



Solidarity in Saving

WOMEN RESPOND: Quarter 2 Briefing, November 2021

COVID-19 and 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, face higher rates of violence and are more likely to go without food than men. Women also have limited access to formal and informal COVID-19 response and recovery decision-making spaces. [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. The lasting impact of COVID-19 may be that women and girls are

losing the rights that they have fought to gain in the last few decades.

Despite these challenges, women and girls, particularly those in VSLAs, are showing remarkable leadership and innovation in coping with the crisis. VSLA members are organizing information campaigns, using their business and community mobilization skills to produce and distribute thousands of masks and finding ways to support people in their communities. They are demonstrating that women in VSLAs are resilient and will charge forward together through the crisis.

“I was impressed by VSLA members who used handwashing kit in all VSLA and other public meetings; they were not only campaigning; they were leading by example.”

—Nicedore Nkurunziza, CARE Burundi



VSLA members in Burundi at their handwashing station

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.

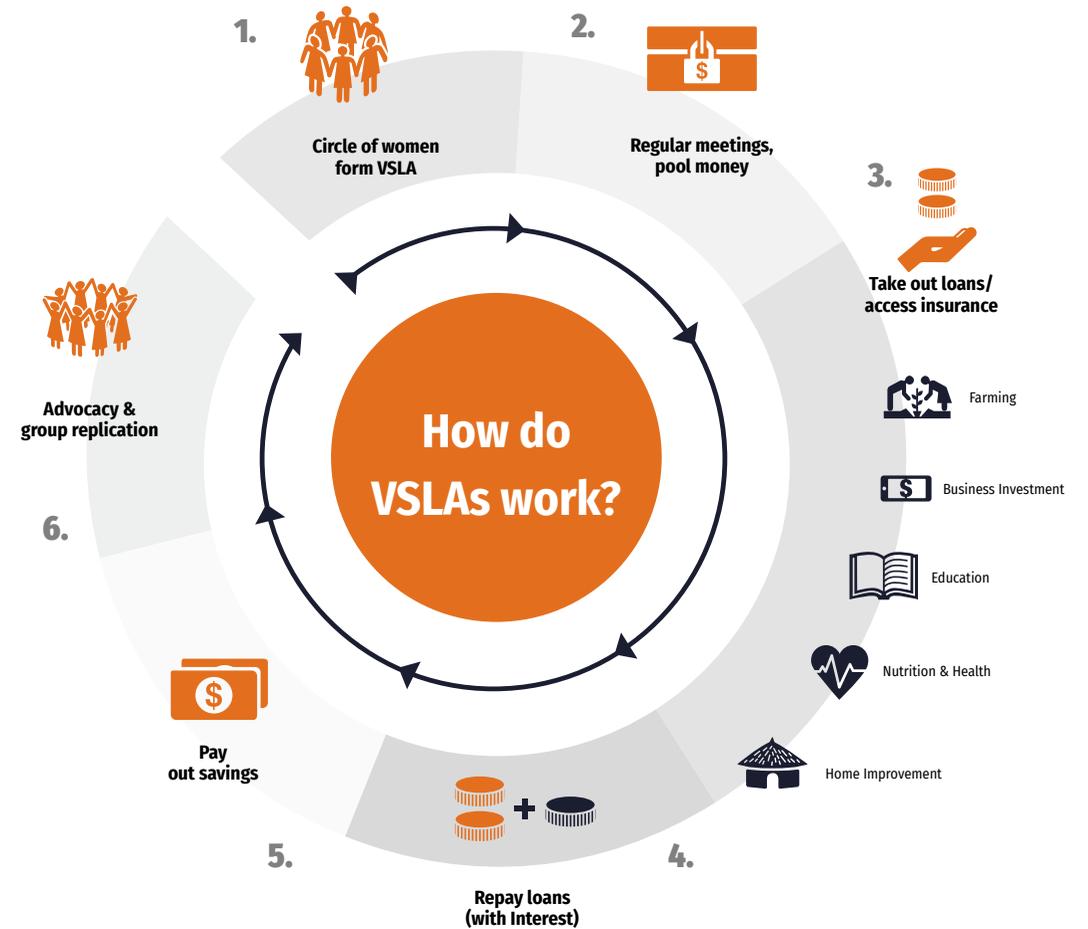
The *Women (in VSLAs) Respond* sub-initiative focuses on how women and girls in Village Savings & Loan Associations (VSLAs) in Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda are responding, and is supported by the Bill & Melinda Gates Foundation.

Well before COVID-19 arrived, women in these six countries were already coping with political disruption, climate shocks, social unrest and challenges to their livelihoods. But women in VSLAs are demonstrating how savings and solidarity can be a positive force during any crisis. Savings group members have assumed leadership roles in their communities, taking it upon themselves to educate their neighbors about COVID-19, refocus finances to support vulnerable community members and continuing to save, as the importance of financial safety nets has never been more critical than during the pandemic.

This *Quarter 2 briefing* is the second of four global briefs and includes two rounds of quantitative data from Burundi, Ethiopia, Mali, Niger and Nigeria and one round of quantitative data from Uganda collected between December 2020 and July 2021. The brief also highlights key findings from the first-round qualitative interviews from Burundi, Mali and Ethiopia conducted between March – June 2021. We interviewed women in a combination of rural and urban settings and in the quantitative survey respondents were given single answer options to questions. To date, we have surveyed a total of 4,185 VSLA members in the six countries, of which 3,266 were women and girls.

METHODOLOGY

- Project timeline: October 2020 – March 2022
- Data collection: Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda
- Focus: women and girls in VSLAs
- 5,700 VSLA members (85% women) targeted
- Four rounds of quantitative surveys in each country
- Two rounds of qualitative interviews in each country
- Participants selected using stratified and systematic random sampling techniques



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

Striving to Save

In our first and second round quantitative data collection, we see in all the six countries that VSLA groups are adapting the way they meet and function in the face of social distancing mandates and lockdowns. VSLA members report that they continue meeting by adapting or reducing the frequency of physical meetings or conducting meetings only between leaders. In Nigeria, Mali and Burundi, more than 90% of groups are still meeting. In Uganda and Niger, more than 80% of groups are still meeting. The lowest meeting rate is recorded among adolescent

girls in Ethiopia, where only 58% of groups are still meeting – either regularly or in an adapted way.¹ These results demonstrate that VSLAs are a critical part of women’s and girl’s lives, and that the financial and social support engendered by these groups are seen as essential, even during times of crisis.

In all six countries more than 80% of VSLA members are still conducting VSLA meetings.

At an individual level, more than 50% of respondents in Ethiopia, Niger, Nigeria and Uganda reported reduced savings since the pandemic. In Ethiopia, 65% of respondents and 89% in Niger said their savings had reduced significantly since the pandemic. Despite the dire financial situation, respondents in Burundi and Mali are trying their best to continue saving and lending - more than 65% are still saving and lending, with 60% reporting the same saving status as before the pandemic. Compared to the first-round data, the percentage of respondents reporting continued savings reduced in Burundi from 78% to 68%. Qualitative respondents in Burundi highlighted

how COVID-19 restrictions, particularly the restriction on mobility, affected their access to the market, which reduced their income—and therefore their savings—significantly. In Mali, lending increased from 60% in the first-round survey to 90% in the second-round survey. Here, VSLA members are resuming their functions; however, qualitative respondents highlighted that unemployment and reduced income continue to challenge their households. In Burundi and Mali, qualitative responses indicate that the pandemic also resulted in the loss of remittances they used to receive from their families and relatives, making savings an even more critical resource.



Women in Uganda in their VSLA meeting.

Still Saving round 1 vs round 2



¹ The percentage of VSLA members who reported their group is ‘still meeting’ is different from those who said their group is ‘still saving and lending.’ Some groups are conducting their group meetings regularly but have suspended group activities such as saving and lending.

Across respondents, more than 50% in Nigeria and more than 25% in Uganda reported continuing saving and lending. However, more than 30% of respondents in the two countries also said that their group members are struggling to continue saving – some dropped their savings and left the group. In Ethiopia and Niger, more than 60% are unable to save and lend. In Ethiopia, the targeted respondents are adolescent girls aged 13 to 19 with limited income

and livelihood. School closures and restricted access to markets further affected their ability to continue their VSLA functions. Both rounds of the survey in Ethiopia showed a lower saving and lending activity among the targeted VSLA groups. On the other hand, in Niger, the first-round data showed a higher rate of respondents (more than 70%) saving and lending; in the second-round data, this rate reduced to around 25%, showing a significant decline.

Still Lending round 1 vs round 2



“Our savings have been reduced by half – those who had used to save 0.50 USD before the pandemic reduced their savings to 0.25 USD during the pandemic.”

– Binty Ademe, aged 14, VSLA member, Ethiopia

Taking Action

“My family initially said there is no such virus; there is no COVID-19. After receiving various information, they admitted the virus exists, but they believed it only affected urban areas. Because of this misconception, many people in the community refused to practice social distancing.”

—Qualitative Interviewee, Ethiopia

Our early findings show that women are the first responders during the COVID-19 pandemic. Women are leading and supporting their households, groups and communities in this crisis. VSLA members have become vital sources of health information. In both the first and second-round surveys, VSLA members reported engaging in awareness raising campaigns to help encourage handwashing, social distancing and mask wearing among VSLA members and the broader community. Across the six countries, 41% of women reported taking part in information dissemination – the rate ranges from 25% in Uganda to 80% in Mali.

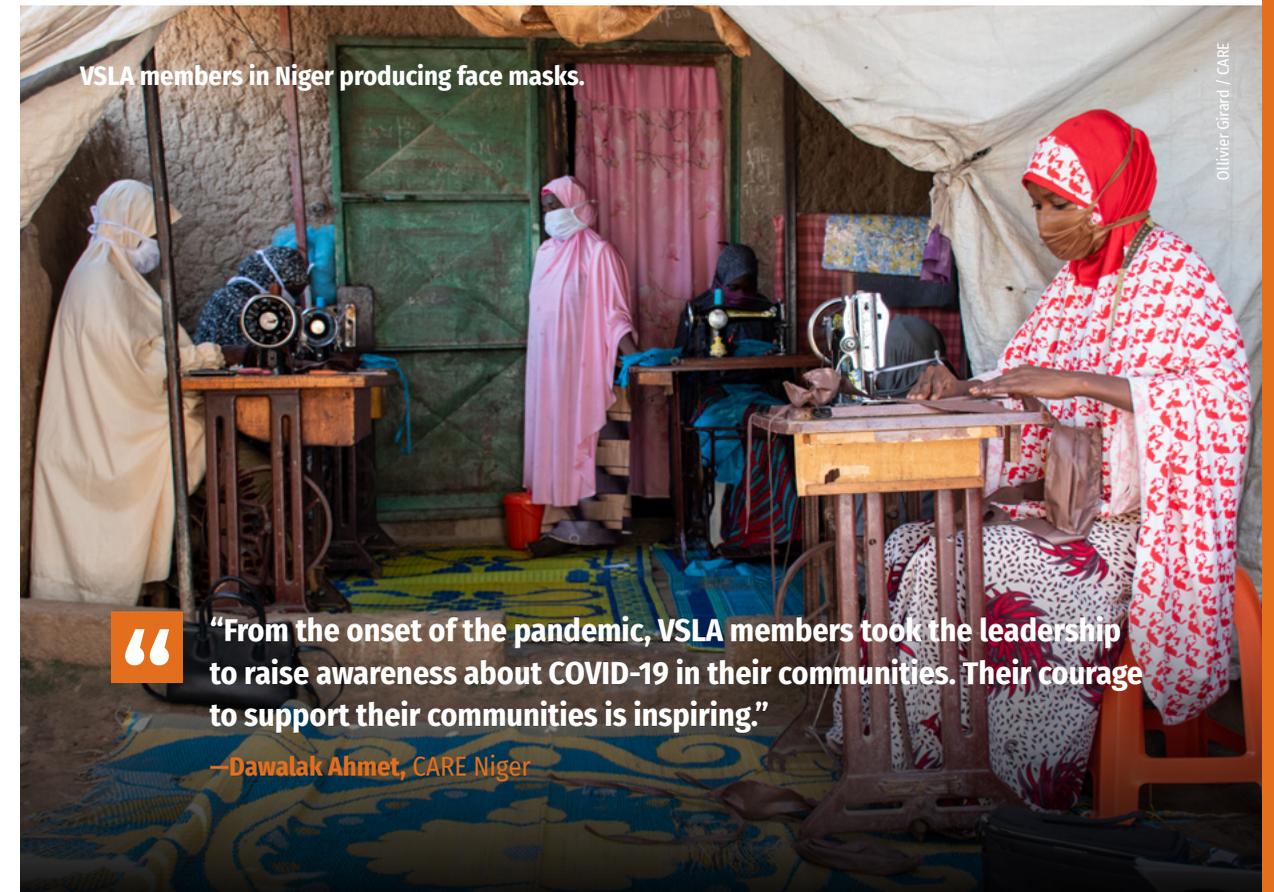
Case studies of women in Niger, and qualitative interviews with VSLA members in Burundi, Ethiopia and Mali, illustrate the critical role women and girls in VSLAs are playing in their communities. VSLA members took the initiative to mobilize their group and communities to clean their houses and surroundings,

encouraging community members to adopt disease prevention measures. In Burundi, women in VSLAs took the initiative to construct handwashing centers in their community and encourage community members to regularly wash their hands. VSLAs in Niger and Mali responded to a market opportunity by producing masks and soap, turning a dire situation into a business opportunity. VSLA members have also worked with community health extension workers and the local governments to curb misconceptions about COVID-19 within their communities. Qualitative respondents in Burundi, Mali, and Ethiopia said that most community members initially assumed that the virus would not affect people in rural areas. Some believed it could only affect foreigners, and most people thought it was a punishment from God. Respondents said such misconceptions are being challenged and are changing, although there is still more to be done to improve awareness within the community.

VSLAs also act collectively to adapt loan procedures to meet the needs of members. Some groups support members by reducing or stopping interest payments on loans or postponing the loan repayment schedule. In Burundi, Ethiopia, Mali, Niger and Nigeria, a large majority of VSLAs (70%) are using the group social fund to support members to: buy food and hygiene materials; to cover education expenses for their kids; and pay hospital expenses for the household. For

many, the VSLA social fund enabled them to meet their most urgent and critical needs.

Qualitative interviewees indicated that women’s involvement in the VSLA has been an important source of support. VSLAs are proving to be an excellent platform for community action that generates even more collective power in communities than pre-pandemic.



VSLA members in Niger producing face masks.

Olivier Girard / CARE

“From the onset of the pandemic, VSLA members took the leadership to raise awareness about COVID-19 in their communities. Their courage to support their communities is inspiring.”

—Dawalak Ahmet, CARE Niger

Impacts

The impacts of COVID-19 on respondents varied from country to country and from district to district, as well as marked differences between age groups. Respondents were asked, 'What area of your personal life has most changed because of COVID-19?'. In the two rounds of surveys, livelihood, food security, access to health care (including mental health), water and hygiene, and education are the areas most significantly impacted across the targeted countries. The latest data from the six countries shows that livelihood is among the top three impacts in all countries. Food security, closely related to reduced livelihoods, is the second biggest impact in Niger, Nigeria, and Mali. Limited access to healthcare (including mental health) is the second most significant impact in Uganda and the third most reported impact in Mali, Niger, Niger, and Burundi. Respondents in Burundi have reported water and hygiene as the biggest impact. And in Ethiopia, given the targeted respondent's age, education is prioritized as the number one impact area.

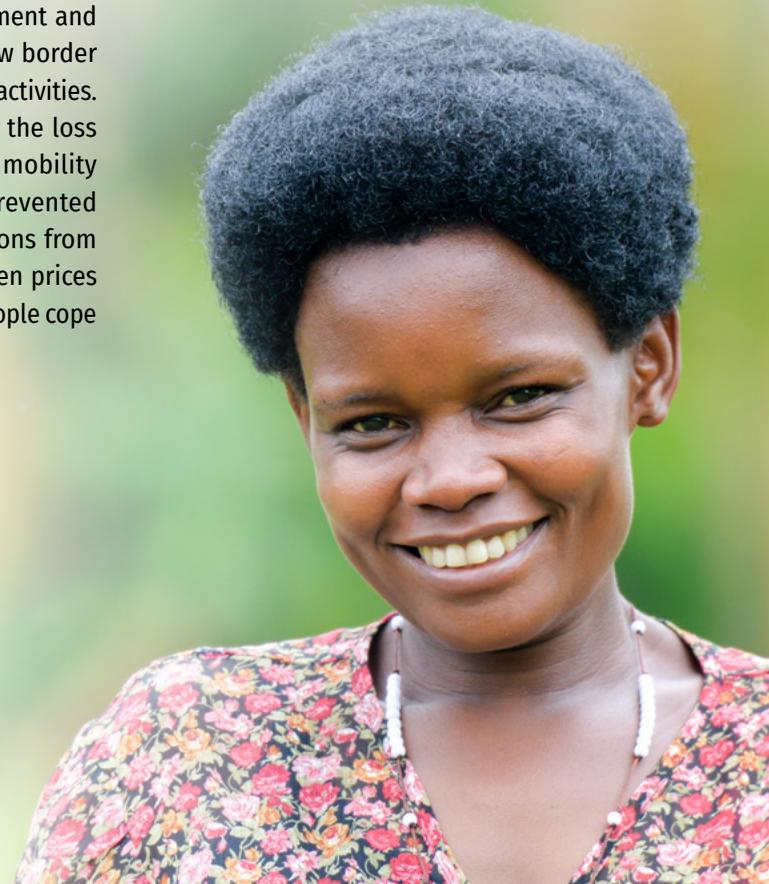
“Without our VSLA, it would be impossible to overcome these challenges - [VSLAs] play an important role because we are part of a group that helps us to know more about the news and what is happening. We also go to various training and awareness sessions.”

—Qualitative Interviewee, Mali

Respondents in these countries are not only dealing with the pandemic, but they are also dealing with the impacts of multiple crises. Qualitative interviews in Burundi, Ethiopia and Mali stress market inflation and respondents indicated that they could not afford essential items and agricultural inputs, such as seeds. In Ethiopia, respondents raised the impact of the desert locusts and how their agricultural productions are destroyed or reduced by more than half compared to last year. As a result of COVID-19 restrictions, women and girls in Mali, Burundi and Ethiopia highlighted that their access to larger markets is limited, and they also now have limited social engagement and networks. Women in Burundi reported how border closures affected their cross-border trading activities. Women in Mali and Burundi talked about the loss of remittances from family members as mobility restrictions and livelihood challenges prevented their families and children in other locations from sending money. Market closures have driven prices up, and for most households, this means people cope by eating less.

“The COVID outbreak brought economic hardship. Some families reduced the number of meals a day. I had invested a lot of money in buying coffee because it would bring good returns, but when COVID hit, the prices fell, and I lost a lot of money.”

—Kansiime Bonny,
aged 33, VSLA member, Uganda



TOP 5 IMPACTS OF COVID-19 ON WOMEN

- 1.**  Livelihood (37%)
- 2.**  Food Security (18%)
- 3.**  Access to healthcare (including mental health) (16%)
- 4.**  Education (10%)
- 5.**  Water & Hygiene (8%)

“[The] insecurity is from the lack of work – if everyone was occupied at a job, there would be less violence.”

—Qualitative Interviewee, Mali

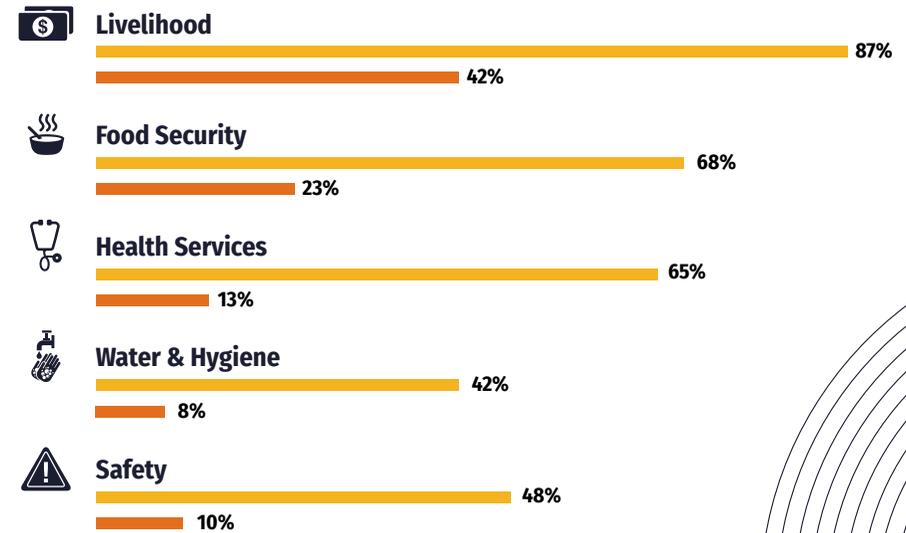
Women and girls also talked about how restrictions have affected their social lives and their mental health. Girls in Ethiopia said they no longer meet with friends as they used to, and they spend much of their time at home. Women in Burundi and Mali talked about how the restriction affected their church engagement and involvement in various community ceremonies and social events, affecting their social role and mental health. Qualitative interviewees in Burundi, Ethiopia and Mali indicated an increase in unpaid care work, including household chores, among women and girls as more people stayed home due to the pandemic. Women in Burundi said they now spend more time getting water than before as they are responsible for family hygiene at home. Girls in Ethiopia said due to school closure, girls are taking care of their young siblings and engaging in more household work than before the pandemic.

Qualitative respondents in Mali, Burundi, and Ethiopia said they do not think there is a considerable increase in Gender-Based Violence due to the pandemic; however, they reported a rise in arguments and fights between spouses, due to increased unemployment and the resulting financial challenges at home. Adolescent girls in Ethiopia raised the issue of school dropouts among girls being linked to increasing rates of early marriage in their communities. Adolescent girls said the girls getting married are not in VSLAs, and girls in VSLAs are more likely to resume their schooling than girls who are not in VSLAs.

Despite the multifaceted challenges VSLA members are coping with, when we compare global level data between women who are in VSLAs to women who are not in saving groups, we see increased resilience among women in VSLAs, compared to women who were not in savings groups.² VSLA members were less likely to report that COVID-19 was impacting their livelihoods (42% vs. 87%), their food security (23% vs. 68%), and their health (13% vs. 68%).

² CARE global data was collected in various contexts, using different tools. Due to such differences, the global data does not provide pure comparative results. However, such comparisons provide rough insight to assess responses between different groups and locations.

Compared to **Non-members** VSLA members were less likely to report that COVID-19 was impacting their . . .



Elim/CARE Mali

Needs

Respondents' priority needs are consistent with the overall impact of the pandemic. In the qualitative interviews in Burundi, Ethiopia, and Mali, respondents said they had used their savings, borrowed money, and sold household assets to pay for basic day-to-day expenses. Similarly, case stories from Nigeria, Uganda, and Niger also showed the collective support VSLAs extend to their members and communities. Despite their continued resilience, respondents highlighted the urgent need for immediate support from governments and NGOs to recover from the pandemic and other

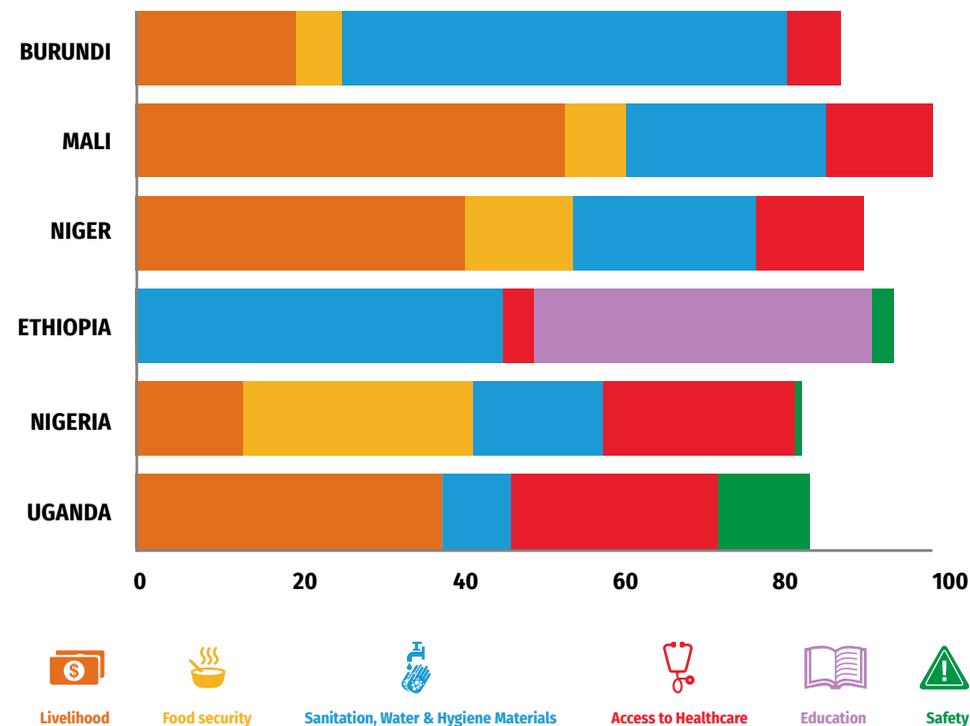
multivariate shocks. The quantitative data shows the need for governments and other development actors to collaborate with VSLAs, particularly women and girls, to provide support to strengthen their livelihoods, employment opportunities and provide support in areas of water and hygiene, education, and health services. VSLA members also asked for support to enhance their group, expand their businesses through training and access financial services to help restore their livelihoods.



Women VSLA members sharing Women Respond results in Niger

Idr Mahaman/ CARE

GREATEST NEEDS



Building Forward

The findings show outstanding leadership, adaptation and resilience among women and girls in VSLAs in the face of this crisis. VSLA members are vital sources of financial and social support for their group and are a crucial source of leadership and information in the community. Despite their collective action and resilience, and their continued efforts to adapt their VSLA functions, respondents are dealing with multiple crises in their contexts that test their resilience and sustainability, showing that they need support from different actors. To influence stakeholders and elevate the concerns of VSLA members from local to global levels, CARE is sharing findings from the study internally within CARE and externally with national governments, including Ministerial offices, local governments, with United Nations agencies and other international NGOs. Data has also been shared with community members and VSLA groups, particularly women and girls.

In Mali, Ethiopia, Burundi and Niger, various workshops with VSLA leaders, women's associations and partner organizations were held to share the findings and influence actions towards support to the community. In Niger, the workshop was followed by women leaders and VSLA leaders organizing community radio to share the results widely. In Burundi, community information boards are being used to facilitate more extensive dissemination. Nigeria and Uganda also started the dissemination process with partners and community facilitators. The findings were also shared on a radio talk show targeting the general public and VSLA members in Uganda. Women Respond data are available externally to all stakeholders to access through the Women Respond platform.

Impact of this Data

Through these activities, stakeholders are beginning to understand how the pandemic impacts women and girls and are initiating more focused community support. After the first-round data dissemination, the CARE Burundi team used the findings to advise its Gender Equality and Women Empowerment Program (GEWEP) to adapt the program budget and include activities that will support community initiatives related to economic recovery during COVID-19 that targets women and youth. In some provinces, local government partners in Burundi are working with women to support health campaign dissemination further. Similarly, in Mali, the CARE team is using the data findings to advise GEWEP program activities to support VSLA groups around issues of Gender-Based Violence (GBV) and women's rights. As a result, 92 GBV fighting groups were created, and conducted sensitization on GBV, gender norms and women's rights for 1,746 community members (1,085 women and girls).

In Ethiopia, after the first data findings showed the greater need for personal protective equipment (PPE) materials among girl students, the CARE team mobilized 4,800 USD from the USAID funded, Strengthen PSNP4 Institutions and Resilience (SPIR) program to quickly provide PPE material and sanitary pads for girls through their schools. The local government in Ethiopia is also taking action after the first dissemination by putting a plan to provide tutorial support for girls lagging in school. The local government in West Hararghe, Ethiopia has also collaborated with CARE, other organizations, and the community to start campaigning against early marriage and school dropout.

The local government in West Hararghe, Ethiopia is now campaigning against early marriage and school dropout.

Results from Women Respond also supported CARE's bold commitment in the Generation Equality Forum (GEF) to invest \$100 million USD in supporting 10 million women and girls as leaders through savings and solidarity groups by 2025. Not only is CARE committing our own resources, but we are also committing to work in partnership with others to influence the broader system to listen to and respond to the needs and priorities of women in VSLAs and engage them in building back better.

Across the six countries, CARE is reviewing the data to inform future program design, particularly around women's economic justice, and recognizing new channels through which women can be reached during the pandemic. The remaining data collection will provide further insight into the trends of the pandemic impact among the targeted group. We will continue to build on the existing findings to advise program implementation, to support the design of new projects and programs, and in our advocacy effort to influence actions to support women and girls in VSLAs in their COVID-19 response and recovery initiatives.



“When the problem of COVID-19 came, we patiently managed with what we had. We did not leave our business and just sit around at home; we were doing all sorts of work, such as making first aid boxes.”

—Fatima Bappa,
aged 46, VSLA Chair, Nigeria



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

See the Women Respond dashboard at care.org/womenrespond

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