

# COVID-19 & Women: Saving for Resilience

WOMEN (IN VSLAs) RESPOND: Final Report, June 2022



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# Executive Summary

The COVID-19 pandemic has not had an equal impact on women and men. Through our data we are seeing a significant increase for women in caregiving duties, household chores and gender-based violence, as well as a devastating and worsening impact on livelihood for everyone. Despite this, small glimmers of hope are seen where women from VSLAs are increasingly taking on leadership roles within their communities and men are beginning to engage more in household chores.

The *Women (in VSLAs) Respond* data includes the voices of 4,185 Village Savings & Loan Association (VSLA) members (3,266 women and girls) in Burundi, Ethiopia, Mali, Nigeria, Niger, and Uganda. This initiative sought to assess how VSLA members, both as individuals and groups, are affected by the pandemic and how they responded and adapted to cope with the crisis. The data specifically looks at the impact on individuals and their needs, as well as how groups have been affected, and how they have adapted.

## Individual Impact

The data shows that the pandemic impact has **progressively worsened** for all VSLA members, especially around livelihoods. Far from being over, the consequences of this pandemic continue to wreak havoc amongst members and their communities.

The number one individual priority impact area has consistently been **livelihood** throughout the data collection period (35% in the first data collection and 43% in the fourth) and has steadily increased as the pandemic unfolded. Other top impact areas are food security, education, access to healthcare (including mental health) and water, sanitation & hygiene.

Respondents are reporting **job losses, limited job opportunities** and **reduced business activities**, all as a result of the pandemic. Those who are engaged in farming reported losing much of their revenue as people are not able to purchase food items as before the pandemic. Respondents also reported that lockdowns affected farming operations and livelihoods due to their inability to source fertilizers and transport farm produce.

While in some countries, VSLA members were able to continue their **individual savings**, in most countries challenges around livelihood, combined with increasing market prices, had a lasting effect on their ability to save. Acknowledging country-specific variations, the global average shows that 35% of respondents are still managing to save the same amount as before the pandemic, however 45% reported that they experienced lower personal savings since the pandemic.

The level of available assistance is falling short and VSLA members are resorting to various **coping mechanisms** to survive the pandemic, including selling assets, borrowing from extended family and neighbors, food rationing and relying on in-kind or cash assistance.

In our qualitative interviews in all six countries, women say they are **more stressed** about their finances and their children's education, compared to pre-pandemic.

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, we see **greater resilience** among women in VSLAs.



**The voices of 4,185 VSLA members are included in the *Women (in VSLAs) Respond* data.**



“The savings group is my wealth,  
my insurance and my life.”

—Rediate Shawil, 16 years, VSLA member, Ethiopia

## Group Impact

In the face of multiple restrictions, VSLA groups have still found adapted ways to **keep their groups running**, such as meeting digitally or only having VSLA leaders meet. As a result, 85% of VSLA members are still meeting.

60% of VSLA groups are continuing their **group savings** and around 63% are **providing loans** to members, despite the financial and livelihood challenges they are facing.

VSLA members frequently **volunteered their skills** to provide information about COVID-19 and prevention measures within their communities. This includes sharing messaging, as well as developing businesses making masks and soap.

Despite the pandemic, respondents said their VSLAs are still their greatest source of support, offering **solidarity and mutual aid**. On average, 66% of groups are using their social funds – ordinarily reserved for social events and activities - to support their members financially and with buying food and hygiene materials. Despite this, they are still struggling and need more support.

## Needs

Respondents regularly requested support for **farming inputs and training**, as well as support for their other income-generating activities, such as **skills development and start-up support**. Additional support is needed to strengthen **psychosocial and gender-based violence support and protection**, as well as much needed ongoing support to address harmful gender and social norms.

## Data Usage

This data continues to be shared widely at both large global events to **elevate women’s voices and influence policies**, and at community events with VSLA members and local government partners to **support collective action and leadership**. Findings are being turned into **positive action** across all six countries, including campaigns against early marriage, the establishment of groups to fight gender-based violence and program adaptation. However, so much more needs to be done to elevate the needs and priorities of women and communities in a coordinated response.

## Recommendations

This report provides clear recommendations for governments, non-governmental organizations and donors. These range from providing **cash transfers and food aid** to supporting VSLA groups with **funding for their business and financial plans** and connecting VSLAs to formal finance. To continue to elevate women’s voices and respond to their needs, all actors should invest in **continuous quantitative and qualitative data collection** that puts women’s experience at the center, not only with the COVID-19 pandemic but also with the ongoing crises communities are facing. But mostly, we all need to **involve women and girls in our plans and policies**, giving them a seat at the table where they can shape their own futures.



# Introduction

The COVID-19 pandemic continues to pose an unprecedented challenge to nearly every aspect of global health, social and economic systems<sup>1</sup>, affecting the lives, health, livelihoods and wellbeing of people worldwide.<sup>2</sup> Despite the enormous challenge the pandemic has posed, the impact of the pandemic on day-to-day living has not been uniform for everyone.

The pandemic is widening global poverty and income inequality and reversing the poverty decline achieved over the past two decades, affecting the most vulnerable groups of society.<sup>3</sup> Women and girls are among those who faced catastrophic and disproportionate impacts due to COVID-19. The pandemic and some of the associated policy responses have resulted in considerable gendered impacts. While death rates from COVID-19 are higher for men, women and girls have experienced adverse social and economic consequences from job and income losses, increased care burden, increased threat of poor mental health and violence in the home.<sup>4</sup>

From the onset of the pandemic, CARE has been strategically working towards filling the data gap and working with communities, particularly women, to amplify their voices about how the pandemic is affecting them, their needs and actions. CARE's [Women Respond initiative](#) was launched in April 2020. The initiative is an unprecedented listening exercise, learning from women to better understand the unique situation COVID-19 presents, to refine programming and advocacy, and elevate women's voices and concerns to meet their challenges. To date, CARE's Women Respond platform has shared the voices of 24,000 people (17,363 women) by aggregating

quantitative findings from Rapid Gender Analyses and other needs assessments from 23 countries. Our findings show that the cost of ignoring women continues to grow and that the COVID-19 situation has worsened impacts on livelihood, food security, mental health and health services.<sup>5</sup> Adolescent girls are also particularly vulnerable during times of crisis, facing an increased risk of gender-based violence and early and forced marriage.<sup>6</sup>

## By 2030, CARE aims to reach 50 million women and girls by scaling VSLAs

Under the umbrella of Women Respond, CARE implemented the *Women (in VSLAs) Respond* sub-initiative, assessing how members of Village Savings & Loan Associations (VSLAs), particularly women and girls, are affected by and responding to the pandemic. This sub-initiative is funded by the Bill & Melinda Gates Foundation, targeting groups in Burundi, Ethiopia, Mali, Niger, Nigeria, and Uganda.

VSLAs are informal groups that save money together and take small, low-interest loans from those savings. VSLAs are also powerful platforms for collective action to empower women and girls, transform gender norms, increase women's participation and respond to crises like COVID-19. VSLAs are central to CARE's strategy toward women's economic empowerment and collective community actions. By 2030, CARE aims to reach 50 million women and girls (62 million people) by [scaling VSLAs](#) in countries with the highest gender inequality and economic disparity rates.

*Women (in VSLAs) Respond* sought to assess how VSLA members as individuals and VSLAs as groups are affected by the pandemic and how they responded and adapted to cope with the crisis. Four rounds of quantitative and two rounds of qualitative data collection were conducted in the six countries to listen to VSLA members' experiences of COVID-19.

This report is the final analysis and examines the findings from the six countries'. The report analyzes and shares the individual impact, needs and responses VSLA members reported throughout the data

collection. The report also assesses VSLA functions and process changes around groups meetings, savings and loans due to COVID-19. When relevant, the report further analyzes changes over time by looking at the trends in VSLA members' responses. This report also makes recommendations based on key findings.

Quarterly findings have been shared based on Women (in VSLA) Respond data findings. The *Quarter 1* briefing from May 2021 can be read [here](#), the *Quarter 2* briefing from November 2021 [here](#) and the *Quarter 3* briefing from March 2022 [here](#).

## 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





# COVID-19 Context

Although all six countries experienced some level of COVID-19 restrictions, the magnitude and length of the restrictions varied across the six countries. These countries are not only dealing with the pandemic, but also with multiple other crises and shocks including drought, floods, food insecurity and conflict, affecting the lives and livelihoods of many.

## Burundi

The first four months of the pandemic in Burundi were controversial, with only basic rules of limited social distancing and frequent handwashing introduced.<sup>7</sup> Since June 2020, more urgent actions were introduced including public health campaigns, control of international travel and mass testing.<sup>8</sup> Burundi did not implement a nationwide lockdown<sup>9</sup> and did not close schools due to COVID-19.<sup>10</sup>

## Ethiopia

While a nationwide lockdown was not implemented in Ethiopia, the government took various policy measures to address the pandemic. Measures included a five-month State of Emergency from April-September 2020, closing schools, restricting the use of public transport, banning large meetings, suspending sporting and religious gatherings, wearing masks, social distancing measures and advice to stay at home and work from home.<sup>11</sup>

## Mali

Although Mali did not implement a nationwide lockdown, since mid-March 2020, the government introduced preventive containment measures, including a night curfew, suspending public gatherings, banning of social, sports, cultural and political gatherings of more than 50 people, and closing of schools.<sup>12</sup>

## Niger

The government of Niger declared a National Emergency in response to the pandemic and imposed a night curfew in the capital, shortened work hours, banned large gatherings,<sup>13</sup> and closed schools.<sup>14</sup>

## Nigeria

Measures in Nigeria included closure of schools, stores and markets and suspension of public gatherings. A full lockdown began on March 30, 2020. Nigeria reopened gradually in three phases between May and September 2020, with incremental reductions of traveling and gathering restrictions. Due to high cases of the virus in December 2020 to January 2021, Nigeria reinstated restrictions on mass gatherings and implemented a stay at home order for public servants. Schools resumed in January 2021.<sup>15</sup>

## Uganda

One of the most stringent lockdowns in the region was seen in Uganda. The first lockdown was introduced in March 2020.<sup>16</sup> The country started easing measures on movement, public transportation, and business and shortened the curfew by October 2020. However, due to the increasing rate of cases beginning in May 2021, the government extended a partial lockdown in early June 2021, followed by a full lockdown for 42 days starting on June 18, 2021.<sup>17</sup> Uganda had the most extended school closure, with schools reopening in January 2022, following nearly two years of closure.<sup>18</sup>



Different levels of restrictions and lockdown contribute to varying levels of effects in the targeted countries. While the confirmed cases and deaths due to COVID-19 are low to moderate in the six countries, VSLA respondents highlighted facing a challenging environment to their small business, farming, and overall livelihood due to the pandemic impacts on the market and food prices. Beyond COVID-19, respondents in the six countries are also coping with the impacts of multiple human-made and natural

disasters. For example, respondents in Burundi raised the effect of flooding, in Ethiopia desert locusts and in Niger food insecurity. Political disruption and social unrest are also causing ongoing challenges to their livelihood.

**After two years, the pandemic combined with context-specific shocks continues to have a vast and sustained impact on VSLA members, particularly women’s livelihoods and wellbeing.**

Country	Population size <sup>19</sup>	First COVID case reported	Recorded cases <sup>20</sup>	Deaths <sup>21</sup>	Vaccines administered (up to 7 May 2022) <sup>22</sup>
Burundi	11.89m	31 March 2020 <sup>23</sup>	40,845	15	12,651
Ethiopia	114.96m	13 March 2020 <sup>24</sup>	470,609	7,510	29,373,478
Mali	20.25m	24 March 2020 <sup>25</sup>	30,937	733	1,502,261
Niger	24.21m	19 March 2020 <sup>26</sup>	8,886	309	2,692,524
Nigeria	206.14m	27 February 2020 <sup>27</sup>	255,766	3,143	41,091,354
Uganda	45.74m	21 March 2020 <sup>28</sup>	164,153	3,598	20,899,440



# Sampling and Methodology

## Respondents per country

round 1 vs round 2 vs round 3 vs round 4

Burundi (73% women)	Ethiopia (100% Adolescent Girls)	Mali (92% women)	Niger (98% women)	Nigeria (80% women)	Uganda (58% women)	TOTAL
532	330	345	400	1607	971	4,185 (78% women)
518	323	332	398	1498	828	3,897 (80% women)
515	321	343	398	1562	725	3,864 (80% women)
502	321	336	398	1601	744	3,902 (79% women)

### Demographic Profile

*Women (in VSLAs) Respond* was launched in October 2020 in all six countries. Data collection timelines and sampling sizes varied across the countries. Quantitative respondents were selected from VSLA members’ databases using stratified and systematic random sampling techniques to have between one to four representatives from a subset of saving groups.

Out of the total sample size selected of 5,700 VSLA members (85% women) for the first-round quantitative survey, 4,185 VSLA members (3,266 women and girls) completed the survey. The survey follows the same respondents who completed the first-round survey with a further three rounds of surveys. The overall dropout rate from the survey is less than 10% and does not affect the findings.

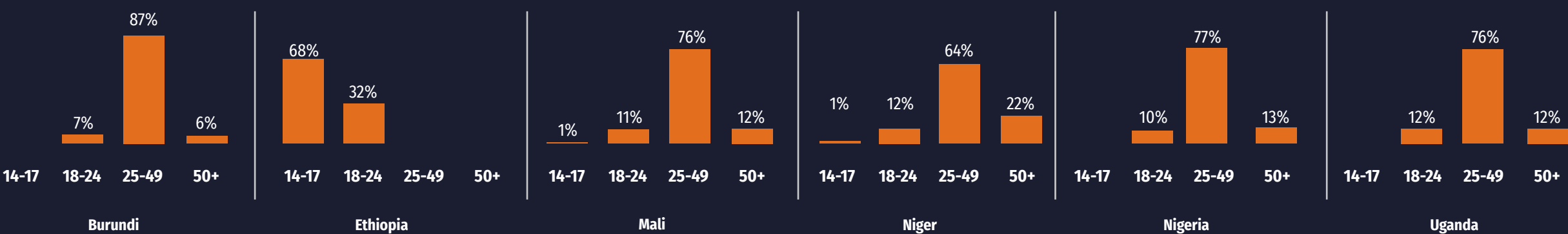
The overall sample included a large majority of women in Burundi, Nigeria, Niger, and Mali. In Niger, women respondents are 98% of the sample surveyed; due to the limited representation of men in the survey, the country-specific analysis of Niger in this

report only includes individual findings from women. In Ethiopia, the study targeted adolescent girls aged 14 to 20. In Uganda, the sample includes a smaller majority of women than the other countries, with 40% male respondents.

Across all countries, except Ethiopia, the majority of respondents are aged 25 to 49. In Ethiopia, the focus was on adolescent girls in VSLA groups, so the age range is 14 to 20. The highest percentage of respondents over 50 years was in Niger, where they represented 22% of the cohort.

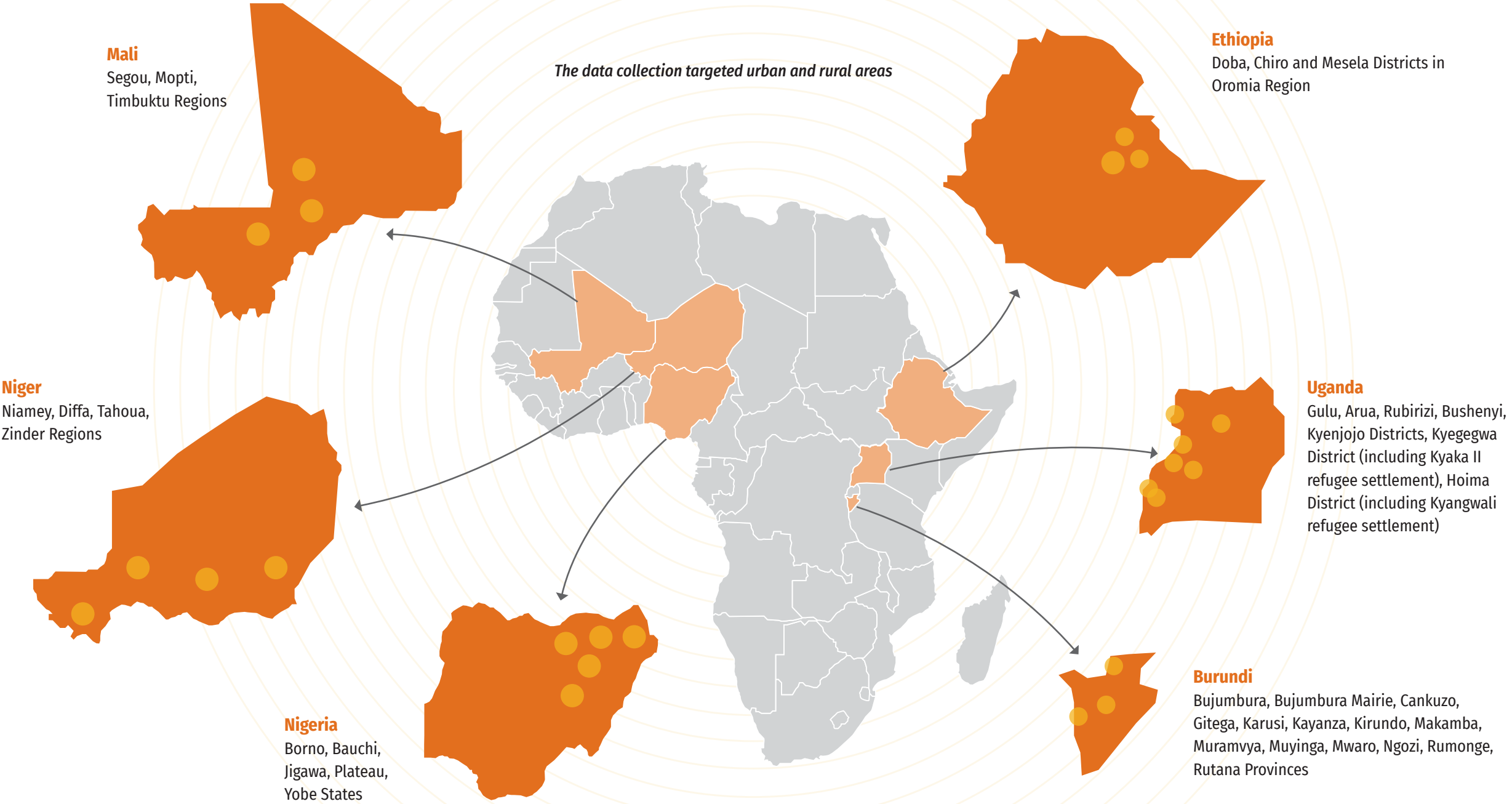
In each country, four rounds of quantitative data collection were done at two to four month intervals. The four data rounds in Burundi took place between March 2021 and February 2022. In Ethiopia and Mali, data collection was conducted from December 2020 to December 2021. Data was collected in Niger between January 2021 and February 2022. In Nigeria and Uganda, data collection was conducted from April 2021 to January 2022 and June 2021 to February 2022, respectively.

## Age of Respondents





# Data Collection Locations





Methodology

Overall, we conducted four rounds of quantitative surveys and two rounds of qualitative surveys.

The quantitative survey provided respondents with multiple-choice options to answer questions about their priority impact, needs and action, and their VSLA functions. Respondents were given single answer options to questions. Due to such limitations, the quantitative data does not provide detailed insights.

To provide detailed insights, two rounds of qualitative interviews were conducted in all six countries with qualitative tools designed to assess respondents’ economic, social, and VSLA level experiences, changes and challenges. Qualitative respondents were selected from respondents who completed the first round quantitative survey.

In Ethiopia, an additional two rounds of Focus Group Discussions were conducted with 18 female and male community leaders. Given the age of the respondents, the focus groups were included to provide insight from adult community members.

We used different phone, digital and face-to-face interviews to collect the quantitative data from VSLA members in the six countries. The quantitative data were collected remotely in Burundi, Nigeria and Uganda. In Uganda, the data was collected using an Interactive Voice Response (IVR) survey; data collection in Nigeria was conducted with a combination of IVR and phone interviews; and in Burundi, the survey was collected using text messages. In Ethiopia, Mali and Niger, the data was collected face to face, respecting COVID-19 measures.



Qualitative Interviews





# Priority Impact Areas

In this section, we specifically look at how COVID-19 affected VSLA members in their personal lives, to help us understand how individuals are experiencing the pandemic.

Aggregated findings on priority impact areas across the six countries consistently show the top five impact areas of COVID-19 on savings group members: livelihood; food security; education; access to health care, including mental health; and water & hygiene.






The average findings across all six countries show a steady increase in COVID-19 impacting livelihood; in the first-round survey 35% reported livelihood

as priority impact area, this increased to 37% in the second round, 44% in the third round and 43% in the fourth round.

While the changes in percentage of respondents reporting food security, access to health care and water & hygiene is not significant, the findings shows a decline in impact on education. Where 18% reported education as a priority impact area in the first round, this reduced to 10% in in the fourth.

While the average findings of the six countries show consistent impact areas, the country-specific data reveals differences in priority impact areas.

## TOP 5 IMPACT AREAS

		Round 1	Round 2	Round 3	Round 4
1.	 Income or Livelihood	35%	37%	44%	43%
2.	 Food Security	11%	18%	15%	12%
3.	 Education	18%	16%	13%	10%
4.	 Access to healthcare (including mental health)	13%	10%	12%	10%
5.	 Water, Sanitation & Hygiene	11%	8%	11%	13%



“The pandemic has greatly affected our income. Economic activities no longer work as before.”

—Dicko Oumou Cisse, founding member and President of her VSLA, Mali



Across all six countries we see a steady increase in COVID-19 impacting livelihood, rising from 35% in the first-round survey to 43% in the fourth.



# Priority Impact Areas

BURUNDI



In Burundi, VSLA members’ highest reported top two impact areas are water, sanitation & hygiene, and income & livelihood. In the first round of data, the difference between men and women reporting water, sanitation & hygiene was not significant (29% and 32% respectively). However, in the fourth round of data, we see a higher percentage of women (49%) reporting an impact on water, sanitation & hygiene compared to men (36%). Qualitative respondents reported that their limited access to water was an issue in their community even before the pandemic. Most respondents said getting to the water source and waiting time takes an average of 50 minutes. Women and children are mostly tasked with the role of fetching water. The pandemic led to an **increased need for water** for handwashing and cleaning, creating a burden among the community, particularly for women and girls.

We also observed an increased rate of women respondents reporting impacts on income or livelihood in Burundi; the rate increased from 19% in the first round survey to 26% in the fourth round. Impact on livelihood was discussed in both rounds of qualitative

interviews, with more than half of the qualitative interviewees reporting experiencing greater impact on their livelihood as a result of the pandemic. Qualitative respondents specifically mentioned that **cross border trading is highly affected** initially due to border closures and subsequently due the obligatory paid-for COVID-19 test. Respondents said, particularly men used to travel to neighboring countries such as Tanzania to sell their labor, now they couldn’t and this affected household income, especially for daily laborers. For those who are engaged in farming, they have reported losing much of their revenue as people are not able to purchase food items as before the pandemic. Qualitative respondents reported reduced income/revenue, reduced savings, and **increasing food prices** affecting their household’s livelihood. As one female qualitative respondent in Burundi noted, “before the pandemic, food prices were reasonable, but now the prices are increasing rapidly, we are forced to decrease our daily household ration”. In Burundi, people in the qualitative data said that COVID-19 is just one of multiple crises they face, alongside climate change, malaria, locusts and plant sicknesses.

Burundi	Round 1		Round 2		Round 3		Round 4	
	Female	Male	Female	Male	Female	Male	Female	Male
Water, Sanitation & Hygiene	32%	29%	37%	37%	41%	42%	49%	36%
Income or Livelihood	19%	35%	22%	30%	23%	35%	26%	37%
Mental Health	18%	16%	16%	11%	14%	11%	11%	9%
Food or Nutrition	10%	6%	10%	10%	8%	5%	4%	10%



Ines Ininahazwe / CARE

“Before the pandemic, food prices were reasonable, but now the prices are increasing rapidly, we are forced to decrease our daily household ration.”  
—Female respondent, Burundi



# Priority Impact Areas

## ETHIOPIA



As expected, adolescent girls reported **significant education impact** due to the pandemic. The percentage of respondents reporting impact on education was higher in the first three rounds, with 70% in the first round, 58% in the second round, and 47% in the third round. In the fourth round, the percentage reduced to 28%. This is mainly due to school closures from March to October 2020, followed by shift openings for the entire 2020/21 school year. The full re-opening of schools in September 2021 explains the reduced reported impact on education in round four. A similar pattern is seen with the qualitative interviews, with respondents in the second round interviews reporting an improved situation. Now that schools are fully open, additional tutoring is being provided by local government, particularly targeting girls.

While in the first round qualitative interview respondents reported increasing rate of school dropout, especially among girls, in the second round, both qualitative and focus group respondents said students are resuming their schooling. However, respondents highlighted that due to livelihood hardship, parents in vulnerable households are not able to provide school materials for their children.

Ethiopia	Round 1	Round 2	Round 3	Round 4
Education	70%	58%	47%	28%
Access to social network	9%	16%	19%	21%
Income or Livelihood	5%	15%	14%	28%
Water, Sanitation & Hygiene	6%	2%	8%	16%

Qualitative and focus group respondents also reported **increasing early marriage** in the community in the first round interviews. The increase in rates has led to community and local government campaigns against early marriage. In the second round interviews, respondents said the overall response and attention to fight early marriage is mitigating the problem. Focus group respondents stressed that a positive shift towards girls schooling over the years before the pandemic had been reversed due to school closures.

The findings in Ethiopia also show a steady increase in the percentage of respondents reporting the effect on their **access to social networks**. The percentage of adolescent girls who reported limited social networks increased from 9% to 21% in the first and fourth round surveys. In the qualitative interviews, respondents said the school closure significantly affected their morale and social interaction, and although schools are now open, respondents said their social network is limited. This shows that the initial period of school closure and stay at home order has resulted in a sustained challenge for adolescent girls. Similarly, the disruption to group meetings, which girls often relied on for social interaction, is having a long-term impact.

We saw an increase in reported **impact on livelihood**, rising from only 5% in the first round to 28% in the fourth round. Impact on livelihood was consistently raised in both rounds of qualitative interviews and focus groups in Ethiopia. All respondents said their household income had decreased. Mobility restrictions at the beginning of the pandemic affected access to bigger markets for families to sell agricultural products and demand for daily labor was extremely low. As the price of food and agricultural inputs increased, respondents reported struggling to make ends meet. Both qualitative and focus group respondents said the desert locusts damaged their agricultural production, which further debilitated household livelihood. Focus group respondents said the locusts destroyed 85% of their agricultural production. One qualitative respondent said, “although markets opened back up, our families’ income didn’t restore”. A female focus group respondent added, “the combination of the pandemic with the desert locust crisis has negatively changed our livelihoods. Our production has decreased, we are hardly feeding our families and market inflation has significantly limited our buying capacity.”



Terhas Berhe / CARE Ethiopia

“During the lockdown, when schools were closed, we had no interest in continuing to learn at home. Our dreams were stuck for a while.”

—Mahlet Gulilat, aged 15, VSLA leader, Ethiopia



# Priority Impact Areas

MALI



In Mali, in all survey rounds, more than 70% of respondents consistently reported income & livelihood as the priority impact they are facing due to COVID-19. While women report impact on education reducing from 9% in the first round to 2% in the fourth round, women reporting food or nutrition impact increased from 5% in the first round to 11% in the fourth round, with women more likely to report impact

on food or nutrition than men. Women VSLA members in Mali are also more likely to report impact on their access to healthcare, compared to male respondents. Qualitative respondents in both rounds also reported facing **severe livelihood challenges**, with reduced income and **increased commodity prices** being the main challenge for their households.

Mali	Round 1		Round 2		Round 3		Round 4	
	Female	Male	Female	Male	Female	Male	Female	Male
Income or Livelihood	70%	89%	67%	71%	75%	72%	68%	92%
Education	9%	0%	3%	0%	3%	14%	2%	0%
Food & Nutrition	5%	4%	9%	7%	10%	0%	11%	0%
Access to Healthcare	7%	0%	9%	4%	6%	3%	9%	0%



During this pandemic we have encountered many problems, especially the economic situation. Our lower income has also affected food consumption, health and education in the household.”

—Qualitative respondent, Niger

NIGER



Like Mali, income & livelihood is the highest reported impact in Niger in all survey rounds. Women VSLA respondents consistently reported livelihood as the main impact area. The impact on livelihood in Niger increased from 42% in the first round to 71% in the third round survey and reduced slightly to 65% in the fourth round survey. This can be partly attributed to particularly **low agricultural production** in the second quarter and demonstrates how the pandemic is impacting women’s livelihoods in the longer term. Food or nutrition is the second highest reported impact in Niger, with 18% to 20% of women reporting this impact in all survey rounds. Evidence showed that cereal production in Niger reduced by 40% in 2021. This is mostly due to the combined effects of unfavorable weather conditions, pest attacks and challenging security situations in the country; these factors, combined with the effects of the pandemic,

are reported to contribute to increasing food insecurity.<sup>29,30</sup> While reported impact on livelihood increased significantly, reported impact on education and healthcare reduced – with education reducing from 15% to 8% and access to health care reducing 12% to 2% in the first and fourth round survey. This can be explained by the urgency of the livelihood challenge overtaking all other challenges. Qualitative respondents in Niger in both interview rounds reported that their overall household **economic situation had worsened** since the pandemic. One female respondent stated, “during this pandemic we have encountered many problems, especially the economic situation, lower income which also affected food consumption, health and education in the household.” Qualitative respondents in Niger also reported reduced remittances from family members who live in other parts of the country or abroad.

Niger	Round 1	Round 2	Round 3	Round 4
Income or Livelihood	42%	46%	71%	65%
Food or Nutrition	20%	20%	20%	18%
Education	15%	7%	7%	8%
Access to Healthcare	12%	16%	0%	2%



# Priority Impact Areas

NIGERIA



In all four surveys conducted in Nigeria, a high percentage of respondents stated the most significant impact they faced was on their income & livelihood. The data shows an **increasing impact on income & livelihood**, with 27% of women and 36% of men reporting income & livelihood as the primary impact area in the first round. In the fourth round, 46% of women and 48% of men stated the same thing.

Food or nutrition is the second most prioritized impact by men and women. In the first round of the study, women reported higher levels of food or nutrition impact than men (22% women vs. 16% men). The findings show closer rates of women and men reporting food or nutrition impact in the subsequent survey. We also observed an almost **doubling of impact on food security** when we compared the first-round and the third-round data. In the first round, 22% of women and 16% of men prioritized food or nutrition as the main impact area; this increased to 40% of women and 38% of men in the third round survey. The percentage reduced to 26% women and 23% men in the fourth round.

While the percentage of respondents who reported income & livelihood and food nutrition increased, the rate of respondents who reported impact on access to health care, safety, and water, sanitation & hygiene reduced for both women and men respondents. Women and men respondents who reported impact on access to health care, safety, and water, sanitation & hygiene were between 10% to 17% in the first round survey; this reduced to between 2% and 5% in the

fourth round survey because the increasing severity of livelihood issues crowded out these priorities.

Qualitative respondents in Nigeria reported the lockdown phases highly affected physical movement and economic activities, which **limited access to markets**, which in turn led to income losses, particularly for business owners. Respondents in Nigeria reported increased prices of commodities and transportation costs, further affecting their livelihood and business. Respondents also reported that the lockdown also affected farming operations and livelihoods for farmers due to their **inability to source fertilizers and transport farm produce**. In addition to loss of business and livelihood, qualitative respondents in Nigeria reported impacts on **children's education** as one of the pandemic hardships. Respondents said children felt they may not return to school, affecting their hopes and aspirations.



**The lockdown affected farming operations and livelihoods for farmers due to their inability to source fertilizers and transport farm produce.**



Nigeria	Round 1		Round 2		Round 3		Round 4	
	Female	Male	Female	Male	Female	Male	Female	Male
Income or Livelihood	27%	36%	30%	31%	34%	35%	46%	48%
Food or Nutrition	22%	16%	32%	31%	40%	38%	26%	23%
Access to Healthcare	17%	12%	15%	14%	5%	4%	4%	5%
Safety	14%	13%	11%	17%	3%	3%	1%	3%
Water, Sanitation & Hygiene	12%	10%	2%	2%	2%	4%	2%	4%
Education	5%	5%	5%	2%	3%	3%	10%	7%
Access to and use of financial services	1%	5%	3%	4%	10%	12%	4%	5%



# Priority Impact Areas

UGANDA



In Uganda, the data shows consistent reporting across the surveys in areas of education; access to healthcare; access to social networks; water, sanitation & hygiene; safety; and access to financial services. Respondents between 8% to 11% reported these impact areas in all rounds of surveys. **Income & livelihood** is the main reported impact. However, the data shows a declining rate of respondents reporting an impact on livelihood. As food security impacts got more acute, the rate of people who prioritized livelihoods reduced from 28% in the first round survey to 18% in the fourth round survey. Access to healthcare and education are among the two top reported impacts, following income & livelihood. The data shows a mixed result around food or nutrition; in the first round, only 5% of women and 4% of men reported an impact on food and nutrition. This rate increased to 9% for women and 7% for men in the second-round survey. In the third and fourth

round survey, 10% and 11% of women reported food or nutrition as impact areas, compared to 0% of men. Like Ethiopia, we observe consistent reporting of impact on social networks among survey respondents in Uganda. Respondents also tend to prioritize safety and mental health. Unlike the other five countries where we see the highest rate of respondents prioritizing impact in two or three impact areas, in Uganda, except on income or livelihood, the rest of the impact areas have relatively closer response rates.

In Uganda, qualitative respondents said lockdown and restrictions resulted in employment and livelihood losses, leading to reduced household income. The **lockdown was a major hindrance** to getting work and continuous employment. Qualitative respondents in Uganda also reported impact on children’s education where, due to prolonged school closures, children were out of school for long periods.

Uganda	Round 1		Round 2		Round 3		Round 4	
	Female	Male	Female	Male	Female	Male	Female	Male
Income or Livelihood	28%	29%	26%	28%	20%	21%	18%	18%
Education	11%	8%	12%	10%	13%	10%	11%	11%
Food or Nutrition	5%	4%	9%	7%	10%	0%	11%	0%
Access to Healthcare	11%	12%	11%	12%	11%	12%	13%	15%
Access to social networks	9%	9%	10%	7%	9%	8%	10%	10%
Water, Sanitation & Hygiene	9%	9%	9%	9%	10%	11%	12%	10%
Safety	8%	11%	11%	12%	8%	11%	10%	10%
Access to and use of financial services	12%	12%	8%	12%	13%	10%	9%	12%
Mental Health	4%	5%	3%	2%	7%	6%	9%	7%

Despite country-specific differences, the findings show that livelihood & income is the main reported impact in most countries. In Mali, Niger, Nigeria, and Uganda, livelihood & income continued to be the highest reported and increasing impact in all survey rounds. The exception is Uganda, where we observed a declining rate. Ethiopia and Burundi are the two countries with different top priorities compared to the other countries – in Burundi, water, sanitation & hygiene are prioritized, and in Ethiopia, education is the priority reported impact. Despite such differences, both countries also show an increased impact on livelihood and income.

Differences in priority impact area is mainly due to demography of the sample respondent, contextual shocks specific to countries, and different measures around COVID-19 lockdown. Even with such contextual differences, the top five impacts reported concentrate on are livelihood & income, food or nutrition, health care including mental health, education, and water, sanitation & hygiene.

In spite of 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, we see greater resilience among women in VSLAs.\* Women in VSLAs are one-quarter to one-half less likely to report that COVID-19 negatively impacted their livelihood, food security, health services, and mental health than their non-VSLA counterparts. Similar trends are evident among men in VSLAs; they are generally less likely to prioritize impacts in most areas than men who are not in savings groups.

While we know that livelihood is the major impact for most respondents, this has a knock-on effect on other areas including food, education, health services

and general wellbeing. Despite the resilience VSLAs are showing, the growing impact on livelihood is an indication that members are still struggling, and available support so far has not been sufficient. As many have used their available resources, including savings and assets, to supplement incomes for the last two years, they worry about the future for themselves, their children, and their household.

\* CARE global data was collected in various contexts, using different tools, sampling, and methodology based on the needs and constraints in each context. 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.



# Savings & Loans

Village Savings & Loan Associations were selected as the focus of this sub-initiative so we could gather detailed insights into the impact of the pandemic on group activities. Here, we look in detail at how groups adapted their meetings and how the pandemic has impacted both individual and group savings, and group loans.

## Group Meetings

Despite country-specific differences, on average, the data shows a high percentage of VSLA members continuing to meet as before or in adapted form. This includes VSLA members who adapted their meeting procedures by reducing the duration of physical meetings, meeting less frequently, meeting only between leaders, or meeting digitally. The average of the six countries shows around 85% of VSLA members are still meeting as before or in adapted forms.

85% of VSLA members are still meeting



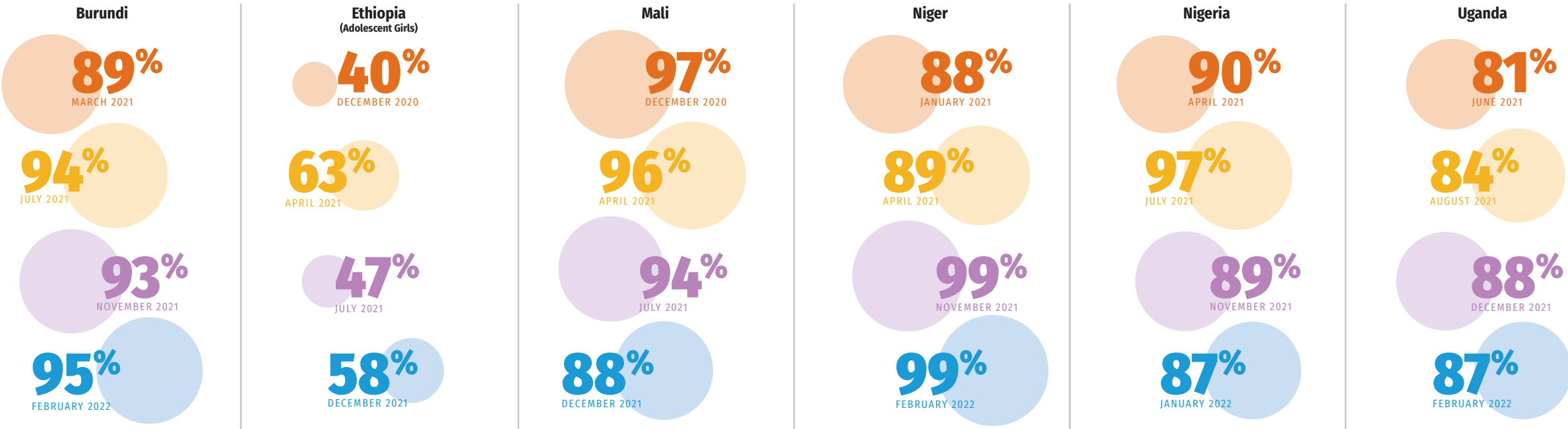
However, meetings were much more disrupted in Ethiopia amongst adolescent girls. The country-specific findings do not show significant differences between women and men VSLA members' changes in meeting procedures.

## BURUNDI

In the first round survey in Burundi, 89% of people were still meeting in some form. That number rose to 95% by the fourth round. Early in the pandemic, this required a lot of adaptation, with only 26% of groups meeting in the same way as pre-pandemic. By the fourth round, this was more stable, with 52% of groups back to a pre-pandemic meeting style. Qualitative respondents in the two rounds of interviews also reported VSLA meetings continued despite the challenges, although in some groups, meetings were occurring less frequently, most VSLA members continued to meet.

## Still Meeting

round 1 vs round 2 vs round 3 vs round 4



# Savings & Loans

## Group Meetings

### MALI

More than 90% of respondents in Mali in the first three survey rounds and 88% in the fourth round reported meeting with their group. The findings showed 64% in the first round and 70% in the fourth round of the survey were meeting as before. Only 3% to 5% in all rounds of surveys in Mali reported that their group stopped meeting. Qualitative respondents in Mali said although most VSLA groups continued to meet, the meetings were often irregular, especially in the beginning of the pandemic.

### NIGER

Although a high percentage of respondents in Niger reported continuing meetings, in the first two rounds of the surveys, around 70% of the meetings were in adapted form. This has changed significantly, where 99% reported meeting in the same way as pre-pandemic in the last two surveys.

### NIGERIA

More than 85% reported continuing to meet in all rounds of the survey in Nigeria; we observed a slight decline in the final rounds of the survey compared to the first round. In the first, second, and third round survey, 54% to 64% said they are meeting in the same way as pre-pandemic, while the remaining respondents met in adapted form. This showed a higher reduction

in the third round survey, where only 27% reported meeting as before, and 62% reported meeting in adapted form. Qualitative respondents reported that although members strived to continue to meet, meetings were irregular and they could not convene as frequently as they did pre-pandemic because of the restrictions. The lack of meeting interactions affected group plans greatly, as a female respondent in Nigeria noted, “during the lockdown, we could not hold our weekly meeting so even if we had plans there is no way we would be able to execute them.”

### UGANDA

While the percentage of respondents who reported continuing to meet in Uganda is between 81% to 87%, the findings show that only 11% to 18% were still meeting in the same way as pre-pandemic throughout the surveys. The majority of the respondents are meeting in an adjusted way. The percentage of respondents who reported their group meetings stopped was 12% in the first round survey, which reduced to 9% in the fourth round. In Uganda, most qualitative respondents also reported disruption of regular meetings due to the lockdown. After the lockdown lifted, respondents said meetings opened to all members, however, attendance is still low.



Terhas Berhe / CARE Ethiopia

### ETHIOPIA

Adolescent girls in Ethiopia struggled to continue to meet due to school closures, staying at home, and overall livelihood challenges. Only 40% reported meeting in the first round; this improved to 63% in the second round. Out of the 63%, only 15% met in the same way as pre-pandemic in the second round. In the third round, the percentage reduced to 47%, and in the fourth round, it increased to 58%. The fourth round survey showed that 20% are meeting as before, while 38% said they are meeting in an adapted form.

A large proportion of survey respondents, 55% in the first round and 42% in the fourth round, said their group stopped meeting. In the qualitative interviews and focus groups, respondents said adolescent VSLA groups are struggling to continue to meet. School closures initially disrupted meetings as most adolescent VSLAs meet at school. Later, while some VSLAs identified other venues and continued meeting, the majority stopped because they were no longer able to save due to livelihood hardship. Focus group respondents said adult VSLAs in the community resumed their meeting after a short disruption, while adolescent girls are still struggling to continue to meet.



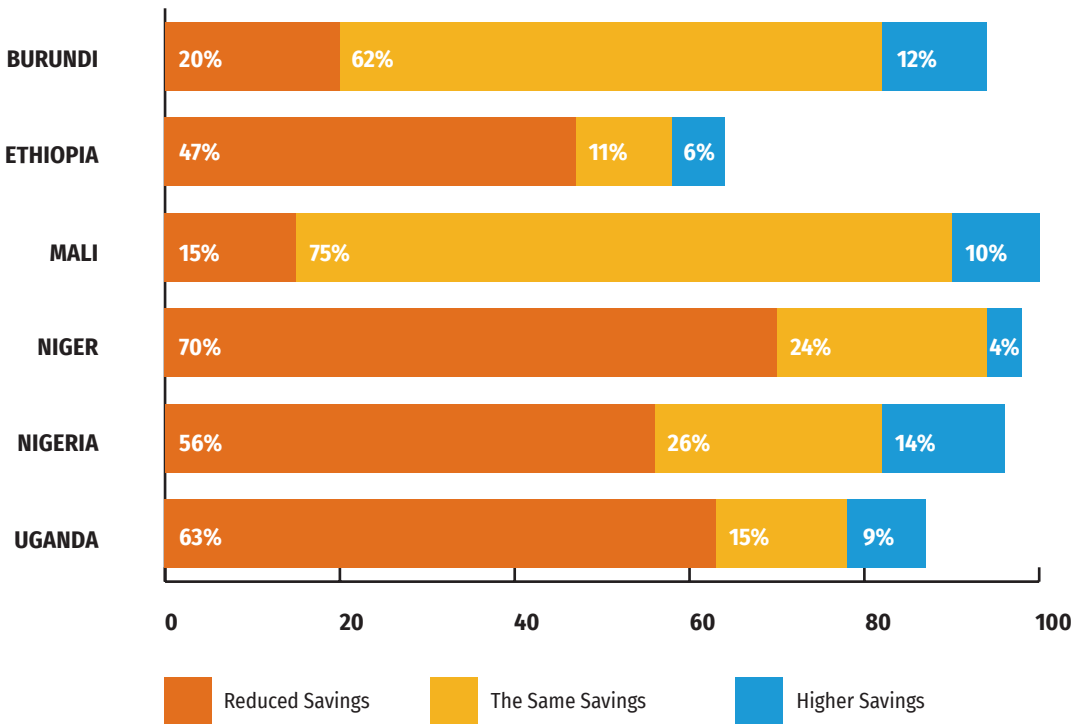
# Savings & Loans

## Individual Savings

Respondents in each country were asked about their level of individual savings since the pandemic. Challenges around livelihood combined with market challenges of increasing market prices likely had a lasting effect on VSLA members' ability to save. Except for Mali and Burundi, where the majority reported having the same level of savings as pre-pandemic,

most respondents in the other four countries reported experiencing lower saving levels since the pandemic. Acknowledging country-specific variations, the global average shows that 35% of respondents are still managing to save the same amount as before the pandemic, however 45% reported that they experienced lower personal savings since the pandemic.

Average Individual Savings



“The total savings in the group decreased because people panicked and reduced their contributions, as they weren’t sure what might happen the next day.”

—Christine Sibomana, VSLA group founder and supervisor of six groups, Burundi

## Group Savings

The continuation of group savings varies enormously from country to country, except in Mali, which shows a consistent rate of respondents reporting still saving in the four rounds of surveys. The other five countries showed fluctuating savings rates among VSLA members.

### MALI

Here we see the **most consistent saving** across all four rounds, where 75% to 76% of respondents reported continuing to save, and only 25% reported that members are unable to save or have reduced their group savings. Qualitative respondents also said group savings continued in Mali despite the livelihood hardships. In some cases, members reduced their saving shares, but continued to save.

### NIGER

In Niger we see the lowest savings rate in the second round (25%). This could be attributed to the **reduced agricultural productivity** respondents experienced and the need to use their money for the farming season. This seasonal fluctuation was followed by

a return to a more normal saving pattern in the third and fourth rounds, with almost all groups now saving again. In the qualitative interviews, most of the respondents in Niger said they did not stop saving during the pandemic; however, they said for many saving was difficult and inconsistent due to the livelihood challenges. VSLA groups are continuing to save now, but usually, the saving amount is lower.

### BURUNDI

Here the data shows a **steady decline in group savings** over the four rounds of data collection. In the fourth round survey, only 4% said their groups collectively agreed to suspend saving, 15% said individual group members are unable to save, and 15% said members dropped their savings. However, more than half are still collectively saving. The qualitative data reveals the prolonged impact of the pandemic on livelihood and individual savings, further exacerbated by inflation and reduced incomes, affecting respondents' ability to save. Qualitative interviewees said most group members continued to save, even if this was reduced.

# Savings & Loans

## Group Savings

### NIGERIA

In the first three rounds of surveys, Nigeria had a stable percentage of 51% to 56% of respondents reporting continuous group saving, but the number dropped to only 34% in the fourth round. Respondents who said their group had stopped saving climbed from 9% in the first round to 17% in the fourth round. And the percentage of respondents who said their members dropped their savings increased from 25% in the first round to 39% in the fourth. Qualitative respondents reported that VSLA groups struggled to

collect members' savings and pool resources due to reduced earnings and the increased cost of living. Respondents in Nigeria said they are seeing **few improvements since lockdowns** were lifted and they are not earning anywhere close to what they made before the pandemic. Previously, they would invest their earnings in both household expenses and their businesses. Now their earnings are not even enough to cover basic needs.

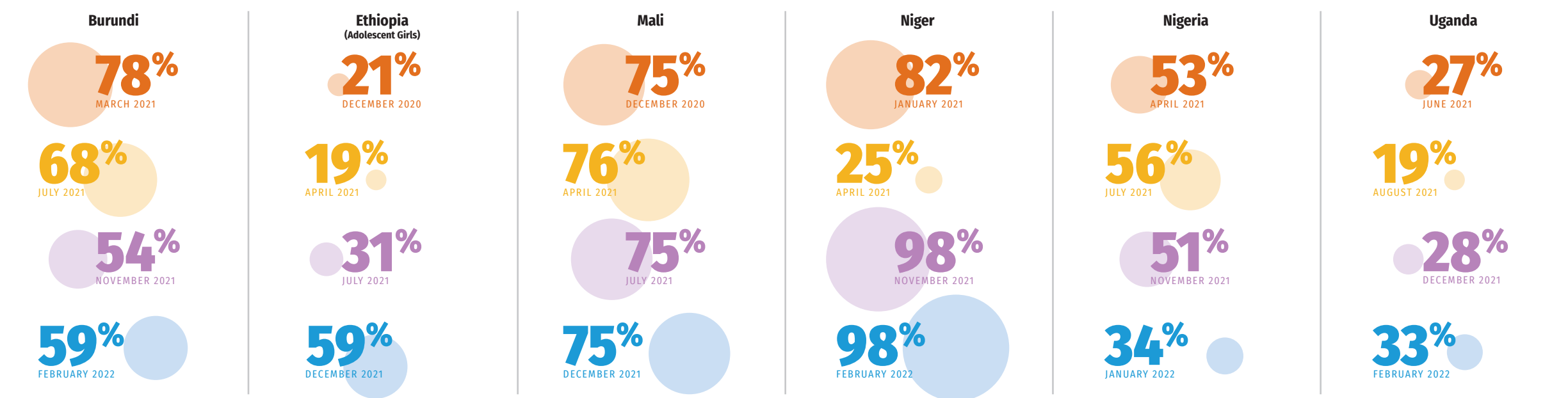
### ETHIOPIA

One of the **lowest rates of group savings** in the first two survey rounds was in Ethiopia, however, **an uplift has been seen** in the third and fourth rounds. This can be attributed to a joint effort by CARE, other adult VSLA groups, government partners, schools and communities to support the girls' groups to resume their meetings and re-build their savings. This action was taken as a direct result of analyzing the first two rounds of *Women (in VSLAs) Respond* data. As a result of this follow-up and support, 59% said they resumed

their group saving in the fourth round survey. Despite the improvement, 39% still said their group had suspended savings due to the financial hardship that members are facing. The qualitative response supports this finding, with respondents saying their VSLA groups are still struggling to continue to meet and save. In the second round interview, respondents said they are seeing improvements, with their groups starting to save reduced amounts.

After analyzing early data in Ethiopia, CARE and partners took action to support girls' groups to resume their meetings and re-build their savings.

## Still Saving Together round 1 vs round 2 vs round 3 vs round 4





# Savings & Loans

## Group Savings

### UGANDA

Throughout the four rounds of data collection, group savings in Uganda were low. Although an uplift was seen in the fourth round survey, where 33% reported continuing to save, the majority of respondents said that **group saving is highly disrupted**. According to respondents in the fourth round survey, saving is suspended by their VSLA group (12%), individual members drop their savings (39%), and members are not able to save (10%), showing a high rate of disruption in group saving function. In the qualitative interviews, some respondents reported suspending savings due to livelihood hardships. Qualitative

respondents in Uganda reported that members' ability to save was significantly affected by the pandemic. In the second round qualitative interview, respondents reported improvement in group savings. Due to the uplifting of restrictions that allowed access to the market and other services, respondents said there is an improvement. However, respondents are not satisfied with the amount, and they are saving lower amounts compared to their savings status before the pandemic. A female respondent said, "the pandemic has really affected us because people's income has really deteriorated. You find that someone who used to save 10,000sh is now saving 6,000sh."

Despite consistently high savings in Mali and improvements in Niger and Ethiopia, a low and fluctuating rate of group savings is evident in most countries, showing that VSLA members are still struggling to save. We are, however, seeing that most countries have continuously high rates of meetings, either gathering in the same way as before the pandemic or in adjusted form; this further reinforces the social benefits of the VSLA groups, above and beyond their economic functions.

Notwithstanding the social benefits of savings groups, the financial benefits of VSLAs are crucial for women's economic empowerment. Low and fluctuating savings reported in most countries clearly indicate that with a challenging livelihood situation and multiple on-going crises, members are struggling to save. Unless provided with support early on, the lower savings will affect the group's ability to be a powerful economic platform for members.



**"People have realized the importance of saving all the money they can after going through this hardship. Our members are now working hard to support their savings to be better prepared for any future pandemics."**

**—Kansiime Bonny, VSLA member, Uganda**



CARE Uganda

# Savings & Loans

## Group Loans

### NIGER

Here we saw the **most significant changes** in the survey rounds; loan disbursement was regular in the first-round survey, with 77% saying their group provided a loan. This rate reduced to 23% and 22% in the second and third rounds, respectively, and increased to 95% in the fourth round survey. Although lending is lower in the second and third round surveys, 68% reported that their groups are offering smaller amounts of loans to group members during these two surveys. Overall, this shows that most groups offered restricted loans and few groups managed to provide the standard loan rate. Qualitative respondents also highlighted that although they are taking loans from their VSLAs, the **disbursement rates are inconsistent and highly disrupted**.

### MALI

Similar to the consistency we have seen in Mali group savings, **loan rates are consistent** starting from the second-round survey. In the first round, only 60% of groups were providing loans as before the pandemic; this increased to 85% in the fourth round. In the first round survey in Mali, 21% of respondents reported that the group suspended loans, this rate reduced to only 7% in the fourth round. In the fourth round, 7% of respondents reported that VSLA groups changed payment arrangements to ease the loan repayment process for members. Similar responses were recorded in the qualitative interviews, with the majority of respondents saying VSLAs continued to disburse loans despite the irregularities in group functions.

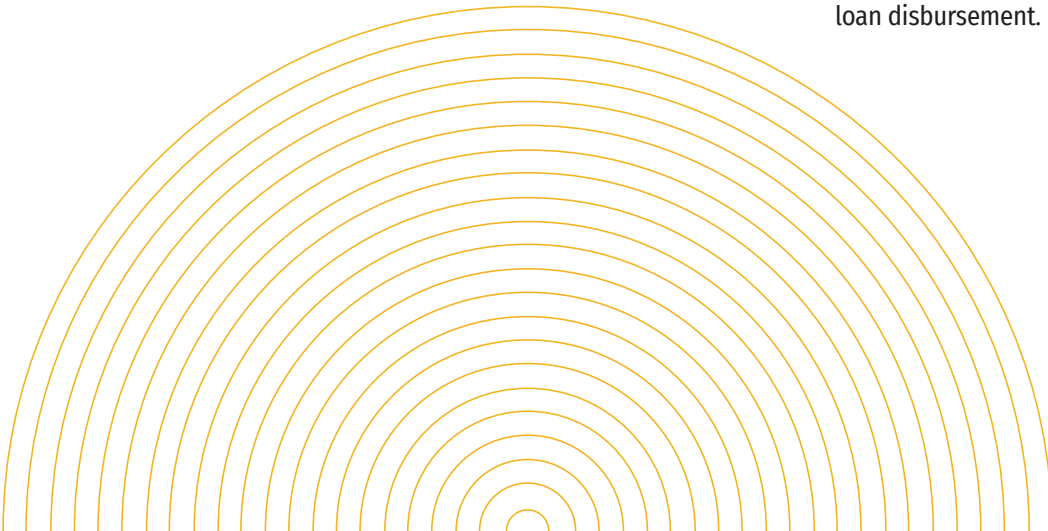
### BURUNDI

In Burundi, an average of 62% of respondents reported that their groups are **still lending the standard amount**. In Burundi, 8% in the first round and 11% in the fourth round also reported that VSLA groups adapted their loan procedure and provided lower loan amounts to members. Additionally, 22% said groups differed on loan repayment or changed payment arrangements to allow members to repay loans. Only 7% of respondents in Burundi said their VSLA suspended loan disbursement in the fourth round survey. The highest rate of loan suspension was reported in the third round (12%), and the lowest was in the second round (4%). The majority of the qualitative respondents said they have received loans during the pandemic. Qualitative interviewees also said groups supported members by reducing loan interest rate and extending the loan repayment period.

### NIGERIA

While the first three rounds of survey loan rates are consistent with the reported group savings status, the fourth round shows a higher loan disbursement rate and a lower saving rate among VSLA members in Nigeria. In Nigeria, between 56% to 68% in the four survey rounds reported that loans are being given out as usual. Additionally, 10% in the fourth round in Nigeria said that VSLA groups provide lower loan amounts to members. In comparison, 15% reported that groups had suspended loan disbursement in the fourth round survey. The highest rate of suspended loan disbursement was recorded in the first round survey, with 18% of respondents reporting that groups had stopped loan disbursement. Qualitative respondents said meeting disruption and reduced savings affected loan disbursement. The limited meeting attendance and infrequent meetings meant that **decision making differed** on core issues like loan disbursement.

**In Mali, 85% of groups are providing loans by the fourth data round, compared to 60% in the first.**





# Savings & Loans

## Group Loans

### UGANDA

In Uganda, between 37% and 42% in the four survey rounds reported that loans are being given out as usual in their VSLA groups. Although lending rates are low, the findings show consistent lending rates between survey rounds. 15% of respondents in the fourth round survey reported that VSLA groups provide lower loans to their members. Respondents in Uganda also said that their group suspended loans; in the first round, 19% reported suspended loans, and in the fourth round survey, 27% said the same. 18% of respondents reported that VSLA groups differed their loan payments or adjusted loan repayment

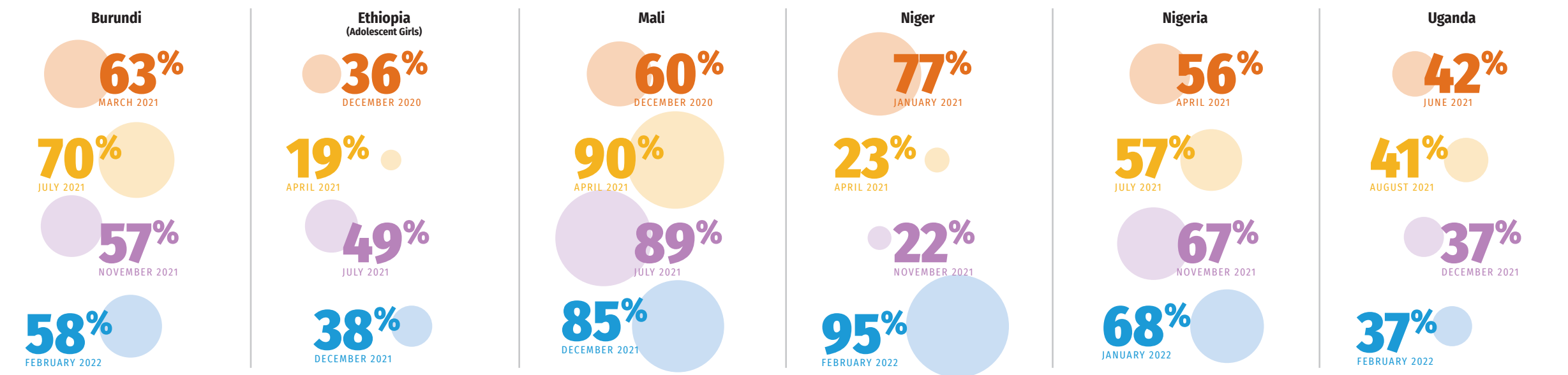
arrangements to support group members. In Uganda, we see **consistently low lending rates**, although not as low as their savings rates. This might be explained by groups continuing to lend out pre-pandemic savings and groups using their social funds so that they can continue to lend. Qualitative respondents in Uganda reported available VSLA loans were a great support to them, but due to limited savings VSLAs' ability to disburse loans was heavily impacted. Also, limited group meetings had led to meetings only being conducted with leaders which halted loan disbursement decisions as members could not convene meetings to disburse loans.

### ETHIOPIA

The lowest lending rate in Ethiopia was reported in the second round (19%), and the highest was in the third round (49%). In the first and fourth rounds, 36% and 38% of respondents reported that VSLA groups regularly provide loans. The **improvement in regular loan disbursement**, similar to the group saving status, can be attributed to CARE and partners' intervention to provide more intensive support to the adolescent girls' groups to support them in resuming their activities. Due to this improvement, respondents reported suspension of loan disbursement reducing from 73% in the second round to only 14% in the fourth

round survey. Additionally, 38% of respondents in the fourth round survey reported that VSLA groups changed loan payment arrangements to ease the loan repayment process for group members. Qualitative respondents reported that VSLA loans enabled them to support their families at the beginning of the pandemic, however, as adolescent VSLA functions halted, accessing loan is not as it used to be.

## Still Lending round 1 vs round 2 vs round 3 vs round 4





# Savings & Loans

## Group Loans

Our analysis shows that group savings rates clearly influence lending rates. In Burundi and Mali, throughout the four rounds of the survey, the lending rate mirrors the group's saving rate. As group members continued to save, so the group continued to disburse loans.

The fluctuating lending rate in Niger is mainly linked to the saving rate, particularly in the first, third and fourth survey rounds. However, in the third round of data, loan disbursement was low in Niger, despite an increase in savings. This was because the group needed time for savings to build up, before being able to disburse loans. During the third quarter, most groups in Niger limited the size of loans, but continued to offer smaller loans.

In Ethiopia, in the first round survey, the data shows a slightly higher lending rate than saving; qualitative respondents highlighted that, in the initial stages of the pandemic, groups managed to provide loans from existing savings. To meet demand, respondents

also used their group's social fund to provide loans in the third round of data collection. However, in the fourth round, despite the improvement in saving rates, loan rates are limited. This could be explained by the disruption to savings and the group needing more time to maintain a regular loan rate.

In Nigeria and Uganda, loan rates are often higher than the saving rate. This might be explained by groups continuing to lend out pre-pandemic savings and, in some cases, using social funds to provide loans.

In general, the saving rate is the main influencing factor for regular loan disbursement; the findings indicate that the group lending amount fluctuates based on savings, and groups made different adaptations to ensure the group continues basic lending activities, even with lower rates. Additionally, some qualitative respondents across the six countries indicated that some members were reluctant to take out a loan due to fear of being unable to pay it back, which in some cases reduced the lending rate among VSLAs.





# Taking Action

As part of this initiative, we wanted to identify what actions women were taking in response to the pandemic, including their coping mechanisms. Despite the challenges they face, VSLA groups, particularly women and girls, are showing remarkable leadership and innovation in responding to the COVID-19 crisis. VSLA members organize health information campaigns, use their business and community mobilization skills to produce and distribute thousands of masks, and find ways to support people in their communities.

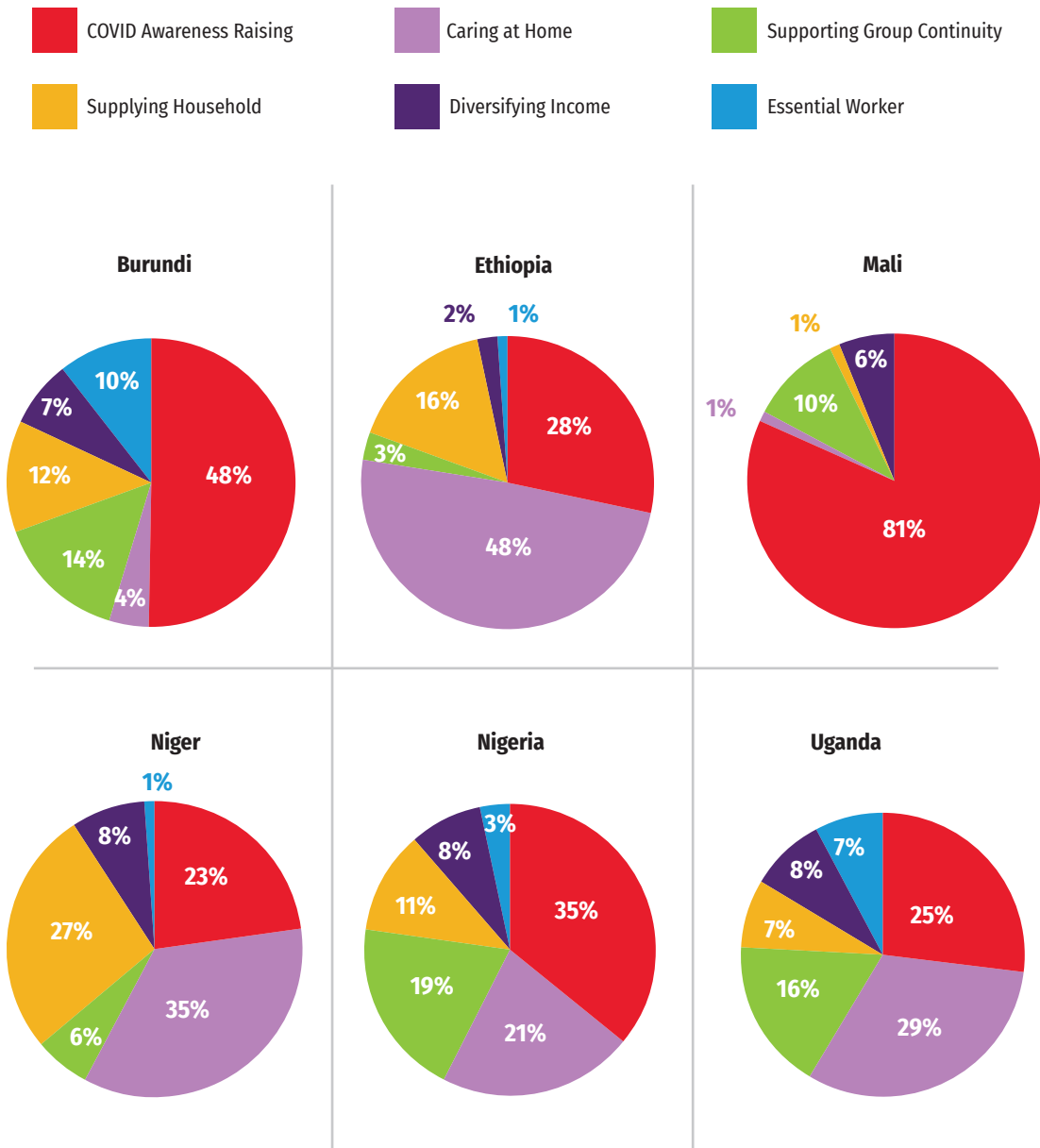
## COVID-19 Awareness Raising

VSLA respondents frequently volunteered their skills to provide information about COVID-19 and prevention measures. The average findings of the four survey rounds for each country show the highest response in Mali, with 81% of women reporting they have volunteered their skills for COVID-19 awareness activities in their communities. Qualitative respondents in Mali reported that VSLAs took key leadership in the community by sharing messaging about COVID-19, as well as collectively creating businesses making masks and soap.

**In Mali, an average of 81% of women reported volunteering their skills for COVID-19 awareness activities in their communities.**

In Burundi, an average of 48% of women reported volunteering their skills to provide information about COVID-19. The highest volunteering rate was reported in the second round survey, reaching 53%, compared to 44%-47% in other survey rounds. In the qualitative interviews, respondents in Burundi discussed the crucial part VSLAs played in disseminating information that contributed to changes around COVID-19 perceptions in the community. Respondents highlighted that misconceptions about the pandemic was high at the beginning, and VSLAs enabled community awareness and encouraged handwashing and social distancing, also constructing handwashing centers. As one female qualitative interviewee said, “VSLAs served as an entry point for the local administration and health workers to deliver awareness messages about COVID-19.” Qualitative interviewees added they were approached by government and non-governmental organizations to continue their role of information dissemination. In Burundi, qualitative respondents also said VSLAs and other community groups have come together to make face masks, soaps and hand sanitizers that they have sold in their local markets.

## Actions Women Are Taking



# Taking Action

In Uganda, women respondents who reported volunteering their skills are consistent across the survey; between 25% to 28% of women said they volunteered their skills in all survey rounds. In countries where we have considerable male respondents (Uganda, Nigeria, Burundi and Mali) we assessed whether there is a difference between men and women VSLA members; however, the findings showed similar rates of men and women reporting volunteering their skills.

In Nigeria, the highest rate of volunteering was reported in the second round survey at 53%. This increased from the first round survey, where 35% said the same. In the third and fourth rounds, the rate declined to 27%. This could be because awareness raising was more needed early on in the pandemic. Like Nigeria, adolescent girls in Ethiopia who reported volunteering their skills were high (41%) in the second round. In the first round, this rate was only 19%, and in the final two rounds, 25% said they volunteered their skills. Adolescent girls in the qualitative interviews said they engaged in information dissemination, especially at the beginning of the pandemic. They reported receiving mobilization support from CARE, and they have worked with adult VSLAs and health extension workers to sensitize communities about COVID-19 and to encourage prevention measures.

In Niger, women volunteering their skills for COVID-19 information was the highest in the first two rounds of the survey, with 45% of women saying they have volunteered; this percentage declined to 0% in the

final two surveys. This reduction in volunteering could be a result of women shifting their focus as their livelihood hardships increased, as well as a heightened awareness of COVID-19 towards the end of the data collection period. Qualitative respondents in Niger said VSLA members, particularly women, were highly engaged in COVID-19 information dissemination and engaged in promoting hand washing and distributed Personal Protective Equipment with the support from various non-governmental organizations (NGOs). The majority of qualitative respondents in Niger said they have collaborated with NGOs to support community activities.

## Caretaking Duties

Women are also responding by performing increased caretaking roles in their families. The data shows a high percentage of adolescent girls in Ethiopia reporting increased caretaking roles. In Ethiopia, 50% of adolescent girls in the first round, 27% in the second round, 52% in the third, and 64% in the fourth round said they performed additional caretaking activities for children or other relatives. In Uganda, 29% of women reported performing additional caretaking duties. Burundi and Mali showed the lowest percentage of women and men reporting undertaking additional caretaking duties.



**“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.”**

—Mariama Seydou, Secretary of her VSLA, Niger



# Taking Action

In Niger, we saw a slight decline in the percentage of women reporting performing caretaking duties; in the first round, 36% said they were performing caretaking duties. In the fourth round, 29% said the same. In Nigeria, the data shows an increasing percentage of women reporting performing increased caretaking duties. In the first and second rounds survey, only 14% and 10% of women said they performed additional caretaking duties. This increased to 27% in the third round and 34% in the fourth round. Women in Nigeria are slightly higher in reporting caretaking responsibilities; 34% of women, compared to 25% of men reported performing caretaking duties at home in the fourth round survey.

In Uganda, a different picture was seen, with most respondents indicating a decrease in domestic chores. This was attributed to the presence of children at home due to the closure of schools and the limited mobility imposed by the lockdown. Female respondents indicated that “before the pandemic, we were doing these domestic chores by ourselves. The children were occupied at school – now that the children are no longer going to school, they are also doing the same chores as us.” The Uganda data shows a surprisingly closer percentage of women and men who have performed increased caretaking duties.

## Other Actions

Burundi and Uganda have the highest rates of women respondents who reported working as **essential workers**. While the rate of men and women respondents who reported engaging as an essential worker is fairly similar in Uganda, in Burundi, women are slightly more likely to engage as essential workers, with 19% of women and 16% of men saying they are working as key workers in the fourth round survey.

The data shows a significant increase in livelihood hardships and economic pressures, leading to more pressure on both men and women to **provide sufficient supplies to their households**. Women respondents who reported ensuring the household has sufficient supplies increased between the first and second round surveys in Niger. Women that reported a focus on ensuring adequate household supplies rose from 6% in the first round to 51% in the fourth round survey.

Action to ensure the supply of sufficient food and non-food items gradually increased for both women and men in Nigeria as the pandemic increased economic pressures on households. In the first round survey, only 8% of women and men said they are ensuring sufficient supplies at home; this increased to 15% for women and 17% for men in the fourth round survey.

In Niger, women who said they were **diversifying their income** increased from 3% to 13%. This is consistent with the livelihood impacts and the needs women in Niger are reporting. In Mali, the main action is focused on volunteering, and the data shows only an average of between 5% to 10% of women and men reported diversifying their income. Likewise, in Burundi, an average of 8% of men and women report diversifying their income. In Nigeria, the percentage of those seeking to diversify their income increased from 6% of women and 7% of men in the first round to 17% of women and 22% of men in the fourth round survey. In Burundi, qualitative respondents reported working more hours and selling their labor.

As the pandemic progressed and the negative impacts spread, VSLA respondents reported the wider benefits of their groups, beyond just financial, with many fighting to keep their groups going as a means for solidarity and mutual aid in their communities. In Mali, the percentage of women respondents who reported **supporting VSLA continuity** increased from 8% in the first round to 14% in the second round. In Burundi, an average of 13% of both women and men reported leading and promoting group continuity.

**VSLA members diversified their income by working together to make and sell masks and soap.**





# Taking Action

In Nigeria, the data shows a considerable decline in ensuring group continuity among women and men respondents. 34% of women and 35% of men said they are supporting or leading the continuity of groups in the first round survey, in the fourth round survey this reduced to only 5% for both women and men. This is a reflection of restrictions easing, but also priority actions changing.

**Despite the pandemic, respondents said their VSLAs are still their greatest source of support, offering solidarity and mutual aid.**

## Coping Mechanisms

Qualitative respondents said they were applying various coping mechanisms to deal with pandemic livelihood hardships. Although in the quantitative survey only 2% to 5% of respondents across all countries and all survey rounds reported selling their assets to cope with the pandemic, the qualitative interviews show **selling assets** is a common coping mechanism respondents used to make ends meet. In Burundi, in both rounds of qualitative interviews, respondents said they sold household asset such as livestock. In Ethiopia similarly, qualitative

respondents said their families sold their goats and other household assets to cope with the pandemic. In Mali, qualitative respondents also reported selling their assets such as cows, goats, sheep and in some case land to provide for their family. Respondent in Niger also reported selling household assets to earn money to make ends meet.

In Nigeria, most respondents resorted to selling assets to pay for essential expenses. These were mostly distress sales, and included selling land, cattle, and sewing machines to provide for different needs such as food and school fees. In Uganda, most respondents did not have to sell household assets to pay for essential expenses. Only a few respondents sold parcels of land, bicycles, chickens, goats and furniture to meet pressing family needs, such as food. For respondents in Uganda who made distress sales, the money generated was used to meet their children's needs. While households across all six countries lost their assets, many did not acquire new assets as the pandemic progressed. Interviewees highlighted that with decreased income and losing their purchasing power, it was nearly impossible for households to buy new assets.

In Ethiopia, Mali, Niger, Nigeria and Uganda respondents reported **borrowing**, not only from their VSLAs but also from family, friends and neighbors.



**“We have responded [to the pandemic] by getting alternative sources of income as opposed to depending on one source. I saved a little money on my phone which I used to buy livestock like a goat and chickens. I have also been making baskets to sell, running my retail shop and growing food for home consumption.”**

—Kansiime Bonny, VSLA member, Uganda





# Taking Action

In Nigeria, some qualitative respondents reported **seeking help from extended family and neighbors** to meet food and education expenses. Respondents reported borrowing money, but also in-kind borrowing such as food. Respondents in all the countries said they have decreased household expenses to **only providing essential items**, or what little they can provide. A respondent in Nigeria said one family could only afford school fees for one child, forcing them to choose which child's schooling to continue. In Nigeria, qualitative respondents reported practicing **food rationing** as one way of coping. In Ethiopia, most respondents reported that their household reduced food intake to twice or once a day to reduce food expenses.

While some respondents in Niger, Nigeria, Mali, Burundi and Uganda reported receiving **in-kind and/or cash assistance** from different development actors, respondents in Ethiopia in the second round interview said the majority of them received food aid from a government safety net program.

**The level of available assistance is falling short. In all six countries, market inflation, particularly the rising price of food items, continues to deteriorate their livelihoods forcing them to resort to difficult coping mechanisms that affects household assets, indebtedness, and also health in the future.**

## Group Solidarity and Support

VSLAs have used their social funds – ordinarily reserved for social events and activities – to support members in need and to maintain group lending capabilities. In some cases, social funds were used to gift cash, hygiene or food materials to the most vulnerable members. In other cases social funds were used to provide zero interest loans to members to help them cope during the pandemic. Social funds were also used to keep up loan disbursement rates and interest was charged on those loans to support the continuation of group lending.

Across the four surveys in the six countries, 40% said they had used social funds to financially support members. The average rate of respondents who have said that their group has used the social fund to help members financially is the highest in Nigeria with 58%, Mali at 51%, and Ethiopia at 43%, followed by Burundi with 34%, Uganda with 25%, and Niger 27%. When it came to using social funds to buy hygiene and food materials; an average of 27% across the six countries said they had used their social funds to buy and distribute hygiene and food materials. The average rate per country differs, with 43% in Burundi, 40% in Niger, 38% in Uganda, 23% in Nigeria, 13% in Ethiopia, and only 4% in Mali reporting using social funds to buy hygiene and food materials. Mali's lower focus on hygiene and food materials is most likely because they were more focused on financially supporting the most vulnerable group members.



**“During these trying times, being a part of this savings group has really helped us cushion the adverse economic effects of the pandemic. From our social fund we buy food to share. We also use it to help support our children’s education and our hospital needs.”**

**—Fati Musa, Treasurer of her VSLA group, Nigeria**



# Taking Action

**On average 66% of groups are using their social funds to support their members financially and with buying food and hygiene materials.**

Overall, around 66% of VSLA members across the six countries reported using social funds to support members financially and buy food and hygiene materials. A small percentage of respondents also said they used the social fund to provide loans to members. In Uganda, the data shows the highest number, where 18% reported using the social fund to provide loans; this adaptation partially explains the highest loan disbursement rate we have seen among Uganda VSLA members. 7% in Nigeria, Burundi, and Niger reported using social funds to provide loans, while only 3% in Mali and Ethiopia reported the same.

Qualitative respondents also supported the quantitative findings and reported that their VSLA had been a great source of financial support in the form of social funds. Qualitative respondents in Burundi, Ethiopia, Mali, Niger, Nigeria and Uganda reported that their engagements in VSLAs had resulted in a number of positive improvements in their lives. VSLAs facilitated easy savings, accessible loans, funds to scale up businesses, and increased their ability to purchase farm inputs and cover other household expenses. Respondents in Uganda, Niger and Ethiopia

further expressed that VSLAs helped them to educate their children and solve unforeseen problems in their households. VSLAs also offered them platforms for saving and financial literacy skills to foster a savings culture. Although most of these benefits had reduced during the pandemic, respondents said their VSLAs are still their greatest source of support.

Most qualitative respondents said that their VSLAs offered more than economic and financial benefits. In Burundi, Niger, Mali, Nigeria and Uganda, respondents highlighted that their VSLA is their social capital; members support each other outside of the formal groups, borrow money and in-kind goods, and encourage and support one another. In Ethiopia, adolescent girls said VSLA members motivate each other, support their schooling and often are friends. While the pandemic impact has forced many groups to reduce regular meetings, respondents said their groups are still a source of solidarity and mutual aid. The importance of social networks was reinforced by one respondent in Nigeria who said, “Previously, when someone had a problem, they struggled with it alone. Now we meet each week and discuss our problems and how to solve them.”

Qualitative respondents also reported that VSLAs were flexible in adapting to the pandemic. Most groups followed standard operating procedures as preventive measures. Often meetings were conducted in smaller numbers and wearing masks, washing hands and social distancing was practiced by members.

VSLAs also provided extended loan repayment times, reduced loan interest rates and reduced saving shares in response to members’ livelihood hardships. As a respondent in Uganda stated, “VSLA leaders were flexible with loan repayments as they understood the financial challenges – they tried not to rush or cause stress to members.” However, in a few cases, respondents in Burundi, Niger and Uganda reported that their VSLAs were strict with penalties and fines during the pandemic.

In all the countries, qualitative respondents reported that VSLAs need support from NGOs and governments to extend business opportunities and funds for members. Respondents also expressed that additional training on income-generating activities and business and financial management should be considered.





# Gender and COVID-19

The COVID-19 pandemic has not had an equal impact on women and men. Through our data we are seeing a significant increase in caregiving duties and household chores, as well as an increase in gender-based violence. Despite this, small glimmers of hope are seen where women from VSLAs are increasingly taking on leadership roles within their communities and men are beginning to engage more in household chores.

## Gender Division of Labor

Our data shows the increased burden the pandemic is having on women and girls. Women in all six countries say they are more stressed about their

finances and their children's education, than before the pandemic. In many countries we see a rise in caregiving duties among women and girls since the start of the pandemic, as well as an increase in responsibility for providing food and non-food items at home. In Ethiopia, respondents said limited social interaction and increased household chores affected girls' motivation and morale and caused stress. Respondents mostly cited increased focus on hygiene and cleaning and families staying home as the push factor for increased household chores. In Burundi, we see an increased need for water collection, a task predominantly carried out by women and girls taking an average of 50 minutes.

“Women have suffered a lot during the pandemic and we are not yet recovering from this hardship.”

—Fati Musa,  
Treasurer of her  
VSLA group, Nigeria



**Women say that, since COVID-19, they are more stressed about their finances and children's education.**

In countries where increased household chores for women and girls were recorded, respondents said women have less leisure time. The increased load combined with livelihood hardships and limited social interaction outside of the family is said to contribute to increased stress among women. While most respondents said that their household routines still subscribed to gender roles and responsibilities as before the pandemic, we are seeing some minor positive insights. In Mali, Nigeria and Uganda, qualitative respondents said they had seen cases of men in the community who wouldn't previously have engaged in household chores, now helping with activities, such as taking care of children and washing clothes, as they stayed home during the pandemic.

## Household Relationships and Gender Based Violence

Mixed responses are recorded in relation to changes to relationships and decision-making in the household. Respondents in Ethiopia conclusively said arguments between couples increased during the pandemic. In Nigeria and Niger, most respondents reported witnessing increased marital conflict and arguments. In Uganda, respondents also reported increased arguments in the household, especially between couples; in Uganda, women respondents were more likely to report increased household arguments and conflicts in the community than male interviewees.

However, some respondents in Uganda reported that pandemic restrictions increased family bonding time. Only a few respondents in Burundi said relationships in the household worsened, and increased quarrels were witnessed between couples. Respondents in Burundi and Mali reported that, in some cases, they had witnessed improved household communication and decision-making around household expenses. While, in Nigeria and Uganda, respondents said decision-making patterns in the household didn't significantly shift due to the pandemic.

Regardless of the differences in the reported levels of argument and fights between couples in each country, in all cases, respondents said the main factor for arguments in the household is increased financial difficulties. Respondents reported that decreased income, lack of employment and lack of communication contributed to the increased conflict. A female respondent in Nigeria said, “my husband has not been a happy man because of our financial situation, and he was taking it out on the children and me. But things have improved. Now that he started making some money, he is not as frustrated as he used to be.” A male qualitative respondent in Niger said, “since the beginning of the pandemic, the family relationship is worsened, there is always tension between me and my wife.”



# Gender and COVID-19

Respondents in Nigeria and Ethiopia said men in the community are frustrated due to limited jobs and their sudden inability to provide adequately for the family. This often leads to arguments and violence between spouses, especially when women ask for money for the household. In Ethiopia, adolescent girls said men also resort to violence when women refuse to give them money, for example to buy 'Khat'<sup>31</sup> (a leaf stimulant that is chewed). Respondents in Niger, Nigeria and Ethiopia reported that the inability of men to provide for the family affected their sense of power in the family and community, and their self-esteem. Respondents in Uganda said both women and men felt powerless due to livelihood and income losses.

It was also reported that household arguments often resulted in domestic violence against women. Reported domestic violence ranges from verbal and emotional

abuse to physical abuse. In Nigeria, respondents said abuse includes denial of food and resources, husband abandoning the family and an increase in rape. In Niger, respondents reported an increased rate of forced marriage in their community. In all countries, job loss, livelihood hardship and rising poverty are the main push factors for domestic violence. In Burundi and Uganda, respondents highlighted that, due to the lack of jobs, men are spending their time and any available money consuming alcohol, which is a contributing factor to domestic violence. Similarly, adolescent girls in Ethiopia reported men spending

more time chewing 'Khat'. As men demand the little available money for 'Khat', this often creates tension and conflict within the household. Some respondents also reported increased overall safety issues in their community, including cases of attacks and robberies. Increased overall safety concerns were high among qualitative respondents in Nigeria, Niger and Mali, while respondents in the other countries said they experienced a relatively similar level of safety concern as before the pandemic. Respondents reported rising poverty and loss of income as factors for increased safety issues in their community.

In Ethiopia, qualitative and focus group respondents reported increased early marriage due to girls' school dropouts in the first year and a half of the pandemic. Respondents reported that due to interventions by the community, government and NGOs to mitigate the rising early marriage and school dropout rate, the issue has improved, and more girls are resuming their schooling. Although it is now improved, respondents expressed the need to focus on continuing to fight early marriage and promote girls' schooling.



**“My husband has not been a happy man because of our financial situation, and he was taking it out on the children and me. But things have improved. Now that he has started making some money, he is not as frustrated as he used to be.”**

—Female respondent, Nigeria.



Women VSLA leaders check savings at a VSLA in Yobe state, Nigeria

CARE Nigeria



# Gender and COVID-19

Respondents in all six countries mostly said women, particularly young girls, are vulnerable to violence. In Nigeria, some respondents said women who don't have money and women who got married shortly before the pandemic are especially vulnerable. In Niger, respondents said housewives are more vulnerable. While respondents in all the countries said there are formal and informal institutions where women and girls and any victim of violence can report their cases, they have also noted that the pandemic had disrupted people's ability to obtain help in resolving domestic and community-based violence, especially through formal institutions. Around half of the qualitative respondents in Burundi, Ethiopia, Niger, Mali and Uganda reported that their VSLA groups were raising the issue of increasing conflict and violence and discussed it with members and the community. In Nigeria, most respondents said that the discussion is limited.

## Participation in Local Decision-Making

Respondents in Burundi, Ethiopia, Mali, Nigeria and Uganda reported witnessing a high level of engagement by VSLAs, particularly women, in community mobilization in response to the pandemic. In cases like Ethiopia and Nigeria, respondents also reported that VSLAs, particularly women, played a huge part in supporting action to mitigate school dropout, early marriage and rape cases. Despite such increased engagement, respondents in the five countries mostly said women's participation in local decision making did not significantly change due to the pandemic.

Conversely, in Niger, while respondents reported a similar increased level of women's community engagement since the start of the pandemic like the other countries, respondents in Niger also reported an increase in women's participation in local decision-making platforms. The majority of qualitative respondents in Niger said they witnessed increased participation of women in local decision-making. One respondent said women have positions in the city council and women are taking municipal-level positions. Respondents also said women VSLA members participated in the electoral process and submitted their candidacy for regional, municipal and legislative elections. The majority of respondents said this is due to years of sensitization and social dialogue sessions in VSLAs, enabling women to increase participation in local decision making. A female qualitative respondent in Niger said, "now we see more women leaders", and another added, "women are active, and they are occupying leadership spaces". This indicates the power of VSLAs' collective ability to facilitate engagement in informal community actions and holding formal decision-making spaces.



**During the pandemic, Kansiiime Bonny from Uganda and her VSLA peers have received Household Dialogue training which is designed to improve relations between men and women, increase equal decision-making and increase women's financial autonomy. She explains: "After the training, the men realized the importance of making decisions as a family and, together with their wives, they prioritized needs and set savings goals."**


















# Priority Needs

In this section, we look at the priority needs that individual VSLA members are highlighting as a result of the pandemic. This helps us to shape CARE’s own response, as well as provide insights for other actors in this field. In the quantitative survey, respondents were given single answer options. With this in mind, it is crucial to note that when we see a reduction of need in some areas, this does not mean that respondents no longer need support in those areas. The survey only allowed them to list their number one priority.

Although VSLA members demonstrate resilience and adaptation through the COVID-19 crisis and are adapting their processes, resources, and support to their members and community, the findings show that two years into the pandemic, they are struggling to stay resilient and they need more support.

Despite some minor changes across survey rounds, most of the countries showed need areas consistent with the priority impacts reported.

Although VSLA members are showing great resilience and adaptability, they are struggling through such a drawn out pandemic and need more support.

Average Need by Country		BURUNDI		ETHIOPIA Adolescent Girls	MALI		NIGER	NIGERIA		UGANDA	
											
	Livelihood	25%	33%	13%	55%	70%	61%	32%	34%	35%	33%
	Food Security	6%	4%	0%	11%	6%	16%	29%	27%	5%	6%
	Sanitation, Water & Hygiene Materials	52%	43%	45%	22%	13%	11%	15%	17%	20%	19%
	Access to Healthcare	8%	12%	2%	8%	3%	7%	13%	12%	19%	16%
	Mental Healthcare	6%	5%	5%	0%	2%	1%	9%	8%	11%	11%
	Education	0%	0%	29%	1%	2%	0%	0%	0%	0%	0%
	Safety	2%	2%	6%	2%	4%	4%	2%	2%	10%	11%

## UGANDA

The percentage of women and men in Uganda reporting priority needs is consistent across the survey rounds. Although livelihood was reported as the priority need area for both men and women in all survey rounds, the data shows a reduction in the last two rounds. Despite this, livelihood is still the main reported need. This is followed by water, sanitation & hygiene, and access to healthcare. Compared to the other countries, Uganda showed the highest percentage of women and men respondents reporting needs around safety. Qualitative interviewees in Uganda identified food and money as their most urgent household need. Here, respondents said money was needed to start businesses to meet essential needs including food, medicine and school fees. Respondents aspire to strengthen their livelihood through continued savings and loans from VSLAs. During the dissemination of *Women (in VSLAs) Respond* data in the two refugee settlements of Kyaka II and Kyangwali in Western Uganda which reached 130 people (92 women), additional needs were highlighted including: access to finance and cash transfers for basic needs such as food, and to start small businesses in the settlements. In Uganda, qualitative respondents said expanding loan and credit and providing COVID-19 recovery support to strengthen businesses would be useful to them.



# Priority Needs

## NIGERIA

In Nigeria, both women and men respondents consistently reported livelihood and food security as the top two priority need areas, followed by water, sanitation & hygiene needs. The findings show a considerable increase in the percentage of women and men reporting livelihood when we compare the first (17% women, 18% men) and fourth (63% women, 64% men) rounds of data. Reported needs for food or nutrition changed in different survey rounds; 15% to 19% in the first and fourth rounds and 50% in the third round. Additionally, the need for health care and mental health care was relatively high in the first two rounds of the survey for both men and women respondents in Nigeria, with an average of 17% of women and 16% of men reporting mental health and healthcare needs, in the third and fourth round survey, this rate reduced to 4% of women and men reporting needs in these two areas. Qualitative respondents in Nigeria reported food as their greatest household need, followed by farm inputs such as fertilizers and finance to support farming. Respondents shared their vision to strengthen and grow their businesses and reported the need for support for quick recovery. They suggested providing support in the form of raw materials, capital equipment and vocational training.

**Respondents regularly request support for farming inputs and training, as well as support for their other income-generating activities.**

## NIGER

Livelihood is also the priority need among women VSLA respondents in Niger; the average rate of the four surveys shows that 61% of women in Niger prioritized livelihood. The percentage of women prioritizing livelihood increased dramatically throughout the survey, from 41% in the first round to 81% in the third and fourth rounds. Like the priority impact areas, the increase in livelihood needs can be explained by particularly low agricultural production in 2021. Respondents to our qualitative survey in Niger also told us they need cash and agricultural materials to strengthen their business activities and restore their livelihoods. Women in Niger consistently put food security as the second priority need, with 14% to 19% reporting food or nutrition needs throughout the four surveys. Need for water, sanitation & hygiene follows as the third priority. This was high in the first two rounds of the survey, with 18% in the first round and 24% in the second round. This changed entirely as more women reported livelihood needs, and the percentage of women reporting water, sanitation & hygiene was 0% in the final two rounds. Qualitative respondents in Niger expressed their need for financial support to strengthen their businesses and farming. Qualitative respondents in Niger also identified needs to receive hygiene kits, food and agricultural inputs.



## MALI

In Mali, in all the six surveys, women and men respondents identified livelihood as their priority need. Although an average of 55% of women reported livelihood needs in Mali, the data shows that men are 15% more likely to report livelihood needs than women respondents. On the contrary, women in Mali are more likely to report water, sanitation & hygiene

(22% women, 13% men), food or nutrition needs (11% women and 6% men), and access to health care (8% women and 3% men). Qualitative respondents in Mali expressed their need for support to expand their farming, indicating need around farming equipment and agricultural inputs. Qualitative respondents also reported the need for in-kind support, particularly food.



# Priority Needs

## ETHIOPIA

Adolescent girls in Ethiopia consistently expressed water, sanitation & hygiene as a high priority need throughout the four survey rounds. The average data shows education as the second-highest reported need. Education needs were among the top reported needs in the first three rounds of the survey, with 45% to 50% reporting education; in the fourth round survey, the reported need for education reduced to only 26% of respondents. The significant drop in education need is a reflection of schools fully reopening by the fourth survey round. The findings also showed a gradual increase in respondents reporting needs around livelihood. In the qualitative interviews, respondents expressed their need to continue to resume their VSLA activities fully. They have asked for support to restore their livelihood, they want to continue to save, they wish to gain support to strengthen and/or start new income-generating activities. They prioritized capacity building support to strengthen their business skills and asked for financial support. Both adolescent and adult respondents reported the need for agricultural inputs support in the form of improved seeds and fertilizers. Adolescent girls also said they needed support for education materials, such as books, and sanitary materials including personal protective equipment and sanitary pads.

## BURUNDI

In Burundi, both women and men prioritized water, sanitation & hygiene consistently as the number one priority need. This is in line with the priority impact areas reported. Our qualitative interviews in Burundi show both men and women are prioritizing water and hygiene because here, it is women who do the physical labor to collect and use water. However, during a COVID spike, a lot of men ended up paying for extra water to meet family needs. Qualitative interviewees in Burundi stressed the need for government and non-government actors to expand investment in public water tap construction. Respondents said such investment should engage the community, including VSLA members, to ensure sustainable access to safe water for community members. Livelihood and access to healthcare are the second and third most reported needs among VSLA members. Regarding livelihood, qualitative respondents in Burundi mostly requested support to strengthen their income generating activities by providing capital, loan and equipment for VSLA members. Respondents in Burundi were less likely to report food or nutrition needs.

Despite the differences, the findings show that livelihood is a critical need area for the majority of respondents across all six countries, showing the dire livelihood support need respondents are experiencing.



**“We will get back to business and we shall meet with friends as we did before. 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

Terhas Berhe / CARE Ethiopia



**“We need access to knowledge, so that we can face any crisis without fear. We also need support to maintain economic activities because that can stabilize us in times of crisis. Before COVID, we needed knowledge of profitable economic activities. During COVID, all our attention was focused on accessing information, so that we could stabilize and feel safe. Now, our concern is to prepare for the future in a stable manner and to stay informed about the evolution of the pandemic.”**

—Christine Sibomana, VSLA group founder and supervisor of six groups, Burundi



# Sharing the Data

CARE shared findings from the study internally within CARE and externally with national governments, including Ministerial offices, local governments, United Nations agencies, and other international NGOs throughout the data collection. The dissemination is aimed at providing evidence to inform program design, influence policies and elevate the concerns of VSLA members from local to global levels. Data has also been shared with community members and VSLA groups. This aims to ensure that VSLA members, particularly women and girls, and the community at large have access to the findings to support their collective actions and leadership.

The dissemination involved a series of workshops across all six countries within communities and with government and NGO partners. In Niger and Uganda, the findings were also shared via radio. In Ethiopia, school teachers were vital in sharing the results with adolescent girls and students. In addition to regular dissemination workshops with partners and communities, the CARE team leveraged various events such as International Women's Day, 16 Days Activism Against Gender-based Violence, and global summits like the 3rd African Girl's Summit to showcase the findings.

During the data dissemination and discussion sessions, VSLA members in all six countries, particularly women, asked for targeted financial and economic support to recover their income. In Ethiopia, adult VSLA members are collaborating with adolescent girls to support the dissemination. Sharing the findings with VSLA leaders meant the data is not only accessible through CARE, but also through VSLAs.

In all six countries, during the data disseminations and discussion sessions, VSLA members, particularly women, asked for targeted financial and economic support to recover their income. They also shared their vision to strengthen VSLA support to members and communities through group businesses. Respondents are also stressed about children's education and highlighted the need for community and local government collaboration to fight school dropout.

CARE's core message as part of dissemination is calling for COVID-19 recovery which is inclusive and represents the needs and voices of women and girls.

All Women Respond data is available via our [Women Respond platform](#).



**“Before this survey, we had no information on the pandemic, we weren’t paying attention to the bigger impact of COVID-19 on society and the economy. Seeing this data helped us to understand the bigger picture and think about the impact on our group.”**

**—Rahil Amajaq, VSLA member, Niger**



# Impact of the Data

By analyzing and disseminating the *Women (in VSLAs) Respond* data, CARE and its partners, including VSLA and community members, are developing a deeper understanding of how the pandemic is impacting women and girls and adapting to that response.

## Community Response

The focus of group and community level data dissemination was to support community-led actions. Despite many communities struggling to plan and execute collective action due to limited resources, having access to the data has inspired widespread action by VSLA members. The data collection does not assess community action after data dissemination, the below information is therefore based on follow ups with VSLA members and observations from CARE and its partners.

In Burundi, data dissemination has resulted in women VSLA leaders being selected to join local government administrative meetings. Initially, VSLA members worked with the administration to support health campaigns and awareness raising in the community. Now, they are using their representation to raise key issues around water and hygiene and livelihood with local decision makers, including lobbying for water installation at schools.

VSLA groups in Ethiopia have used the data to successfully lobby for support from local government for VSLA activities. Women and girls in VSLAs have succeeded in instigating local government campaigns against early marriage and supporting vulnerable girls to stay in school, which they hope will continue into the future.

In Mali, women in VSLAs are using the data to influence the Ministry of Women to prioritize funding for women's businesses that were created during the pandemic to support their sustainability. They are also using the data to campaign for more female representation and leadership at different stages of crises. Following data dissemination, VSLA members also started supporting groups that are struggling to resume their activities by sharing some of their group adaptation mechanisms.

In Niger, women VSLA leaders are playing a crucial role in disseminating the data, not only with community members, but also with the local government offices. VSLA members are using the data results to support vaccination initiatives by collaborating with health centers. By sharing their experiences of the impact of the pandemic, they are also educating community members on the need to be vaccinated.



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

—Mariama Seydou, Secretary of her VSLA, Niger



# Impact of the Data

In Nigeria, VSLA members were inspired by the data to take positive action. Some VSLAs started a new form of business support for their members who are struggling financially. This includes in-kind loans to members, such as food and other petty trading commodities, and the recipient sells these items in the local market and splits the profit with the group. Group leaders said they took these actions to cushion some of the adverse economic effects of the pandemic on members. VSLA members also advocated for children not to drop out of school after school reopening, and in some cases, groups used their social funds to help out-of-school children get back to school.

Across Uganda, women VSLA members are using the data to advocate for women leaders in local governments and linking VSLAs with government programs aimed at the financial inclusion of women. Respondents said such linkages would facilitate financial support to boost group or individual members' income-generating activities. Following data dissemination in West Nile, VSLAs are planning collective actions to support group enterprises to open bakery shops and other group businesses. The profit from such group investments will be mainly used to grow the group's capital. The groups also plan to use some portion of the profit to support individual income-generating activities for members.

## Partner Response

*Women (in VSLAs) Respond* findings are also contributing to adaptations made by partners, including community

groups. In Burundi, local government partners agreed to work with women leaders from the VSLA group to support health campaign dissemination in some provinces. In Ethiopia, the findings led the community and local government offices to collaborate on campaigning against early marriage and campaigning to send girls to school. Also in Ethiopia, local actors mobilized money, school material and clothes to support economically vulnerable households. In Uganda, *Women (in VSLAs) Respond* findings are contributing to reviewing the progress on women's economic empowerment with governments and other partners. The findings also further contribute to the work of the technical working group for National Financial Inclusion Strategy that CARE Uganda is a member of, along with other stakeholders including the Bank of Uganda and the Ministry of Finance, Planning and Economic Development.

## CARE Response

The results from *Women Respond* supported CARE's bold commitment in the Generation Equality Forum 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.

In addition to high-level commitments, the findings contributed to program-level adaptations. For

instance, in Burundi, the CARE 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 target women and youth. Similarly, in Mali, the CARE team is using the data 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 community members. In Ethiopia, CARE's Strengthen PSNP4 Institutions and Resilience (SPIR) program provided personal protective equipment (PPE) materials and sanitary pads for girls throughout their schools to respond to students', particularly girls', PPE materials needs. In Nigeria, CARE has adapted by supporting VSLA members in our UN Women program through training to improve their income-generating activities and boosting their capacity for profit-making. This, in turn, improves their ability to save.

Across all six countries and globally, CARE continues to share comprehensive findings from *Women (in VSLA) Respond* so that the voices of women and girls can be fully incorporated into the economic and social recovery from the pandemic, and programming can be adapted to meet their bespoke needs.



Addis Girma

**“Women (in VSLAs) Respond data has helped our office to understand what is on the ground regarding the impact of COVID-19 among adolescent girls, and our ability to reach rural girls has increased. We now have a monthly plan to reach girls and women in each district. We are now actively working to prevent early marriage and encourage girls’ education, savings and overall well-being.”**

**—Addis Nigusse, Women and Children Support Coordinator from the Chiro District Women and Children’s Office**



# Conclusion & Recommendations

The findings show outstanding leadership, adaptation and resilience among VSLA members in dealing with the direct and indirect impact of COVID-19 in their households, VSLA groups and communities. VSLA members are vital sources of financial and social support for their groups 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, the findings show that VSLAs and their members are dealing with multiple crises in their contexts that test their resilience and sustainability. This demonstrates they require continued support from different actors to mitigate the negative consequences of the COVID-19 pandemic.

The findings in this report provide insights for governments, policymakers, donors and organizations working with VSLAs and their communities. The following recommendations outline what adaptations and support can be offered.



**“I would like us to have enough resources to help members of the community cope with this pandemic.”**

**—Dicko Oumou Cisse, founding member and President of her VSLA, Mali**



## Recommendations for Government Actors

### Support VSLA members' livelihood and food security needs:

- Target VSLA members, particularly those in extremely vulnerable households, with mechanisms such as cash transfers, vouchers and food aid to support their urgent livelihood and food needs.
- Dedicate existing and future COVID-19 recovery and stimulant funding to target VSLA groups' financial and business plans.
- Integrate VSLAs, particularly women, in the overall economic recovery effort, for example through supporting agricultural and income-generating activities and supporting sustainability and resilience to future shocks.
- Collaborate with financial institutions to provide access to credit for VSLA members to support their businesses and agricultural activities.
- Provide support to farmers to access improved agricultural inputs and equipment to enable them to cope with the increasing cost of agricultural inputs in the market. Support farmers, particularly women farmers, with improved farming techniques.
- Integrate VSLAs within existing social protection and safety net programs to help build the resilience of groups, their members and their communities to future emergencies.
- Respond to context-specific or demographic-specific needs as these vary from country to country.

### Strengthen psychosocial and GBV support and protection:

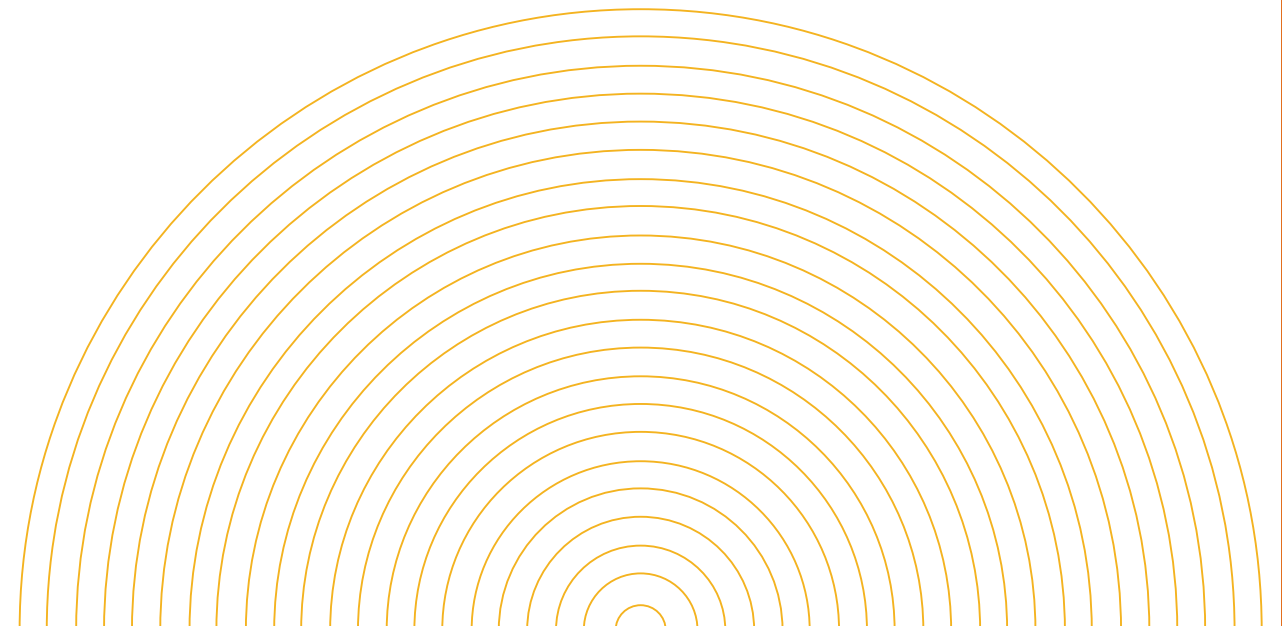
- Ensure the availability and accessibility of psychosocial support, and GBV prevention and response services, including primary, emergency, and sexual and reproductive healthcare and legal reporting and protection services.
- Extend support to provide safe spaces for women and psychosocial support in response to growing mental health issues.
- Strengthen local mechanisms to detect and respond to early and forced marriage.

### Continue to address gender norms and collaborate with women leaders:

- Strengthen approaches to addressing gender and harmful social norms through community engagement and discussion.
- Develop and promote gender-inclusive policies and activities that address the different needs of women and men and boys and girls.
- Collaborate with women leaders to foster women's meaningful engagement in local and national response and recovery decisions and community mobilization.
- Formalize regular engagement with community members and leaders, particularly women, to input into policy development.

### Strengthen and advocate for regular data collection:

- Consistently collect sex and age disaggregated data at the community level, including qualitative insights, to serve as an early warning system.
- Data collection amongst government supported community level savings groups, should include groups and individual savings status, access to credit, and other basic group functions to ensure sustainability.



## Recommendations for Non-Governmental Organizations

### Strengthen or expand livelihood programs that target VSLA groups:

- Focus on co-designing livelihood programs with VSLA members to drive community-led livelihood recovery, with a focus on women.
- Integrate into programming mechanisms such as cash transfers, vouchers and food aid to support urgent livelihood and food needs.
- Support group income generating activities through training and funding.
- Provide support to farmers to access improved agricultural inputs and equipment to cope with the increasing cost of agricultural inputs in the market, including training and capacity building in improved agriculture.
- Collaborate with governments and financial institutions to support access to credit for VSLAs.

### Expand investment to address gender norms and support women leaders.

- Collaborate with VSLAs, community members, women's groups, women leaders, and local formal and informal institutions to strengthen gender norm reflection and dialogues.
- Support local institutions through funding and training to strengthen their capacity to prevent and respond to GBV and early marriage.

### Strengthen regular quantitative and qualitative data collection.

- Sustainably and strategically invest in regular sex-and-age-disaggregated quantitative data collection to listen to VSLA groups and community members' experiences, needs, savings status, and other relevant indicators, not only focusing on the pandemic but also context-specific shocks.
- Combine quantitative data with qualitative research.
- Support other actors, such as local government, to capture, document, and share regular data from VSLA and community members.
- Publish and share data and findings with government, policymakers and other organizations.

- Ensure findings are shared with community members, particularly women, to support their collective actions.
- Continuously use the findings to inform programming to strengthen community-led and gender-responsive interventions for recovery.

### Invest in strengthening advocacy and support community-led advocacy:

- Streamline advocacy efforts at the global and regional levels to influence decisions, policies and funding to strongly address the needs of women and girls in the economic recovery process.
- Promote VSLA's inclusive engagement with financial institutions.
- Advocate against early and forced marriage and for improved GBV prevention and response.
- Support women in the community and local women-led and women's rights organizations to be in the frontline to advocate for their action.

## Recommendations for Donors

- Actively promote, support and fund programs that support community-led, women-centered economic recovery policies and programs.
- Increase funding that directly facilitates cash transfer at the community level.
- Promote the integration of VSLAs, and women's groups in national and global financial systems.
- Ensure investment in recovery programs that address gender norms and effectively address GBV prevention and response.
- Advocate for gender-inclusive COVID-19 recovery programs at the global and national levels, particularly to influence global leaders and policymakers.
- Invest in regular data collection to consistently collect and use quantitative and qualitative data in all responses so that we can elevate the voices of women. Require gender assessment and analysis in any intervention.



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