

# WOMEN ON THE MOVE



ANNUAL REPORT 2018

## Executive Summary

When women come together in safe spaces, they can use their collective power and voice to bring about change for a more equitable world. CARE's and other development actors' experience have shown that women-led savings groups are an ideal platform for promoting women's economic empowerment, women's voices and gender equality.

These groups of 20-30 members, who meet on a weekly basis, constitute one of the most effective means for women to strengthen individual skills and capacity, build on their collective voice and influence government or community leaders in order to reduce barriers to their social and economic empowerment.

Inspired by the incredible power that these savings groups hold at local and national levels, CARE developed a strategy called Women on the Move

## MEASURING PROGRESS, MOVING FORWARD WITH LESSONS LEARNED

(WoM) to mobilize a critical mass of women and girls in savings groups in West Africa, where they can assert their basic economic rights<sup>1</sup>. The strategy builds on the savings group model called Village Savings and Loan Associations (VSLA), launched in 1991 by CARE in Niger. It aims to multiply impact in two ways: i) supporting the expansion of groups to increase women's and girls' social and economic investment and ii) multiplying the impact of savings groups through their collective action to influence change at local, national and regional levels.

<sup>1</sup> Learn more about CARE's VSLAs: <https://youtu.be/CbEeC8xXdZ8>



## OUR IMPACT GOAL

# 8 MILLION

women and girls between the age of 15 and 64 will be economically & socially empowered through savings groups by 2020, as a result of the **WOMEN ON THE MOVE** coalition.

WoM works through principles of partnerships, coalition building, influencing and advocacy and seeks to multiply impact at scale through four interconnected pathways:



1. Building a coalition of like-minded organizations to coordinate, learn, innovate and advocate with women and girls in savings groups to scale-up the model and multiply its impact.



2. Co-facilitating spaces where women and girls in savings group networks and other civil society organizations can connect, raise their voices, defend their rights and take collective action.



3. Engaging financial service providers and IT/tech companies to develop appropriate services for women participating in savings groups.



4. Influencing governments to adopt and implement the savings group model in their strategies, policies or laws – for financial inclusion, gender and economic empowerment – in order to reach the most vulnerable, with a focus on women and girls.



## The WoM Theory of Change

If a critical mass of women's groups, in particular savings groups, are part of an interconnected social movement...

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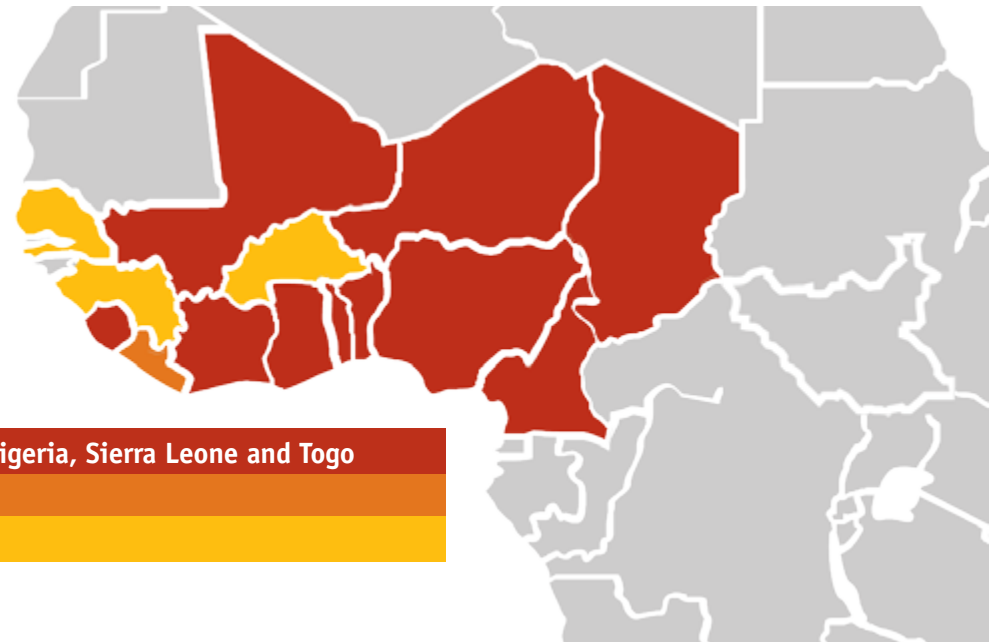
And if women and girls have greater power to influence unequal social and economic norms...

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then women and girls will experience positive change in their socio-economic status and be able to influence change at all levels.

WoM is actively working in seven countries (Mali, Côte d'Ivoire, Niger, Benin, Togo, Sierra Leone and Ghana) and has started initial activities in three more (Chad, Cameroon, and Nigeria).

It aims to reach four more countries by 2020 (Liberia, Senegal, Burkina Faso and Guinea).



CARE Presence countries: Benin, Cameroon, Chad, Côte d'Ivoire, Ghana, Mali, Niger, Nigeria, Sierra Leone and Togo

CARE indirect presence countries: Liberia

CARE non-presence countries: Burkina Faso, Guinea and Senegal



## IMPACT

In Year 2, WoM recorded the following gains for women and girls:

- **142,898** additional women became users of informal financial services, representing **51%** of the projected annual target. This happened as a result of CARE's direct programming in **Benin, Cameroon, Chad, Cote d'Ivoire, Ghana, Mali, Niger, Sierra Leone and Togo**. By actively using informal financial services, women and girls increase their social and economic investment, which gives them greater power to reshape unequal social norms at household and community levels.
- Through peer organizations' direct programming, **509,765<sup>2</sup>** more women<sup>3</sup> became users of informal financial services. This represents more than double the projected target and brings the total for CARE and peer organizations to **652,663**, representing **85%** of the projected target and an increase of **26%** over the baseline<sup>4</sup>. The cumulative number of savings groups' members using informal financial services reached **3.8 million<sup>5</sup>**, or **47%** of the **impact goal**.
- In Mali, Cote d'Ivoire, Ghana, Niger and Chad, **111,630** existing members of savings groups were linked to formal financial services, giving them access to loans, which they can invest in their own businesses. Women constitute between **70%** and **100%** of individual members accessing loans. Access to value chain finance enables women and girls to elevate their socio-economic status, build household resilience and enhance their ability to influence change at regional and national levels.

Additionally, WoM achieved significant gains with partners in the public and private sectors:

- Seven national platforms (one newly created and the others reactivated by WoM) jointly advocated for gender justice to deliver the following outcomes:
  - **Niger's gender ministry** developed an action plan to implement its **women's economic empowerment strategy**, which strongly features savings groups.
  - **Mali's gender ministry** integrated the savings group model into three of its key **women's economic empowerment programs**: The Fund for Support to Women's Empowerment and Child Development (FAFE), Karite (Shea butter) and Multifunctional<sup>6</sup> programs.

Four municipal governments in Côte d'Ivoire integrated savings groups into municipal development plans, leading to the formation of **329** groups (**7,053** members).

CARE initiated this strategy, WoM as an initiative in which like-minded organizations and influencers promoting women and girls social and economic empowerment across West Africa could work together for greater impact. Informal collaborations exist already in each country. In order to credit other organizations for their achievements, WoM is formalizing partnerships with peer organizations whose engagement is critical to achieving the impact goal. This will enable WoM to account for group networking and collective action beyond financial inclusion.

- Three governments (**Côte d'Ivoire, Nigeria and Togo**) are in the process of adopting their financial inclusion strategies, which account for savings groups.
- A strategic partnership developed with the intergovernmental sub-regional organization, Lake Chad Basin Commission (LCBC), to strengthen gender equality and its integration into sub-regional policies.
- A pilot project links savings groups with the Vodafone Cash product, a formal financial service implemented with Vodafone Foundation in Ghana. This has opened opportunities to build a business case for scale up, bridging the gap between Vodafone's core business and its corporate social responsibility.

In the first two years WoM has established recognition amongst peer organizations, regional institutions, civil society organization, government ministries and social movements. First steps have been taken and momentum is building to have governments adopt policies; partnerships with private sector, inter-governmental bodies and civil

<sup>2</sup> Source of data for peer organizations: VSL Associates, a group of practitioners working to spread the Village Savings and Loans model worldwide

<sup>3</sup> This is estimated to be 85% percent of total savings group membership.

<sup>4</sup> The baseline considers approximately three million savings group members supported by CARE and peer organizations in West Africa.

<sup>5</sup> From 1991 when the first savings group was set up in Niger

<sup>6</sup> A programme bringing together various women's artisanal projects