We also go house to house to educate everyone in the village.” She further adds that group members have been teaching their children how to protect themselves from COVID-19.

Future Ambitions

While continuing to campaign for women in local decision-making and spreading important healthcare messages, Mariama also hopes to grow her business activities and one day own a store where she can sell her products.

For the savings group, Mariama hopes that all members can find a way to earn an income again, such as selling clothes, food, or cosmetics, so that they can start saving again. Her group’s big ambition is to buy a grain mill which they can rent out to other villagers, generating an income for the savings group, which in turn will allow them to grant more loans.



“We go house to house to educate everyone in the village.”

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Mariama Seydou was interviewed in October 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.