

# EVIDENCE REVIEW OF WOMEN'S GROUPS AND COVID-19: IMPACTS, CHALLENGES, AND POLICY IMPLICATIONS FOR SAVINGS GROUPS IN AFRICA





## Contributors

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A member of the mothers' support group smiles for a portrait in Yamaltu Deba, Gombe, Nigeria on November 16, 2016. Through the group women learn banking and financial literacy. This group is supported by the State Accountability for Quality Improvement Project (SAQIP) which is focused on improving maternal, neonatal and child health outcomes in northeast Nigeria, where maternal and child mortality rates are especially high.

*Photo credit: Andrew Esiebo*

### **Authors:**

#### **Africa Centre for Systematic Reviews at Makerere University**

Eve Namisango

#### **American Institutes for Research**

Thomas de Hoop

Chinmaya Holla

Garima Siwach

#### **Bill & Melinda Gates Foundation**

Sybil Chidiac

Shubha Jayaram

#### **BRAC**

Jenna Grzeslo

Munshi Sulaiman

#### **CARE**

Emily Janoch

Grace Majara

#### **EPAR Evans School of Public Policy and Governance**

Olayinka Adegbite

Leigh Anderson

Rebecca Walcott

#### **Global Center for Gender Equality at Stanford University**

Krishna Jafa

#### **Population Council**

Sapna Desai

Osasuyi Dirisu

#### **School of Women and Gender Studies at Makerere University**

Tabitha Mulyampiti

#### **MarketShare Associates**

Julia Hakspiel

#### **SEEP Network**

David Panetta

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## Acronyms & Key Terms

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### Acronyms

<b>CRS</b>	Catholic Relief Services
<b>LSMS-ISA</b>	Living Standards Measurement Study-Integrated Surveys on Agriculture
<b>MIS</b>	Management Information Systems
<b>NGO</b>	Non-Governmental Organization
<b>SILC</b>	Savings and Internal Lending Communities
<b>VSLA</b>	Village Savings and Loan Associations

### Key Terms

<b>Social Capital</b>	The norms and networks that facilitate collective action for mutual benefit (Woolcock, 1998).
<b>Covariate Shocks</b>	Shocks that occur at the community or macro-level (e.g., natural disasters, disease outbreaks, conflict, and economic crises) and may affect many households simultaneously (Walcott et al., 2021).
<b>Credit</b>	The provision of money, goods, or services before payment.
<b>Microfinance</b>	Financial services, typically in the form of savings, or credit provided usually to lower-income individuals, households, and small businesses.
<b>Savings Groups</b>	Groups of 15 to 30 people, usually women, who meet regularly to contribute to a common fund that is then used to support loans to group members as needed (Gash & Odell, 2013, p. 11).
<b>Women's Groups</b>	An umbrella term commonly used to refer to different models of economic, health, and community groups with a primarily female membership (Anderson et al., 2019).

## Executive summary

**It has been more than a year** since COVID-19 lockdowns began, and economic recovery is a top priority for governments, donors, and international financial institutions (IFIs) worldwide, including in sub-Saharan Africa. Targeted investments that increase community resilience and spur economic growth will mitigate some of the negative economic consequences of this crisis. Investment in women's economic resilience and social support is paramount, considering that the crisis may reverse recent progress in gender equality.

Around the world, women's groups, such as self-help groups, savings groups, and health groups, play an important role in communities; evidence shows promise in their role in promoting women's empowerment and economic outcomes. They encompass many models, but all bring women together around a shared purpose, such as financial inclusion, livelihoods, health, and women's rights.

This brief focuses on one specific type of women's group in sub-Saharan Africa: savings groups. Savings groups are a common form of women's group and serve as a reliable mechanism for people in sub-Saharan Africa to save money. Members of savings groups pool small weekly savings into a common fund, which members can then borrow against, creating opportunities for investments and women's empowerment. Savings groups show mixed, but promising, results in improving economic and social outcomes.

This brief, written by a consortium of researchers and practitioners, presents emerging evidence from studies in diverse African contexts—with a deep dive into Nigeria and Uganda—on how COVID-19 has affected savings groups and how these groups have helped mitigate the pandemic's negative consequences in sub-Saharan Africa.

Three key findings emerged from this review:

1. **Households with a female member in a savings group in Nigeria and Uganda have coped with the crisis better than those not in savings groups.**

For example, households with a female savings group member in Nigeria were less likely to experience food insecurity and more likely to have savings, which was critical to face the COVID-19 crisis.

2. **Women's savings groups have shown the potential for resilience during the pandemic.**

Due to digitization, access to mobile money, and other adaptations, savings groups have been able to continue operating during the pandemic. Many pivoted from traditional activities, adapted their skill sets, and created new market opportunities to generate needed income. They made and distributed personal protective equipment (PPE), built handwashing stations, and created community action plans to prevent the spread of COVID-19.

3. **Savings groups contributed to community responses and provided women a platform for leadership.** They have provided opportunities for women to take on both formal and informal community leadership roles in response to the crisis. They have also served as networks to communicate about how to limit the spread of COVID-19, including the importance of social distancing, hygiene, and safety measures. They also shared information across communities on issues that emerged during lockdowns, such as child marriage, child labor, the importance of sustaining girls' education, and violence against women and children.

Broadly, our analysis shows that **savings groups have contributed to resilience in the face of economic challenges related to COVID-19, but groups encountered financial challenges.**

While evidence indicates that savings groups in sub-Saharan Africa have supported household resilience during the COVID-19 crisis, savings groups face challenges and limited resources that threaten their sustainability and effectiveness >

## Executive summary (continued)

➤ over time. Due to increased disbursements to members and non-members in need of cash during the crisis, savings group funds have been depleted in some cases. The economic crisis has disrupted the accumulation of new savings because of reduced employment opportunities and income, and, while the use of digital meetings and mobile money has helped those with access, the shift to digitization has created barriers for the most marginalized women. Paying close attention to the economic and social challenges savings groups face moving forward is crucial.

This brief presents **various recommendations for policymakers who aim to strengthen savings and other women's groups** with the objective of achieving improvements in women's empowerment and economic outcomes based on evidence to date.

### Key actions for governments:

- In the short term, **African governments could support savings group members who faced sharp reductions in income and savings due to COVID-19 with targeted cash transfers, vouchers and/or food transfers** through a dedicated public fund in order to preserve the viability of savings groups.
- In the long term, **integrating savings groups into social protection programs** could have broad, longstanding benefits, especially in emergency settings.
- **Higher quality data and more frequent and/or routine data collection on women's groups**

supported by African governments would generate additional evidence for decision-making.

### Key actions for donors, partners, and researchers:

- **Prioritize women's leadership in the community response to COVID-19** while ensuring social distancing and access to personal protective equipment.
  - **Leverage the learning and insights coming from the SEEP peer learning group on savings groups**, women, and COVID-19 could enable donors, governments, and practitioners to guide COVID-19 response and recovery efforts related to savings groups.
  - Partner with and support governments by **investing in national tracking systems of women's groups**.
  - **Conduct research on group savings and other vulnerability indicators** and how these link to COVID-19 policy responses, at different stages of the pandemic.
  - Continue **research on long-term resilience and the role of women's groups**.
  - Conduct experimental and quasi-experimental research to determine the **relative effectiveness and cost-effectiveness of virtual and in-person training** in improving women's empowerment and economic outcomes.
  - **Conduct qualitative research on group processes** with a view to inform future programming. ●
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## Introduction

**The COVID-19 pandemic** and some of the associated policy responses have resulted in significant gendered impacts that may reverse recent progress in gender equality, including in sub-Saharan Africa. Although mortality rates from COVID-19 are higher for men, women and girls are disproportionately affected by the pandemic among other health, economic, social, and educational dimensions, with potentially long-term effects (Burki, 2020; Buvinic et al., 2020; Wenham et al., 2020). For example, women-owned firms and female workers are disproportionately concentrated in informal sectors, which may lack basic social protections in times of economic crisis, as well as in the hospitality and tourism sectors, which were hit hard by the lockdown (Copley et al., 2020; Rochelle Parry & Gordon, 2020). Women are also heavily concentrated in high-risk occupations such as the frontline health care workforce (Wenham et al., 2020). In addition, various studies suggest that COVID-19 lockdowns may have contributed to increases in gender-based violence (Agene & Onyishi, 2020; Agüero, 2020; Peterman et al., 2020) and in women's burden of unpaid care (Wenham et al., 2020).

This brief presents emerging evidence from studies in diverse African contexts—with a deep dive into Nigeria and Uganda—on how COVID-19 has affected women's groups and how these groups have helped mitigate the pandemic's negative consequences in sub-Saharan Africa. "Women's groups" is an umbrella term commonly used to refer to different models of economic, health, and community groups with a primarily female membership. Groups vary widely in their design and implementation and in their purpose, governance, and financing (Anderson et al., 2019). In many African countries, governments and a broad range of non-governmental organizations (NGOs) support various types of women's groups, many of which deliver economic, social, and health interventions in a group-based setting. Over the past year, women's groups have adapted

in various contexts to respond to the adverse consequences that the pandemic and some of the associated policy responses have imposed on women and marginalized groups (Box 1 depicts examples of policy responses to COVID-19 in Nigeria and Uganda). This brief focuses primarily on savings groups, in which members come together to pool savings, lend their savings to each other with interest, and share the profits (SEEP, 2010). >

### Box 1:

#### Lockdowns and gradual relaxation of restrictions in Nigeria and Uganda

##### Nigeria

- Short-term, state-level lockdowns in March 2020; federal travel restrictions and social distancing measures, including a ban on interstate travel and the limiting of market activities to specific days of the week (Reuters, 2020)
- Gradual reopening with "precision" lockdown measures in areas that reported rapid increases in COVID-19 cases in May 2020 (Reuters, 2020)
- Second phase state-led response, followed by increased gradual relaxation of lockdown such as lifting bans on interstate travel; ending a national curfew; and gradually re-opening schools and places of worship with mandatory mask use, hand-washing stations, and physical distancing between worshippers since June 2020 (Adepoju, 2020; Andam et al., 2020)

##### Uganda

- Extended lockdown with prolonged closures of schools and universities; a ban on public transportation; a prohibition of travel; the closure of salons, garages, and lodges; and a freeze on private car use until May 2020 (Anguyo & Storer, 2020)
- Gradual reopening of different economic sectors in June 2020 ("Museveni," 2020)
- Partial reopening of schools, colleges, and universities requiring social distancing of two meters or more; wearing face masks; and access to handwashing stations ("Education Ministry," 2020)

## Introduction (continued)

► Most publicly available documentation of women's groups' adaptations in response to COVID-19 focuses on savings groups supported by NGOs. During the pandemic, the lockdown, and its gradual relaxation, many NGOs established or expanded social safety nets and provided education on COVID-19 through savings groups. Along with serving as informal financial institutions, savings groups aim to generate social capital and stimulate women's leadership as well as facilitate social and economic development at the community level (SEEP, 2010).

Governments across Africa adapted some of their large-scale women's group programs, such as the Uganda Development Response to Displacement Impacts Project, which supports the livelihood activities of refugees and host communities using a federated structure to support savings and livelihoods groups. Another example is the recently launched Nigeria for Women Project, which focuses on the development of Women's Affinity Groups to strengthen social and financial capital for improved livelihoods.

However, formal, publicly available documentation and research on how governments have adapted these programs in response to the pandemic, the lockdown, and the subsequent gradual relaxation of the lockdown remains limited.<sup>1</sup> For this reason, this brief primarily focuses on evidence related to savings groups that are supported by international NGOs.

Women's groups with primarily economic objectives, such as savings groups and self-help groups, show mixed but promising evidence on improving women's empowerment and economic outcomes (e.g., Barooah et al., 2019; Brody et al., 2017). However, COVID-19 creates new challenges and opportunities that change the ways in which women's groups can deliver benefits. The Evidence

Consortium on Women's Groups identified three ways in which COVID-19 may affect the initial functioning and effectiveness of groups, in addition to generating important adaptations in their response to COVID-19 [de Hoop et al., 2020 (see Figure 1)]:

1. Economic shocks may reduce income and viable livelihood opportunities for groups and their members, which may ultimately result in group dissolution due to a lack of financial capital or investments. On the other hand, groups may increase the resilience of their members through existing savings and group support, that can serve as insurance, social protection, and a source of business capital.
2. Social distancing requires groups to change how they function, for example, by limiting physical meetings, meeting in smaller numbers, or holding virtual meetings as well as using different means of communication and/or electronic payment technologies.
3. Governments and NGOs can provide social safety nets and new or extended partnerships with groups to manufacture protective equipment, which may increase income opportunities for group members. Providing social safety nets and other services through groups could also create opportunities for women to build leadership skills. Women in savings groups may in turn provide an important voice in guiding local responses to COVID-19 and informing the strategies and actions of governments and NGOs (Janoch, 2020).

This brief ends with recommendations for various stakeholders supporting women's groups based on evidence to date, including emerging insights from the pandemic as well as past evidence on ►

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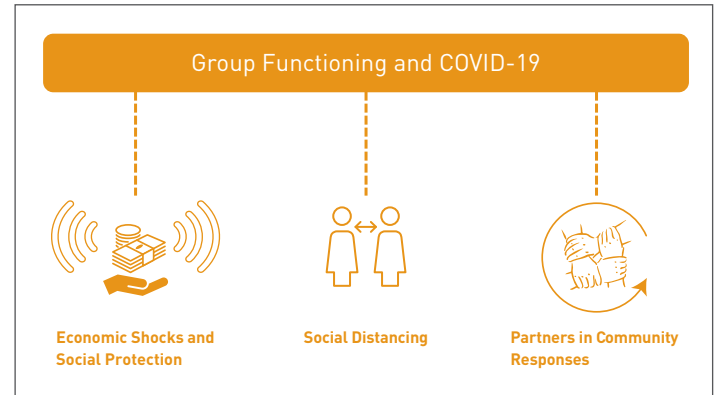
<sup>1</sup> Several governments are preparing surveys to examine the functioning of government-supported women's groups after COVID-19, but data from these surveys are not yet available. For this reason, we currently do not have more detailed information on how government-supported women's group programs were adapted because of the pandemic.



## Introduction (continued)

➤ how women's groups show promise for achieving positive effects on women's empowerment and economic outcomes (e.g., Barooah et al., 2019; Brody et al., 2017). The recommendations also assume that policymakers aim to strengthen women's groups to achieve improvements in women's empowerment and economic outcomes both during and after the COVID-19 pandemic, but we recognize that policymakers may have to consider resource constraints and potential trade-offs with other investments with similar (or potentially different) objectives. The brief includes evidence-based policy and programming implications to improve savings group programming in sub-Saharan Africa based on current evidence and provides research recommendations where no current evidence exists. In the former case, it is important to recognize that recommendations are based on the currently limited evidence and may need to be updated when

**Figure 1:** How group functioning may change in response to COVID-19



new evidence becomes available. In the latter case, ensuring that research can inform policy through timely evidence will likely require researchers to engage closely with policymakers in designing the research and the associated timeline. ●

## Methodology

**We synthesized the findings** of various studies on COVID-19 and women's groups (summarized in Box 2) based on the conceptual framework described in the previous section. We started the synthesis by examining the validity of the conceptual framework using the findings of a rapid review of the literature on women's groups and acute covariate shocks that may have had similar (yet less widespread) consequences as COVID-19. This review studied both how these shocks affect women's groups, as well as their ability to mitigate the effects of shocks for their members and communities (Walcott et al., 2021). We combined results from this synthesis with evidence about the functioning of savings groups after COVID-19 using findings from phone-based surveys on how Village Savings and Loan Associations (VSLAs) and Savings and Internal Lending Communities (SILCs)—prominent forms of savings-led microfinance groups in Africa—and other savings groups coped with the consequences of COVID-19 across various settings in sub-Saharan Africa (Allen, 2020; CARE, 2020a, 2020b, 2020c, 2020d; Crailsheim & Reynolds, 2020; World Vision, 2020). We triangulated these findings with qualitative research on how women's groups coped with the consequences of COVID-19 and the associated lockdown in Mali, Niger, Nigeria, and Uganda (Agene & Onyishi, 2020; Arasio et al., 2020; Bernardo Andrés & Dawalak, 2020; CARE, 2020a, 2020b, 2020d; Laouan, 2020). To examine the economic resilience of women's group members, we used the results from a data analysis on the association between savings group membership and food security, savings, and credit in Nigeria and Uganda (Kansiime et al., 2020; World Bank, 2020a).

We examined the evidence in light of the in-country social protection responses. Many countries in sub-Saharan Africa instituted new or refined existing social protection programs since the onset of the pandemic (see examples from >

### Box 2:

#### Data sources

- An evidence synthesis of groups' responses to acute covariate shocks and their ability to mitigate the consequences of these shocks before COVID-19 (for more details about the study design, analysis, and results, see Walcott et al., 2021);
- Analyses of phone-based surveys on the functioning of savings groups in Malawi, Nigeria, and Uganda during the pandemic (CARE, 2020a, 2020b, 2020c; Crailsheim & Reynolds, 2020);
- An analysis of longitudinal in-person (before the pandemic) and four rounds of phone-based LSMS-ISA survey data (after the start of the pandemic) collected in Nigeria [(a more detailed description of the study design, analysis, and detailed results will come out in the second quarter of 2021) (World Bank, 2020a; World Bank, n.d.)];
- An analysis of one round of phone-based LSMS-ISA survey data [(after the start of the pandemic) collected in Uganda [(a more detailed description of the study design, analysis, and results will come out in the second quarter of 2021) (World Bank, 2020a; World Bank, n.d.)];
- An analysis of data from a different phone-based survey in Uganda (Kansiime et al., 2020);
- A rapid assessment of the effects of COVID-19 on individuals, households, communities, groups, and medium and small enterprises in eight countries in sub-Saharan Africa; the Democratic Republic of Congo, Ghana, Kenya, Malawi, Rwanda, Tanzania, Uganda, and Zambia (World Vision, 2020);
- A survey among refugee and host community savings group members in West Nile, Uganda (Crailsheim & Reynolds, 2020);
- A survey among 433 Catholic Relief Services-supported (CRS-supported) savings group representatives in Burkina Faso, Chad, the Gambia, Ghana, Kenya, Madagascar, Mali, Niger, Senegal, Sierra Leone, and Tanzania (Allen, 2020); and
- Qualitative data on saving groups functioning and resilience in Mali, Niger, Nigeria, and Uganda (Agene & Onyishi, 2020; Arasio et al., 2020; Bernardo Andrés & Dawalak, 2020; CARE, 2020b; Laouan, 2020).

## Methodology (continued)

► Nigeria and Uganda in Box 3). These social protection programs include cash transfers and programs focused on food assistance as well as job

creation (Babatunde & Olagunju, 2020; Dixit et al., 2020; Kazeem, 2020; United Nations Development Programme, 2020). ●

### Box 3:

#### Social protection responses in Nigeria and Uganda

##### Nigeria

- Economic sustainability plan to guide the country's economic policy response, including a \$605 million stimulus plan passed on June 24, 2020.
- Special public works program to create temporary jobs for 774,000 Nigerians ("Federal Govt," 2020).
- Cash transfers of \$52 to 2.6 million poor and vulnerable households registered with the National Social Register starting in April 2020 (Babatunde & Olagunju, 2020; Dixit et al., 2020).
- Food rations to vulnerable households in the lockdown-affected states of Lagos, FCT, and Ogun in April 2020 (Dixit et al., 2020).
- Economic sustainability plan to stimulate job creation through infrastructural investments as social protection (KPMG, 2020).

##### Uganda

- New social protection interventions in the form of cash transfers and food distribution to cope with lockdowns since April 2020.
- Delivery of food packages to 1.5 million individuals in Kampala, Wakiso, and Mukono districts.
- Expanded jobs under the Urban Cash for Work Program reaching approximately 500,000 individuals.
- Distribution of agricultural inputs in 124 districts.
- Relaxed national security fund contribution requirements by businesses and employers.



## How is COVID-19 affecting women's groups?

### Economic shocks and social protection

#### KEY MESSAGES

Households with a female member in a savings group were less likely to experience food insecurity than households without members and were more likely to have savings, which are critical to weathering covariate shocks, such as epidemics and natural disasters. Moreover, savings groups have contributed to the dissemination of information about child marriage, child labor, the importance of girls' education, and violence against children during COVID-19.

An evidence synthesis of the effects of past acute covariate shocks suggested consistent negative impacts on the resources and activities of women's groups, including those in sub-Saharan Africa (Walcott et al., 2021). Shocks often resulted in the depletion of savings groups' resources because of reduced savings and loan repayment capacity of members, coupled with a greater demand for group funds (Walcott et al., 2021). For example, in Sierra Leone, the burden of the Ebola shock decreased members' ability and propensity to contribute savings, which, in turn, put pressure on the group's social fund (Androsik, 2020).

We found evidence of similar dynamics during COVID-19; however, most findings to date are based on relatively small and likely unrepresentative samples. Although most savings groups resumed physical meetings after the initial lockdown, groups faced challenges related to the depletion of their funds. Many groups disbursed all their funds to help group members and other households in the community meet their immediate needs. Among the groups sampled by CARE in Nigeria, 42 percent used their social funds to support members who need help, and 15 percent used social funds to purchase hygiene supplies, while 69 percent reported volunteering to help others or participating in groups that organized to protect against COVID-19 (CARE, 2020d). A survey

among CRS-supported savings group representatives in 11 African countries indicated that the support was required not only because of reduced earnings from non-farm livelihoods activities, but also because lockdowns reduced prices for small businesses (because of lower demand) and increased the prices of necessities [because of lower supply (Allen, 2020)]. Savings groups in Karamoja, Uganda also faced major challenges. A rapid assessment of COVID-19's impacts on these savings groups found that members took loans from their groups to cater to basic needs with the hope of repaying loans when the situation normalizes (Arasio et al., 2020). This finding is consistent with a survey among 433 CRS-supported savings groups in 11 countries in sub-Saharan Africa, which indicates that 75 percent of savings groups experienced decreased and/or less regular savings (Allen, 2020). The depletion of group assets in these settings raises concerns about the sustainability of these groups.

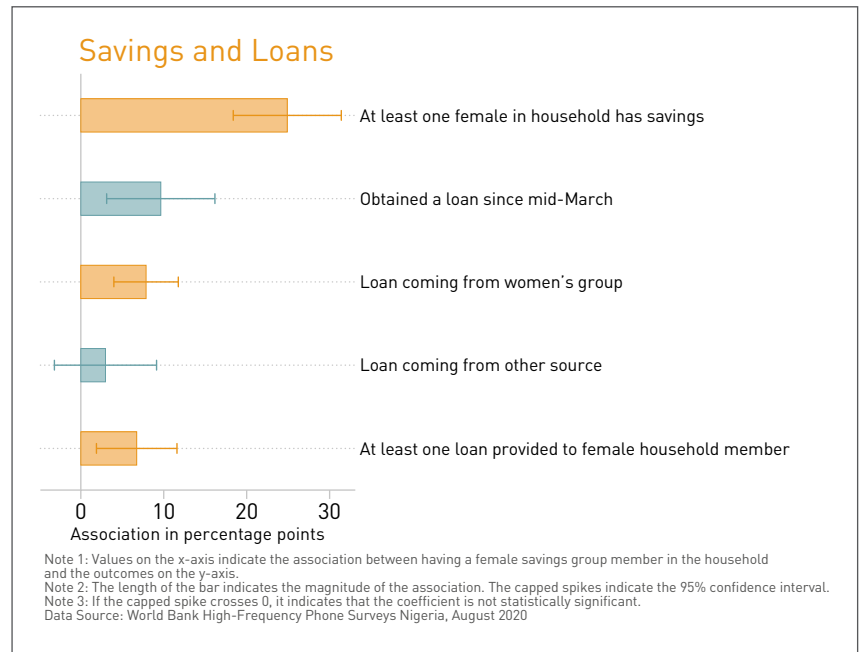
Although groups face challenges, access to past savings and credit has likely contributed to the resilience of group members during COVID-19. However, group membership was only able to mitigate a small proportion of COVID-19's negative economic consequences. Evidence from nationally representative longitudinal panel data based on in-person (before COVID-19) and phone-based (after COVID-19) surveys in Nigeria showed that food insecurity in April, June, and August 2020 increased significantly in all survey rounds relative to the in-person LSMS-ISA survey in 2018 (46 percentage points in April 2020; 55 percentage points in June 2020; and 51 percentage points in August 2020 after controlling for various demographic characteristics and savings group membership). These same phone-based surveys indicated that households with a female member in a savings group were less likely to experience food insecurity than households without members in April, June, >

## How is COVID-19 affecting women's groups? (continued)

and August 2020. During this period, households with female savings group members were, on average, 3.7 percentage points less likely<sup>2</sup> to report that they faced any food security challenges than non-members after controlling for various baseline and demographic characteristics (from in-person data collected before the start of the phone-based surveys). In August 2020, households with female savings group members were six percentage points less likely to report that they had been unable to eat their preferred food in the last 30 days, 6.7 percentage points less likely to report that they ate less variety of food in the last 30 days, 6.4 percentage points less likely to report that they ran out of food in the last 30 days, 6.3 percentage points less likely to report that they went a whole day without food in the last 30 days, and 4.2 percentage points less likely to report that they had skipped meals in the last 30 days after controlling for various in-person baseline and demographic characteristics.

Access to savings and credit may have contributed to the association between savings group membership and food security in Nigeria. Phone-based surveys showed that households with a female savings group member were 24.5 percentage points more likely to have a female household member with savings in August 2020, 10.8 percentage points more likely to have obtained a loan since March 2020, and 7.6 percentage points more likely to have female household members who had a loan since March 2020. Figure 2 summarizes these

Figure 2: Access to savings and credit after COVID-19



findings, which are based on regression models using longitudinal data in which we control for various demographic characteristics.

A different study in Uganda also suggests membership in savings groups was associated with a lower likelihood of suffering income shocks and a lower likelihood of a reduction in food consumption; however, the findings are likely not representative for Uganda considering the sample was mostly drawn from social media (Kansiime et al., 2020).

The results are consistent with evidence on how women's groups contributed to past acute covariate shocks. The evidence synthesis showed that compulsory savings and flexible credit conditions contribute to the ability of groups to mitigate the negative economic consequences of shocks

<sup>2</sup> This point estimate is an average across the three rounds of phone-based survey data from April, June, and August 2020 that included measures of food security and based on five survey questions that were included in all phone-based surveys (World Bank, 2020a). One phone-based survey in July 2020 did not include questions about food security. The five survey questions asked about the ability of households to eat their preferred food, the variety of food consumed by households, whether households ran out of food, whether households went a whole day without food, and whether households had skipped meals (all in the last 30 days).

## How is COVID-19 affecting women's groups? (continued)

➤ (Walcott et al., 2021). Regular savings ensure that members have greater accumulated savings to mitigate the consequences of shocks, while access to information about crop diversification strategies and labor opportunities allow members to smooth income during shocks (Demont, 2013, 2020; Karlan et al., 2017).

However, phone-based surveys from the World Bank in Nigeria and Uganda suggested that only a small percentage of the population obtained credit from their group between March and August 2020. Among the respondents in Nigeria surveyed in August 2020, 19.5 percent received any credit in August 2020. The loans were predominantly informal, with over 55 percent of the loans coming from friends or relatives, nine percent of the loans coming from banks and microfinance institutions, and 16 percent from cooperatives and savings groups (World Bank, 2020b). The World Bank (2020b) reports that these results suggest that Nigerian households may face barriers to obtaining formal loans in the face of a crisis. Among the respondents surveyed in Uganda in August 2020 in light of the COVID-19 emergency, 22.7 percent reported receiving any credit, 6.9 percent reported receiving credit from a VSLA, 4.8 percent reported receiving credit from another savings group, 2.7 percent reported receiving credit from any other type of formal credit, and 9.8 percent received credit from a friend or family member (World Bank, 2020a). Rural households and the poorest were more likely to borrow from savings groups (World Bank, 2020c). In addition, a large share of the households who borrowed to face the COVID-19 emergency had to borrow because they could not get assistance from family or neighbors (World Bank, 2020c).

However, most of the CRS-supported savings groups continued to issue loans to their members. Of the 433 savings groups that were included in the survey in 11 African countries, 74 percent were

still issuing loans (Allen, 2020). In addition, savings groups supported by HOPE extended grace periods and rescheduled loan terms for affected clients (Green et al., 2020).

Savings group members may be able to rely on previous savings in the short term, but accumulating new savings is likely to be disrupted during COVID-19, though this may differ by population. For example, in Uganda, only one percent of savings group members of a VisionFund program in refugee host communities were able to save the same amount as before the pandemic, compared with 31 percent of refugee members of savings groups of the same VisionFund program. Although difficult to explain, this may indicate that refugee groups were better able to adapt to newly established meeting guidelines (Crailsheim & Reynolds, 2020). The same study showed that the average share-out amount of VSLA funds in the West Nile in Uganda increased even at the start of COVID-19 (Crailsheim & Reynolds, 2020).

Only limited in-depth or quantitative research is available on how women's groups may have contributed to women's social empowerment. However, qualitative evidence from Ghana, Mozambique, and Uganda indicates that pairing savings groups with child protection interventions may contribute to the effective dissemination of information about child marriage, child labor, the importance of girls' education, and violence against children during COVID-19 (World Vision, 2020).

Various savings groups have also continued to pursue regular activities during the relaxation of the lockdown. Data from CARE suggests that 83 percent of the groups in Malawi and 70 percent of the groups in the Yobe, Jigawa, and Bauchi states of Nigeria were still saving during the lockdown. Although access to loans was lower, 46 percent of the CARE VSLAs in Nigeria and 50 percent of the CARE VSLAs in Malawi still offered loans (CARE, 2020b, 2020c, 2020d). ➤



## How is COVID-19 affecting women's groups? (continued)

### › Social distancing

#### KEY MESSAGES

Women's groups were strong partners in responding to and sharing information about the importance of social distancing and necessary adaptations to promote hygiene and safety. They have also modeled strict adherence to the government's operating procedures and encouraged uptake of digital technologies such as mobile money, though lack of access to technology and other social barriers could result in the exclusion of marginalized women.

At the beginning of the pandemic, savings groups supported by CARE in Uganda suspended their meetings and CARE encouraged groups with bank accounts to use mobile money. This experience is similar to the evidence from past shocks, such as the Ebola epidemic in Liberia, during which the financial activities of groups were disrupted (Langlay, 2014, p. 30). However, evidence from Uganda also shows variation in group responses across populations: in a VisionFund program in Uganda, 80 percent of groups in refugee settlements continued to meet in small groups, while only 45 percent reported the same among the host communities (Crailsheim & Reynolds, 2020).

Most savings groups supported by Catholic Relief Services and HOPE also continued meeting during the pandemic. A survey among 433 representatives of savings groups implemented by CRS in 11 African countries indicates that 81 percent of savings groups continued meeting with adaptations for safety and hygiene, nine percent of savings groups stopped meeting without sharing out savings, six percent shared out savings and stopped meetings, and one percent continued meeting without modifications (Allen, 2020). Of the groups that decided to continue meeting, 47 percent reported that they considered the risk acceptable, 39 percent needed to ensure that outstanding loans were repaid, 35 percent reported

that their groups needed to get ready for share-out, and 35 percent listed other reasons (Allen, 2020). A survey of 5,000 savings groups implemented by HOPE also indicated that 85 percent of the groups continued meeting, though many with adaptations to abide by social distancing guidelines (Green et al., 2020).

In Malawi, Nigeria, and Uganda, savings groups and other women's groups increased the frequency of meetings after the gradual relaxation of the lockdown. For example, CARE reports that savings groups in Uganda started meeting again with strict adherence to government standard operating procedures. In Nigeria, 39 percent of CARE-supported savings groups have adapted meetings, and in Malawi, the rate is 52 percent; however, caution is needed in interpreting these findings because of the small sample size (CARE, 2020a, 2020c).

Digitization also contributed to the ability of groups to continue meeting during the pandemic. For example, CARE saw an increase in the use of mobile money in urban VSLAs after they encouraged VSLAs with bank accounts to use mobile money to save and let members access their savings. Some groups are also updating their records via WhatsApp. However, limited evidence exists on the ability of digitized groups to achieve the same results as groups meeting physically, especially as they relate to outcomes such as leadership, solidarity, and women's social empowerment or productivity and time savings through shared labor. It will be critical to examine the impact of the digitization of savings groups because of existing gender disparities in ownership of and access to digital devices and digital skills (de Hoop et al., 2020). As information sharing moves online, lack of access to technology and other social barriers could result in the exclusion of marginalized women (CARE, 2020c). For example, less than 25 percent of women in northern Uganda and less than 40 percent of women in the northeast and ›

## How is COVID-19 affecting women's groups? (continued)

➤ northwest zones of Nigeria own mobile phones (UBOS & ICF, 2018; NPC & ICF, 2019). Findex data from 2014 further suggests that relatively low proportions of women (less than 20 percent) in Nigeria reported using a mobile phone or the internet to conduct financial transactions or had a mobile money account, compared with more than 50 percent of women in Uganda.

### Partners in community response

#### KEY MESSAGES

Savings groups helped increase women's ability to obtain leadership positions in the response to COVID-19. Moreover, these groups adapted their skill sets and created new market opportunities to generate income by developing personal protective equipment (PPE). Finally, they served as change agents in distributing PPE, building handwashing stations, creating community action plans to prevent and raise awareness about COVID-19, and helping to respond to gender-based violence.

Evidence from West Africa shows that savings groups and other women's groups have enabled women to obtain leadership positions in the response to COVID-19. However, the participation of women in community decisions remains subject to women's time and availability outside of caregiving burden and domestic work. Members of women's savings groups in Mali organized to shift their income generating activities from businesses like selling food at schools—which were no longer open during COVID-19—to making and selling masks, including selling to actors like the World Food Program. Change agents from Women for Women International-supported women's groups also shared recommendations on preventive behaviors such as physical distancing, handwashing, and using face masks in Nigeria (Agene & Onyishi, 2020). Women without formal leadership roles are still often active in the COVID-19

response. For example, CARE-supported savings groups in Benin, Mali, and Niger have contributed to community-level decision making in response to COVID-19 (CARE, 2020e).

Across sub-Saharan Africa, savings groups also contributed to collective action by building handwashing stations, creating community action plans to prevent COVID-19, and raising awareness about COVID-19 and its prevention from April 2020 onwards (CARE, 2020e). For example, CARE provided remote trainings to community leaders and program participants on COVID-19 prevention measures, disease symptoms, and how to access health care services in Nigeria (CARE, 2020a). Of the CRS-supported savings groups that continued to meet, 68 percent provided water and soap to their members, 64 percent required members to wash their hands at the beginning of the meeting, 52 percent at the end of the meetings, and 49 percent after handling money (Allen, 2020). In addition, savings group members in Cote d'Ivoire, Mali, and Niger negotiated with private sector companies to obtain more handwashing supplies to use during savings groups meetings (Bernardo Andrés & Dawalak, 2020). The evidence is consistent with what is known about the role of women's groups during the community response to Ebola in the Democratic Republic of Congo (DRC), where the World Health Organization trained women's group representatives to spread awareness and share information about vaccines, contact tracing, treatment, and the vulnerability of women and children to the disease (World Health Organization, 2018). However, limited evidence is available on the population reach and effectiveness of information about COVID-19 disseminated through women's groups.

Savings groups also contributed to COVID-19 response efforts by producing masks and personal protective equipment (PPE) and by introducing modified safety and hygiene procedures. Women savings group members in the Democratic ➤

## How is COVID-19 affecting women's groups? (continued)

➤ Republic of Congo, Mali, and Nigeria are all producing masks for the group members as well as the most vulnerable populations in their communities. Producing these masks could also help in generating additional income for individuals and the group, considering that group members often sell the masks they produce to obtain revenue and make contributions to group social funds (Agene & Onyishi, 2020; Laouan, 2020).

Evidence from various settings also indicates that savings group members engaged in collective action to support the community (Bernardo Andrés & Dawalak, 2020). For example, qualitative findings from Nigeria indicate that women's groups may have helped to provide support to members in acute need, connecting women with new income opportunities and helping to reduce gender-based violence (Agene & Onyishi, 2020). ●

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## Policy and programmatic implications and research recommendations

**Several implications for policy and research** emerge from the available evidence. Policymakers, NGOs, donors, and researchers should review their current efforts to support women's groups and identify areas where they could adapt or strengthen their engagement based on these recommendations. However, it will remain important to examine resource constraints and trade-offs with other investments that aim to achieve similar objectives.

### Policy and programmatic implications for governments

- **In the short term, combining savings groups with cash assistance, voucher assistance, and food aid** could help member households manage the primary and secondary effects of the crisis, protect member assets, and recapitalize savings groups, which is vital to response and recovery efforts. A dedicated public fund could target savings group members who face sharp reductions in income and fall below a vulnerability threshold due to COVID-19. Governments could determine this vulnerability threshold based on a combination of real-time group financial data (such as savings rates, loan disbursement/repayment behavior, or group liquidity, including data on mobile money); mobility indicators (Google mobility data can be used as a proxy for social distancing and livelihoods opportunities); and disaggregated data on food security. Ensuring low-cost targeting will require the use of savings groups MIS data and real-time data (i.e., mobile money) for targeting. Regardless of the specific mechanism, which may differ depending on the context, combining savings groups with emergency public assistance will require clear communications and community engagement in addition to effective targeting and the choice of the right transfer mechanism (e.g., cash transfers, vouchers, or asset transfers).

- **In the long term, integrating savings groups into social protection programs could have broad, longstanding benefits.** Targeting savings groups would build the resilience of groups, their members, and their communities to future emergencies. SEEP (2018) identified 20 social protection programs and policies in sub-Saharan Africa with a savings group component; governments could draw lessons from this study and examine whether further integrating savings groups into national safety nets could meet program goals in a more effective and efficient way.
- **Flexibility in external loan repayments for those groups with access to formal credit** during COVID-19 will help women and households cope with the current crisis and possibly increase their resilience to future shocks. This flexibility could help women and households with access to formal credit cope with the current crisis and possibly increase their resilience to withstand future shocks as shown in Walcott et al. (2021).
- **Higher quality data and more frequent data collection on women's groups supported by African governments** could generate additional evidence to guide decision making on government-supported women's groups. Current evidence primarily focuses on NGO-supported groups, and this evidence may not necessarily apply to groups supported by governments.

### Policy and programmatic implications for organizations working directly with women's groups

- **Prioritizing women's leadership in the community response to COVID-19 while ensuring social distancing and access to personal protective equipment** could enable women to obtain leadership positions in the long term. Evidence already shows some examples of how women's leadership contributes to community-level >

## Policy and programmatic implications and research recommendations (continued)

➤ decision making, which may in turn contribute to women's empowerment in the long term.

- **Pay group members for their services when providing access to vital products, entitlements, and information.** This could, for example, happen through public procurement of such services.

### Policy and programmatic implications for donors

- **Invest in national management information systems (MIS) and the national mapping or registration of groups in partnership with governments to support long-term monitoring and build the capacity of governments to use MIS to guide decision-making.** Such systems could help with the tracking of savings group MIS data on savings and other key vulnerability indicators for groups and group members for which it is currently not feasible to track data. Recent advances in digital savings group applications, in-app and SMS messaging, and remote surveys have driven down data collection costs (SEEP 2019) and may allow donors and governments to invest in lower cost solutions to generate data, including data based on MIS for savings groups. National maps, registries, or databases would also support coordination among stakeholders and enable governments to better support and engage women's groups in emergency prevention, response, and recovery efforts as well as help group members monitor their group's performance and needs.
- **Leveraging the learning and insights coming from the SEEP peer learning group on savings groups, women, and COVID-19** could enable donors, governments, and practitioners to guide COVID-19 response and recovery efforts related to savings groups. The SEEP peer learning group will bring together a group of diverse public and private sector stakeholders directly involved in implementing gender intentional COVID-19

response and recovery efforts through savings groups for a collaborative learning period of about 18 months.

### Research recommendations

- **Conduct research on group savings and other vulnerability indicators, and how these link to COVID-19 policy responses, at different stages of the pandemic.** Helping governments and NGOs identify savings groups that require cash or other support to continue functioning will require data that tracks collective savings and other vulnerability indicators during and after COVID-19. Analyzing such trends over time and across geographies, for example, by using MIS data on savings group functioning and vulnerability of members, can provide insights into variations across savings group functioning. For example, government agencies could set a vulnerability threshold below which savings group members would receive either flexible credit, cash, or asset transfers (depending on the context) with appropriate monitoring. Such thresholds may also enable researchers to estimate the impact of cash or asset transfers and credit using a regression discontinuity design.
- **Conduct research on how COVID-19 has changed women's group members' livelihood options in ways that may endure, including the use of digital savings, their role in emergency response efforts, and the role of savings as insurance,** for example to guide decisions about livelihoods interventions for women's group members. Women will continue to face economic challenges in the aftermath of COVID-19 and access to markets and other livelihoods options may help to mitigate some of these consequences.
- **Continue research on long-term resilience.** We recommend conducting longitudinal research using individual-level and household-level outcomes to understand how groups could ➤

## Policy and programmatic implications and research recommendations (continued)

- mitigate the effects of the pandemic and related government measures and policies (i.e., lockdowns) over time and across contexts. We encourage researchers and evaluators to analyze indicators on mediating factors and potential outcomes into existing and upcoming evaluations of women's groups.
  - **Conduct experimental and quasi-experimental research to determine the relative effectiveness and cost-effectiveness of virtual and in-person training and other digital delivery channels** in generating positive effects on women's empowerment and economic outcomes, while taking into consideration equity concerns related to access to technology and digital knowledge. Such impact evaluations could guide decisions about the scale-up of trainings in the aftermath of COVID-19, along with qualitative research on group implementation processes and their coping mechanisms.
  - **Conduct qualitative research on group processes with a view to inform future programming.** This can include research on how group members coped with COVID-19 relative to non-members, and how COVID-19 influenced gender dynamics in the household and community. ●
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