



**WOMEN ON THE MOVE IN WEST AFRICA**  
2017 Annual Report





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This Annual Report was compiled by CARE’s *Women on the Move* team in West Africa. We have been developing the *Women on the Move* strategy for over a year, guided by studies, analysis and reflections with our team and partners at country, regional and global levels. This report focuses on our initial progress in implementing the strategy, and it serves as a baseline reference for the years to come.

We would like to thank the *Women on the Move* platform members, our partners in the public, private and humanitarian sectors, CARE staff, and the women and girls who are making change in West Africa and have shared their stories of courage with us.

# INTRODUCTION

**Women are on the Move** in West Africa, organizing to fight poverty and social injustice in their communities. Increasing numbers of women and girls are mobilizing in savings groups in order to provide for their families. As a result of their financial empowerment, they are rising up to make their voices heard in decision-making processes, and fighting to achieve gender equality and influence policy makers. Across West Africa, the same phenomenon is taking place: women and girls are on the move to make a better future—savings groups are at the heart of this movement.

## CARE's first savings group model

was launched in 1991 in Niger by CARE Norway, known as Matu Masa Dubara (MMD), which can be translated as “Women on the Move”. The savings groups, based on the traditional “tontine” approach of collective savings, became known as Village Savings and Loan Associations (VSLAs). VSLAs are made up of 15-30 members, predominantly poor, rural women who come together every week to save money, access loans and contribute to a collective insurance fund. [Learn more about CARE's VSLAs: https://youtu.be/CbEeC8xXdZ8](https://youtu.be/CbEeC8xXdZ8). The groups have been a major driver of women's economic empowerment and serve as a platform for financial inclusion and improving health, nutrition, and agricultural productivity. The MMD movement has also enabled women to use their voices, defend their rights, and participate in decision-making processes at local, national and regional levels.



**8 million**

**In the 25 years since CARE** introduced savings groups in Niger, more than 3 million women and girls have become economically empowered and have seen their lives transformed as a result of their group membership. Over the next four years, **CARE and our Women on the Move partners aim to expand savings group membership to 8 million women in West Africa, or 18 percent of the total women** in the region (without Nigeria) whose circumstances mean they would benefit from joining a savings group.

## Take the example of Oumou,

a 32-year-old mother of six from Niger. Married at the age of 14, she received little schooling and doesn't know how to read or write. She doesn't often participate in household decisions, and when her husband married off their oldest daughter at 12 years old, she didn't dare to voice her objections. After her trading activities failed, she was no longer able to pay for her children's schooling fees, and four of her children dropped out of school. In July 2017, Oumou joined the newly formed savings group in her village. She was inspired by the successful women she knew who were members of savings groups. Oumou says, **“I hope to see my life changing for the better. And to see all these challenges I am facing become part of my past.”** Oumou is at the beginning of her journey as a member of a savings group, but there are many more stories of women just like her who are part of a movement to empower women and girls in West Africa. [Watch Fatchima's story in a virtual reality film entitled Women on the Move that premiered at the SXSW Film Festival and was screened at the Sundance Film Festival in 2017: https://www.jauntvr.com/title/ecb0103a4f.](https://www.jauntvr.com/title/ecb0103a4f)

## THE IMPACT GOAL

**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.**

# THE WOMEN ON THE MOVE

These stories represent the millions of women and girls whose lives have been transformed by savings groups. Before joining a group, they were financially excluded and had no hope; now they are empowered to manage their own finances and use their voices to defend their rights.

Over the next three years, we will chronicle their journeys to continue to measure the impact of savings groups on their lives and communities.



## SAADÉ, 14, NIGER

Saadé is an orphan who was able to start attending school in 2009 through her grandmother's activism with Mata Masu Dubara (MMD). In Niger, the women in the MMD network support the rights of thousands of girls and women like Saadé and work to change mindsets about gender and education in their community.

*Quote: "All girls my age stop studying and get married. I have to choose between continuing my studies and giving in to social pressure."*



## HORTENSE, 45, CÔTE D'IVOIRE

After Hortense's husband died, she fought to keep possession of her land and property. She joined a savings group in 2015 to learn new skills in farming and entrepreneurship. She is now the president of her group and became a leader in connecting women to financial services. She represents the women of her village in the local gender committee.

*Quote: "Even though there aren't many banks in my region, I made sure my savings group got connected to a financial institution."*



## VERONICA, 45, SIERRA LEONE

Veronica worked to form the first savings group in her village and recruited other women to join. She helped draft the group's constitution and is now the chairperson of the group. She has become an entrepreneur and was able help her husband start his own business with income from her savings group.

*Quote: "The savings group is very important to our community. I am committed to growing it and helping more women."*



## EMILIA, 38, GHANA

Emelia is a successful farmer who was able to develop a new source of income through her activity with the savings group. She joined a savings group in 2016 and used a loan to cultivate land she inherited from her parents. She wants to take out another loan to send her oldest child to secondary school.

*Quote: "I can provide for my family, send my children to school, and participate in community engagements."*

# FINANCIAL INCLUSION AND GENDER EQUALITY IN WEST AFRICA

## Women and girls in West Africa

face some of the highest rates of gender inequality and financial exclusion in the world, according to the Organisation for Economic Co-operation and Development. These injustices are undeniably connected, resulting in a cycle of poverty that can affect entire families for generations. When women and girls are excluded financially, it means that men and boys also suffer economically. When women are unable to take positions of power and influence, the whole community suffers as a result.

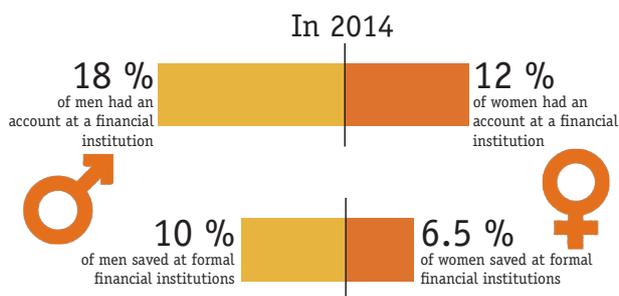
Despite these challenges, the World Bank has reported some positive trends on financial inclusion in the region, in part due to the spread of mobile money accounts (Global Findex 2014).

In view of these trends, now is the time to capitalize on the foundation of women's economic empowerment programming in West Africa. The *Women on the Move* coalition will enable us to scale up our efforts and work to bring about lasting change in order to **break the vicious circle of gender inequality, financial exclusion and political disempowerment** among women and girls.

## The Facts

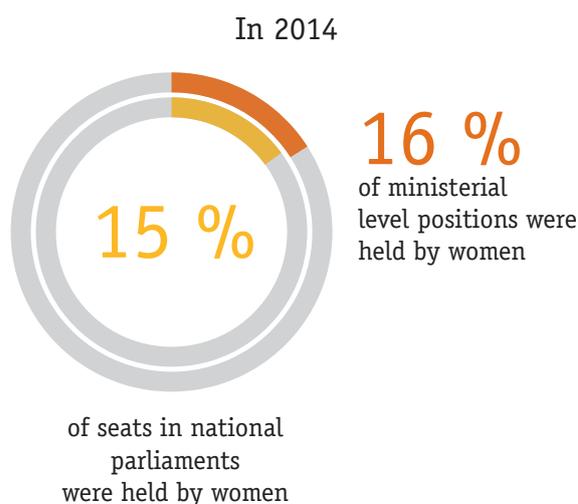
### FINANCIAL INCLUSION

WOM defines financial inclusion as having access to and using formal and/or informal financial products and institutions. The gender gap with regards to these indicators shows that there is much progress to be made in West Africa (Global Findex 2014).



### GENDER INEQUALITY AND WOMEN'S VOICES

Women's voices in West Africa are poorly represented in the political sphere. Despite existing regional and national policies that are progressive regarding women's representation, the reality is that there are few women in institutions such as ministries or parliaments (Global Findex 2014). West Africa also rates poorly on the United Nations Development Programme (UNDP) Gender Inequality Index, which measures various indicators for women's empowerment, including the proportion of parliamentary seats occupied by females.



# OUR FOUNDATION

Women’s savings groups are at the core of the *Women on the Move* strategy because they have been proven to transform the way women interact in their families and communities. Belonging to a savings group has a positive impact on the agency, structure and relationships that are key to women’s empowerment. CARE’s experience shows that savings groups enable women to begin accessing financial services in the informal sector. They also act as a springboard for women to use their voices to advance other issues of gender equality in their communities.

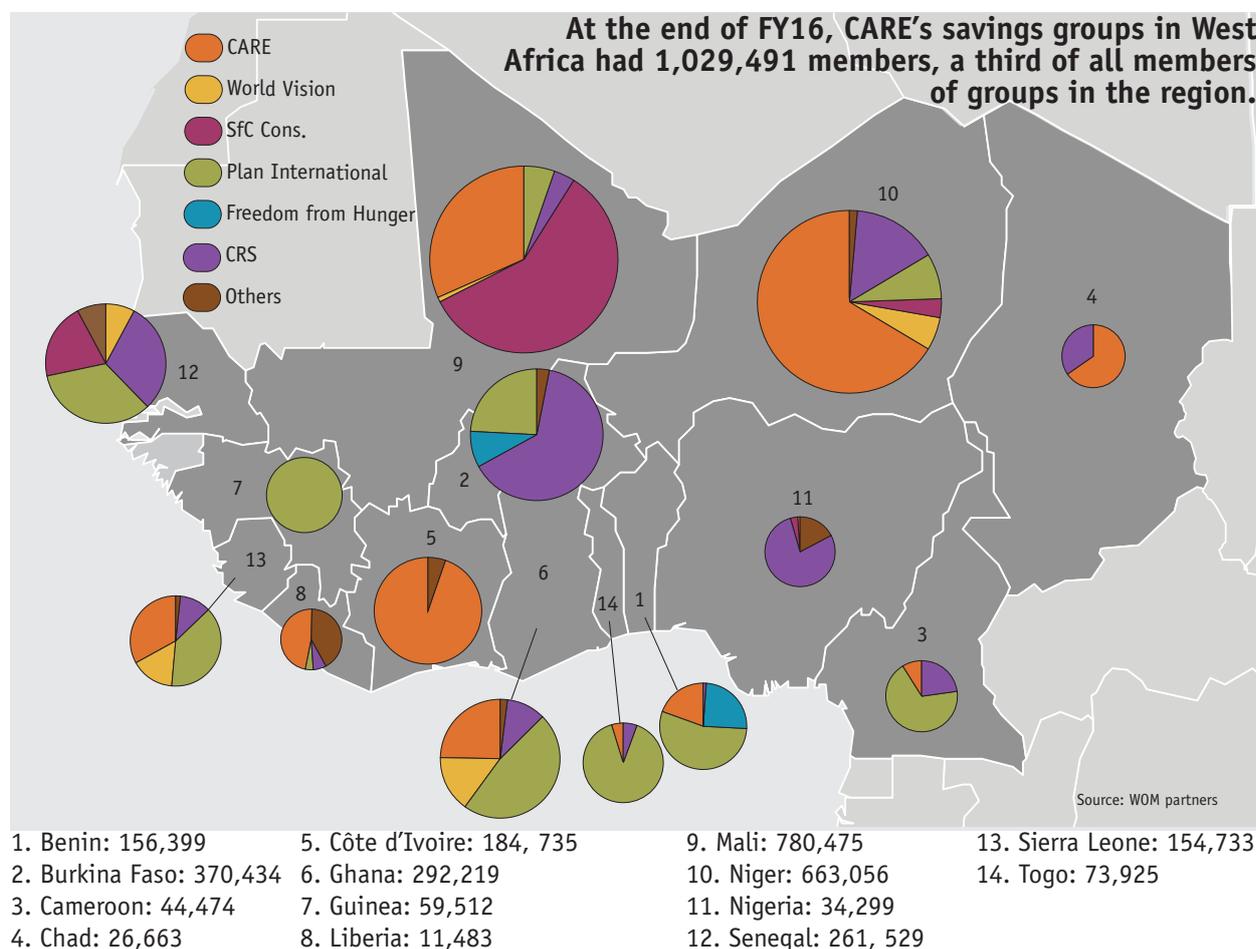
## CARE AND THE SAVINGS GROUP REVOLUTION

Since the creation of the first **Mata Masu Dubara (MMD)** Village Savings and Loan Associations (VSLAs) in 1991, savings groups have become a trusted approach worldwide in working for women’s economic empowerment. In 1996, **World Vision** was the first peer organization to adopt CARE’s savings group model, and many other partners in the development community have adapted the model for their use.

Over the past 25 years, CARE has scaled up the VSLA model to ensure its self-replication and sustainability. One successful approach was implementing **Village Agents**, VSLA members who received training from CARE’s local partners to establish and equip new VSLAs.

In 2009, **CARE and Plan International** partnered with **Barclays** in to launch a groundbreaking partnership to link savings groups to formal financial services. From **mobile phone banking technology** to piloting a **mobile app with VISA** to establish credit history, CARE has been a leader in using technological advances to connect savings groups with financial services.

The success of CARE’s VSLA model in West Africa is evidenced by the replication of the model by several peer organizations (see graph below). In FY16, there were **3,113,936 members** of savings groups in West Africa, representing **7 percent of women and girls** (15-64 years old), not including Nigeria.





“I discovered the savings group model in Niger and brought it back to Côte d’Ivoire. **Savings groups go beyond just saving money. They make women more autonomous over the long-term through trainings and information that help us to grow our businesses and use our voices.** The men in our village have also come to understand the strength of savings groups. Today there are 10 men’s groups and other groups made up of married couples in my village.

When savings groups form networks, they become more powerful. For example, our village had a problem with drinking water. Our network of groups met with the mayor, and the problem was solved. Our savings group network was also invited by the Embassy of France and the Minister of Women to discuss and address issues of gender-based violence and women’s rights.”

**Salimata Dagnoko is a savings group member and leader from Côte d’Ivoire. She is the president of a network of 200 savings groups and mentors 40 women leaders that work together to increase women’s financial participation and defend their rights.**

### MMD: WOMEN ON THE MOVE

Evidence from CARE’s programs indicates that savings group membership leads to more equitable decision making between men and women in the household, and to greater levels of political participation among women – leading ultimately to the adoption of more equitable and progressive policies by governments.

In Niger, women in MMD groups have mobilized for women’s economic and political empowerment. In 2003, MMD members began forming **networks of groups**, placing an emphasis on capacity and leadership building, literacy, nutrition, hygiene, as well as on advocacy, mobilization, and governance. **Federations of MMD networks** were created in 2005, with a focus on women’s rights and partnering with women’s associations to influence law-making and electoral processes.

The networks and federations enable the members to promote and defend women and girl’s rights through trainings on rights, negotiation, networking and other topics. MMD members have also become engaged in public and political life, with some elected as **“Municipal Counselors”**. The evolution of MMD members running for office can be seen in the following graph (GEWEP Annual Report 2016).



The regional congress of the MMD West Africa federation of savings group networks in Niamey, Niger, 2014

### EVOLUTION OF MMD MEMBERS RUNNING FOR PUBLIC OFFICE (2004-2016)



# OUR IMPACT MULTIPLIERS

The *Women on the Move* (WOM) Impact Growth Strategy is an innovative approach to scaling up the success of savings groups in West Africa. We will work to multiply our impact in two dimensions: supporting the creation and expansion of groups, as a horizontal dimension; and multiplying the impact of savings groups and collective action on the lives of women and girls in the region, as a vertical dimension.

We have identified four principle pathways that will enable *WOM* to build upon our existing work and multiply our impact to achieve our goal by 2020.



## 1. Co-build a coalition of like-minded organizations working with savings groups in West Africa to scale up the model and multiply its impact

We envisage forming a regional coalition with several peer organizations who have adopted CARE's savings group model, as well as national-level coalitions to collectively multiply our impact. By working together with like-minded organizations, we will have greater impact on the lives of more women and girls in an accelerated way. Through the coalition, we aim to:

- agree on common goals to achieving financial inclusion and gender justice;
- establish minimum operating standards to ensure the quality and sustainability of savings groups and their networks;
- develop a common framework for measuring the impact of savings groups;
- influence national governments, regional bodies and financial institutions to incorporate savings

- groups into development plans and policies; and
- build a common platform for learning and developing innovative strategies to scale up savings groups and multiply their impact.

### ACHIEVEMENTS IN 2016-2017

At the regional level, we have formed a platform of five organizations, including **CARE, OXFAM, CRS, Plan International and World Vision**, to ensure collective ownership of the *WOM* strategy. This platform will evolve into a coalition as our collaboration moves forward.

At the national level, there are approximately 8-10 organizations involved in each country platform. These platforms will also grow into coalitions as our work progresses. We have been holding formal meetings between platform members in five countries: **Benin, Côte d'Ivoire, Mali, Niger, and Togo**. Each organization in the platform has shown their commitment to *WOM* by taking the lead in different countries according to their capabilities, e.g. Plan International in Togo, CRS in Benin, CARE in Niger and Mali, etc.

In **Ghana**, CARE's Country Office is supporting the Ministry of Finance to ensure that savings groups are included in their microfinance strategy.



"The *WOM* strategy is innovative in West Africa in connecting organizations promoting savings groups to enable a synergy of action. This is truly a first in the region. **By joining together to promote and develop savings groups, share our experiences and work for a common goal, we can increase our collective impact for effective and sustainable change for families in the communities where we work.**

For World Vision, the *Women on the Move* coalition will enable us to achieve our strategic goals in "Our Promise 2030". Savings groups are one of the underlying project models in West Africa and in the global partnership. One advantage we have in the West Africa region is to be able to include savings groups that were set up by other organizations in our programming numbers. *WOM* is a success story for us and it will help us fulfill our commitment for 2030."

**Charles Bakhom, Regional Resilience & Livelihood Advisor, World Vision**



## 2. Co-facilitate spaces where savings group networks and other civil society organizations can connect and catalyze collective action

The Mata Masu Dubara (MMD) model in Niger has demonstrated that **networks of savings groups are a powerful force for social change**. Savings group networks create an enabling environment for individual and collective leadership, as well as build capacity to mobilize members for collective action. These networks provide groups the legitimacy and credibility for developing strategic alliances with local and national civil society organizations to raise women’s voices and fight for gender justice.

The *Women on the Move* coalition members will:

- co-facilitate the expansion of networks of savings groups;

- co-facilitate spaces, including social media platforms, for networks to connect and engage with other civil society organizations (CSOs) at different levels; and
- co-build the capacity of savings groups and CSOs to develop and lead a common advocacy agenda to demand gender justice and multiply their impact.

### ACHIEVEMENTS IN 2016-2017

In May and June 2017, CARE commissioned a **qualitative research study in Niger** on the strengths of the MMD model, as well as to encourage the replication and scale up at the sub-regional level. Moving forward, we will conduct analyses of the legal framework for the promotion of the MMD model in national policies.

The WOM platform is collaborating with CSOs like **WACSI** in order to connect savings groups and national CSOs. WACSI’s partners in Côte d’Ivoire, Benin and Togo have been key actors helping platform partners approach and link with decision makers. WACSI and CARE are finalizing an MOU that will formalize the partnership already taking place.



“Savings groups have become a powerful platform for women to address other issues of gender inequality. **Financial inclusion goes beyond simply connecting women to lending structures: it results in a woman who has the confidence and the skills to assert herself and defend her rights in other areas of her life.**

WACSI is working with *WOM* to strengthen the capacity of savings groups to network across the region and influence governments to scale up these groups and improve the implementation of policies for gender equality.”

**Omolara Balogun, Head of Advocacy, The West Africa Civil Society Institute (WACSI)**

# OUR IMPACT MULTIPLIERS, CONT.



## 3. Engage with Financial Service Providers and IT/Tech companies to develop appropriate services

### for savings groups

Linking savings groups with formal financial services and IT innovations to make those services more accessible and affordable for members presents a transformative approach to poverty reduction. *WOM* coalition members will:

- partner with local microfinance institutions, banks and mobile network operators to provide savings and lending products and services to savings groups;
- assist them in developing appropriate products for groups; and
- provide groups with the skills necessary to use external financial services appropriately.

Additionally, *WOM* coalition members will be able to scale up the savings group model more quickly by using mobile technology for saving, lending and training.

For example, rather than Village Agents having to visit each group to set them up using hard-copy training manuals, these manuals could be digitized and shared more widely for others who want to set up groups. Equally, the group's networking and meetings could be simplified by using mobile phones or radio, rather than members being required to travel long distances to meet face to face.

#### ACHIEVEMENTS IN 2016-2017

CARE undertook a detailed assessment of the West African financial market to identify potential linkages with savings groups and financial institutions, including commercial banks and **mobile network operators** (MNOs). We identified potential partnerships and linkages with financial institutions and MNOs in **Côte d'Ivoire, Niger, Mali and Benin**. We also carried out a needs assessment of savings groups and their members to ensure that the financial products offered through the linkage arrangements address their needs and preferences.

In 2017, **CARE Côte d'Ivoire signed an MOU with ADVANS-MTN and PAMF microfinance institutions** to link 591 savings groups to formal financial services. This will lay the groundwork for the *WOM* platform to connect other groups with financial institutions and products.





## 4. Influence governments to adopt and implement the savings group model in their strategies, policies or laws

Evidence of the impact of savings groups on women’s empowerment provides the basis for developing advocacy strategies for influencing national governments to recognize and adopt the model in national policies and strategies. *WOM* coalition members will:

- partner with like-minded and civil society organizations to identify appropriate entry points for influencing governments to integrate the savings group model in women’s empowerment,

- financial inclusion and social protection strategies;
- develop and implement appropriate advocacy plans with allies; and
- collaborate with governments who adopt the model in policies or strategies to effectively resource and implement them.

If governments adopt the savings group model in one of these strategies or policies, it will result not only in the scale-up of the model in terms of reach (i.e., more members and more groups) but also in multiplying the impact of existing groups and their activities (e.g., entrepreneurship, citizenship, governance, networking, influencing, etc.), thereby helping governments to achieve their commitments to the Sustainable Development Goals (SDG) for better accountability.

**FOR ADVOCACY ACHIEVEMENTS IN 2016-2017, PLEASE SEE THE ADVOCACY SECTION.**



**“Savings groups provide a platform for local, national and regional solidarity that is key to making sure women are at the center of our strategies for economic growth. For the government of Mali, they provide an excellent entry point for implementing the Malian Fund for women’s empowerment and an opportunity for scaling up the model. We need civil society to play the role of watchdog and ensure that the government puts in place real projects that meet the needs of the women and bring about change in their lives.”**

**Mohamed Maiga, the Secretary-General of the Ministry for the Promotion of Women, Children and the Family in Mali, and a key partner for the *WOM* strategy**

# MEASURING OUR IMPACT



**8 million**

## THE IMPACT GOAL

**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.**

**The *Women on the Move* strategy** in West Africa addresses issues and challenges that are also common in other parts of the world where CARE works. As such, it is a core part of CARE’s global Women’s Economic Empowerment (WEE) implementation plan, especially regarding the issue of financial inclusion.

We have chosen six CARE indicators by which we will begin to measure our success over the next four years.

By the end of FY16, **645,020 women had access to and control of economic resources through CARE’s *Women on the Move* (WOM) program in West Africa.**

CARE WEE INDICATORS TO MEASURE WOM SUCCESS	ACHIEVEMENTS ACCORDING TO INDICATOR IN FY16 (CARE PIIRS DATA)
1. # and/or % of women who are active users of financial services (disaggregated by informal and formal services)	In Chad, Côte d’Ivoire, Ghana, Mali and Niger, <b>51 percent of women</b> in nine projects were active users of informal financial services.
2. # and/or % of women who (report they) are able to equally participate in household financial decision-making	In five projects in Côte d’Ivoire, Ghana, Mali and Niger, <b>63 percent of women</b> were able to equally participate in household financial decision-making.
3. # and/or % of women with union, women’s group or cooperative membership through which they can voice their labor rights	In 16 projects in Chad, Mali and Niger, <b>92 percent of women</b> had a union, or group through which to voice their labor rights.
4. # and/or % of people of all genders who have meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces	In three projects in Chad, Ghana, Mali and Niger, <b>47 percent of people of all genders</b> meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces.
5. # and/or % individuals who report confidence in their own negotiation and communication skills (SAAD)	No data available for FY16
6. # of new or amended gender sensitive policies, legislation, public programs, and/or budgets	In Chad, Ghana and Niger, we worked to influence <b>four new or amended gender sensitive policies</b> , legislation, public programs, and/or budgets.

## The WOM coalition will reach our impact goal as follows:

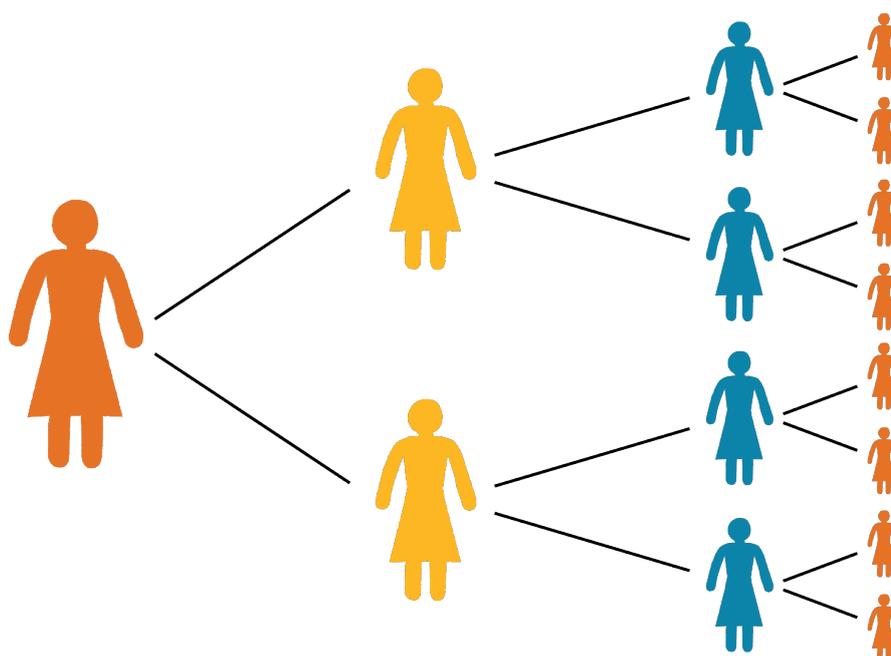
1. 3 million women and girls who are members of existing groups in West Africa will be **linked to formal financial services**. The groups will also network at different levels for collective action to raise women's voices and demand gender justice at local, national, and cross-country levels.
2. Enable 523,708 women and girls to become members of **new groups through CARE's programming** in eight countries: Côte d'Ivoire, Benin, Ghana, Mali, Niger, Sierra Leone, Togo, and Chad. 50 percent of the budget needed for this has been allocated in the programming budget, and the remaining 50 percent will be fundraised.
3. CARE operates on the assumption that our **WOM partners** will continue to invest in their programming and scale up savings groups, reaching an estimated number of 594,430 women and girls. The strength of the WOM coalition is clear here: as we coordinate our actions together, the coalition will benefit collectively.
4. Through our **advocacy efforts** in 2017, Niger and Mali have already incorporated savings groups in their strategies and approaches. We will continue to work at the local levels in all countries to integrate savings groups into communal development plans. This could result in approximately 80 new groups formed in 30 communes each year and in each country, representing 2,376,300 new members.

5. Both existing and new groups will grow on average of 20 percent per year simply by **self-replication**, according to several estimates. Groups that were created in 2017 will also see self-replication the same year, and this will continue exponentially throughout the next three years reaching an estimated 1,321,675 women and girls.

One of the crucial impact multiplying factors is the **contribution of individual leaders who become role models** for thousands of other women who may not necessarily be members of savings groups. As shown in the figure below, we estimate that at least two women will emerge from each group as leaders who will directly have a positive impact on the lives of at least two other women, thereby creating a multiplying impact for an additional 2.5 million more women. We will confirm these estimates through the implementation of our impact measurement system.

The WOM Impact Growth Strategy takes a novel approach in **maximizing the impact of self-replicating mechanisms of savings groups and the effect of their collective forces** on the lives of women and girls. We believe we can achieve exponential growth through reaching a "critical mass" of the population of women and girls. This will create a "snowball" effect or a catalyst of change that will result in sustainable impact in their lives.

### THE MULTIPLYING EFFECT OF SAVINGS GROUPS LEADERS AS ROLE MODELS FOR OTHER WOMEN





# THE POLICY LANDSCAPE

## International and regional instruments

Several West African states have signed commitments that offer an opportunity to hold governments accountable to ensure women’s financial inclusion and empowerment in the region. Fourteen countries have signed and ratified these international and regional instruments:

- Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)
- ECOWAS Acte Additionnel
- The African Charter on Human and Peoples’ Rights (Banjul Charter)
- The Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Women in Africa (Maputo Protocol)\*

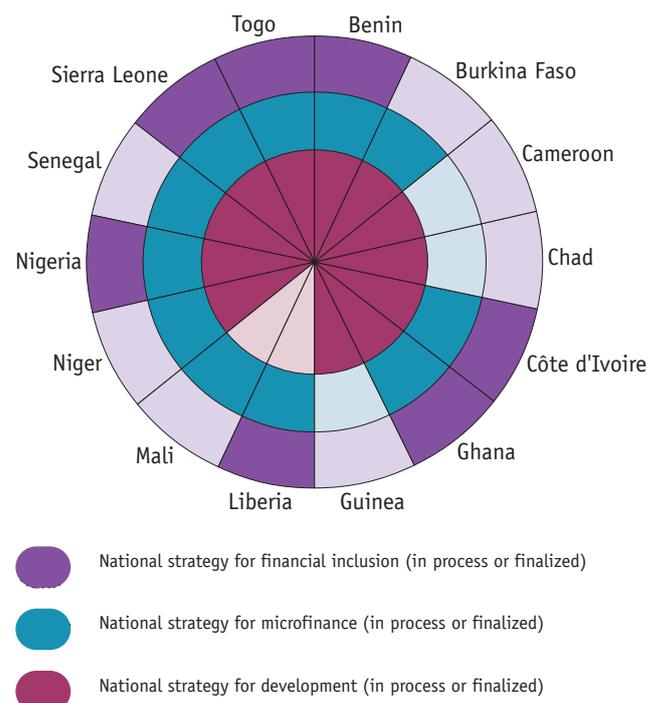
In addition to these commitments, many West African states have expressed the political will to promote gender equality, women’s empowerment and the financial inclusion of women in their national strategies, policies and laws. Even though some of the policies are quite progressive, some can be gender-blind and do not specifically take into account the needs of women, i.e. financial inclusion strategies.

\*Niger, Sierra Leone and Chad have signed but not ratified the Maputo Protocol.

## National financial inclusion policies and strategies

The following countries are developing or have developed national strategies for financial inclusion, microfinance and development.

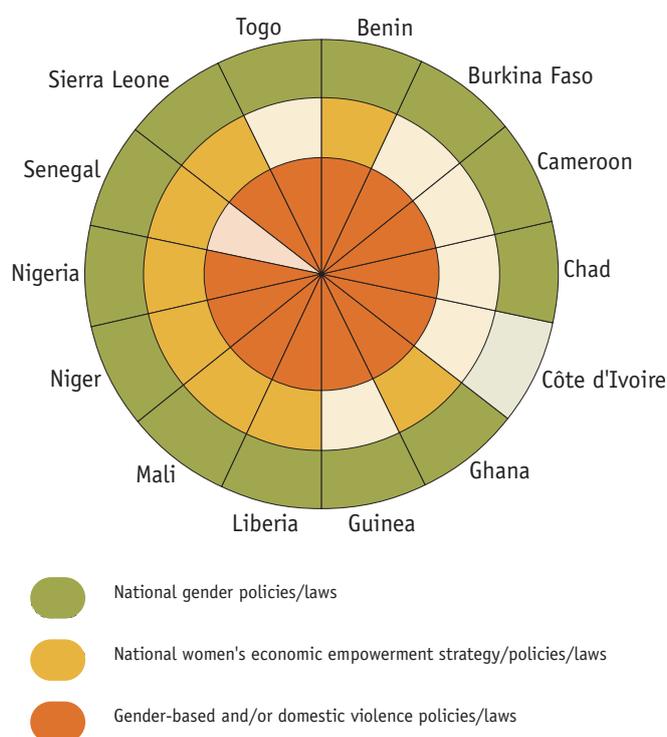
By developing these strategies, governments recognize the importance of ensuring that most vulnerable people have access to financial means. While governments are making some efforts, there is a gender gap in enabling women to benefit from these policies, particularly financial inclusion strategies). It is important to ensure that governments consider women as key actors and beneficiaries in the development, review and/or implementations of these strategies.



## National gender equality laws, policies & strategies

The following countries have laws and policies in place to promote gender equality, including women's empowerment and gender equality in the constitution, gender-based and/or domestic violence laws, national gender policies, and a national strategy for women's economic empowerment (WEE).

Most countries in West Africa have developed policies for gender equality, but they have not been implemented. WEE policies are particularly relevant to advance the *WOM* advocacy agenda, and most of the countries in which we will work have such policies in place. In countries where no WEE policies are in place, we will examine the national context in each country and present the government with analysis as to the benefits of implementing them.



## Barriers to success

Despite these national and international commitments, West Africa remains one of the most unjust places for any woman to live, according to the UNDP Gender Inequality Index. The table below represents the underlying barriers to achieving gender equality and women's financial inclusion, including traditional values, cultural norms and practices, informal and formal power relations, and the lack of accountability for implementation of gender positive policies and laws.

BARRIERS TO ACHIEVING GENDER EQUALITY AND WOMEN'S EMPOWERMENT	BARRIERS TO INCREASING THE FINANCIAL INCLUSION OF WOMEN
Low participation of women in political processes to defend their rights	Limited product knowledge among the poor population remains a barrier in extending access to financial services
Low representation of women in decision-making institutions in the public and private sectors	Restrictive social norms: lack of control of their income, limited mobility beyond the home, perception of low financial capabilities among women
High rates of violence against women, including female genital mutilation, and stigmatization of survivors	Financial systems and products are not adapted to the needs of women and girls
Weak implementation of laws due to budget constraints, political will, and lack of cooperation/communication between line ministries such as the Ministries of Finance and Gender, etc.	Poor communities, especially women, do not contribute to the development process of financial products
	Most of the countries in the region have policies on financial inclusion or microfinance but those policies are often gender-blind
The coexistence of several sources of rights (customary, Islamic and so-called modern law) that are sometimes contradictory and not in favor of women's rights	Weak implementation of laws due to budget constraints, political will, and lack of cooperation/communication between line ministries such as the Ministries of Finance and Gender, etc.

# WOM IN ACTION: THE COHORTS

## The 14 countries targeted by Women the Move

include 12 countries in the Economic Community of West African States (ECOWAS), as well as Chad and Cameroon. Not all countries have the same level of preparation, the same potential for success and the same level of interest in implementing savings groups.

Our approach is to provide a boost to the countries that have already started scaling up the savings group model, while gradually engaging with others. This phased strategy is at the core of our concept of **Cohorts**, which will help CARE's Country Offices (CO) understand our expectations and enable the *WOM* team to better structure our resource mobilization work, support, coordination, etc.

In organizing our work, we have taken into account the following aspects:

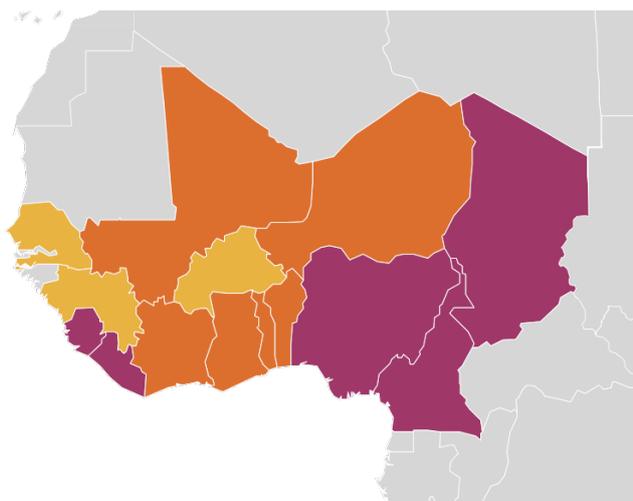
- the level of engagement with the country's technical ministries, especially those that can be a

target or partner for advocating for the adoption of the savings group model;

- the experience of implementing savings groups or programs with different dimensions: geographical expansion, financial inclusion, women's voices, etc.
- expertise in the implementation of savings group programs: training, MIS-SAVIX, Village Agent, structuring, etc.;
- the existence of savings group programs targeting one aspect of *WOM*;
- readiness and potential of countries to accelerate the growth of horizontal and vertical savings groups through new and/or existing policies;
- interest of countries to engage in the movement; and
- leadership in place and CO capacity.

The following map shows our three planned Cohort groups according to year, including the reasoning for the grouping.

## THE COHORTS: TARGETING 14 WEST AFRICAN COUNTRIES FROM 2017-2020



### Cohort 1—2017-2018

Mali, Côte d'Ivoire, Niger, Benin, Togo, Ghana

- COs have strong programming implementing savings groups
- Active CARE presence in facilitating savings groups
- Platforms of savings group implementers in place/or being created
- Advocacy strategies are in place or development is ongoing
- Discussion over adoption in national strategies/policies

### Cohort 2—2018-2019

Sierra Leone, Chad, Cameroon, Liberia, Nigeria

- Growing movement of savings groups
- Work with *WOM* partners who actively promote savings groups to advance dialogue
- Plan workshops to support the development of advocacy strategies

### Cohort 3—2019-2020

Senegal, Burkina Faso and Guinea

- *WOM* partners have strong programs
- Early mobilization of regulators, ministries and donors

# ENTRY POINTS FOR ADVOCACY

## Several recent international and regional developments

offer an opportunity to hold states accountable to working for gender equality and women's financial inclusion in West Africa.

CARE is working to meet the SDG challenge of ensuring no one is left behind. One of the ways to get there is the establishment of a **global partnership** that proposes to reach 114 million of the world's poorest women in five years, for a total cost of \$1.8 billion, with a \$12 billion return for individuals, communities

and developing economies. The partnership will be comprised of multiple groups across the public, NGO and private sectors that will collectively work together to economically empower 58.5 million people through access to savings groups.

At the global level, the **UN High Level Panel on Women's Economic Empowerment** is one key forum in which we are working to highlight the effectiveness of CARE's financial inclusion strategies and advocate for the scale-up of the savings group model.

*“Financial inclusion—whether formal or informal— can be improved with low-cost methodologies such as promoting savings groups, creating credit records that take informal transactions into account, and encouraging formal financial institutions to offer adapted financial services for women.”*

**-United Nations High Level Panel on Women's Economic Empowerment**

## THE BCEAO FINANCIAL INCLUSION STRATEGY

The Central Bank of West African Countries (BCEAO in French) is the central bank serving eight West African states with the common West African CFA currency: Mali, Niger, Burkina Faso, Senegal, Guinea Bissau, Côte d'Ivoire, Togo and Benin.

In 2016, the BCEAO elaborated a **regional strategy of financial inclusion** in the West Africa Monetary Union (UEMOA) area for 2016-2020. The objective of the strategy is to propose a framework that each country will use to strengthen their financial inclusion strategies, with a focus on the most vulnerable: rural populations, women, youth, small and medium enterprises and people with little financial training.

## ECOWAS “ACTE ADDITIONNEL”

As a pillar of the African Economic Community, ECOWAS is a 15-member regional group with the mandate of promoting economic integration in all sectors in the member countries. ECOWAS created the Gender Development Center (EGDC) in 2003, which undertakes activities for gender equality and women's economic empowerment.

EGDC created **“Acte Additionnel”** in 2015 as a legal document and a judicial framework to enable women and civil society to hold governments accountable to their commitments to gender equality and women's fundamental rights.

# WOM ADVOCACY STRATEGY

CARE's *Women on the Move* (WOM) advocacy strategy was developed with our partners, including civil society organizations, international organizations that are savings group implementers, financial service providers, regional institutions and women's organizations. It was drafted following the development of policy analysis conducted by the West Africa Civil Society Institute in each of the countries where CARE is present (except Cameroon), as well as following an advocacy workshop in February 2017 that brought together national actors and key regional partners. Our advocacy strategy will simultaneously influence national governments, regional institutions and key financial service providers. As of September 2017, national advocacy strategies have been finalized in Côte d'Ivoire, Niger, Mali, Benin and Togo.

In line with the *WOM* impact goal of reaching 8 million women and girls with savings groups by 2020, the *WOM* partners developed three advocacy goals and made the following progress in 2016-2017.

## GOAL 1

### WEST AFRICAN GOVERNMENTS WILL INCORPORATE SAVINGS GROUPS IN THEIR STRATEGIES, PROGRAMS AND ACTION PLANS FOR FINANCIAL INCLUSION,

### GENDER & ECONOMIC EMPOWERMENT TO REACH THE MOST VULNERABLE, WITH A FOCUS ON WOMEN

When governments adopt the savings group model in their national policies and budgets, the model will be replicated faster and beyond areas of interventions of the *WOM* partners, resulting in the financial inclusion and economic empowerment of a larger number of women and girls in the region.

## PROGRESS & SUCCESS IN 2016-17

### Adoption of savings group model in national policies

- In July 2017, **Niger** adopted the savings group model in its National Strategy for Women's Economic Empowerment.
- CARE Mali and the **Ministry of Gender in Mali** signed an MOU in July 2017 that will serve as the basis for the government to scale up savings groups.
- We are working to ensure that financial inclusion strategies in **Benin** and **Togo** will be adopted in December 2017, with an emphasis on savings groups.

### National platform of savings group implementers

CARE and our *WOM* platform partners are setting up national platforms of savings group implementers to design and implement advocacy strategies in Benin, Togo, Mali, Niger, Sierra Leone and Cameroon.

- *WOM* platform members are committed to leading national advocacy work. In Benin, the **CRS-led platform** was instrumental in the design and implementation of the national advocacy workshop. In Togo, **Plan International** is leading advocacy work for the platform.

### Commitments of the UN High Level Panel on Women's Economic Empowerment

The High Level Panel has endorsed CARE's global partnership approach and considers that scaling up savings groups could be one key approach for women's economic empowerment (WEE).

- One of the **High Level Panel toolkits** specifically refers to the potential of savings groups and why they should be scaled up. (<http://hlp-wee.unwomen.org/-/media/hlp%20wee/attachments/reports-toolkits/hlp-wee-toolkit-driver-4-en.pdf>)
- CARE organized a WEE event in London with the **UK Government (DfID)**, **UN Women and Business Fights Poverty**, and a representative from our partner WACSI was a key speaker about women entrepreneurs and challenges in West Africa.



## GOAL 2

**REGIONAL NETWORKS INCLUSIVE OF WOMEN-FOCUSED NON-GOVERNMENTAL STAKEHOLDERS AND GRASSROOTS WOMEN'S ORGANIZATIONS**

**WILL ENGAGE WITH REGIONAL INSTITUTIONS**

Regional bodies play a key role in supporting the implementation of government commitments to women's empowerment and the adoption of the savings group model. Groups that promote savings groups as one of their strategies for women's economic empowerment include BCEAO, ECOWAS, UEMOA and other stakeholders, as well as financial service providers.

### PROGRESS & SUCCESS IN 2016-17

- In March 2017, CARE participated in a meeting with the **ECOWAS Ministers of Gender**. As a result, CARE and the **Ministry of Gender of Mali** signed an MOU, and CARE contributed to the inclusion of women in the financial inclusion strategy in **Benin**.
- In July 2016, the **Mano River Secretariat**, in collaboration with CARE, organized a consultation on Women's Economic, Social and Political Empowerment that set the ground rules on how to expand the savings group model in the Mano River Union Sub-region. One key success stemming from the meeting was the signing of an MOU with **UN Women in Sierra Leone** that informs joint activities between CARE and UN Women in supporting women's economic empowerment and strengthening women's political participation and leadership.
- CARE trained **Commission of Lac Chad Bassin (CBLT)** teams on gender issues and savings groups. CARE will support CBLT in scaling up savings groups in Niger, Chad and Cameroon through a youth and gender program.

## GOAL 3

**WOMEN-LED COALITIONS AND SAVINGS GROUPS EFFECTIVELY INFLUENCE THE ADOPTION, REVISION, AND IMPLEMENTATION OF NATIONAL GENDER POLICIES**

**NATIONAL GENDER POLICIES**

By linking the voices of savings group members with those of existing women's coalitions, governments will be held more accountable to their commitments for gender equality and financial inclusion of women. CARE will work with these groups to identify the particular gender-related issues for which they want to advocate.

### PROGRESS & SUCCESS IN 2016-17

- The **WOM** platform is planning on working with the **Center for International Studies and Cooperation** on how to simplify the implementation of the "Acte Additional" in communities and link women CSOs with savings group networks and federations.



# FUTURE ADVOCACY ENTRY POINTS



## Several additional regional institutions

have been identified as key allies to increase our influence with governments. These partnerships will evolve as the *WOM* advocacy strategy advances.

### THE AFRICAN DEVELOPMENT BANK (AFDB)

The AfDB has a gender strategy that encompasses *WOM* goals on financial inclusion and women's empowerment. We have been exchanging with the AfDB team in particular regarding our advocacy strategy in Côte d'Ivoire. Efforts are being made to see how to best partner with them and advance our advocacy agenda in other countries.

### THE ALLIANCE OF FINANCIAL INCLUSION (AFI)

The AFI advances financial inclusion policies at national, regional and international levels in the region. Members of AFI include central banks, Ministries of Finance and other financial regulatory institutions. With support from CARE International UK, we are introducing them to the savings group model.

**Regarding national advocacy strategies**, the *WOM* team is working closely with the national teams to advance the implementation of their strategies by:

- analyzing how to ensure the implementation of policies where they have been adopted (or are in the process of being adopted); and
- testing other entry points, such as the adoption by local authorities (districts, communes or prefectures).



"The only way CARE is going to reach our impact goal is by changing business-as-usual and finding ways to multiply the impact we are currently having on the lives of women and girls. **The Impact Growth Strategies (IGS), like Women on the Move (WOM) in West Africa, provide a new approach that will directly contribute to CARE achieving its global women's economic empowerment goal of impacting 30 million women and girls by 2020.** That's why the global Women's Economic Empowerment team has already, and will continue to, prioritize the *WOM* IGS with support and resources."

The global approach is also shaped by the IGS. In particular, approaches from West Africa have informed our ideas on engaging government and the private sector in scaling up savings groups, and the advocacy efforts in Côte d'Ivoire and Mali have complemented our thinking around a "Global Partnership" initiative for financial inclusion. This collaboration between global and regional teams is both exciting and vital for the impact we all hope to achieve."

**Nilufar Verjee, Director, Women's Economic Empowerment, CARE UK**

# INSIGHT FROM OUR PARTNERS

The *WOM* Strategy is based on a principle of partnership, and CARE will work with others to achieve common our goals. Partners of the platform have shared their testimonies to illustrate their ownership of the strategy and their expectations for its success.



**Claudine Mensah**  
Country Director  
CARE Nigeria

“As Country Director (CD) for CARE Benin-Togo, I have seen the potential of the *WOM* strategy. It already helped us in Benin to collaborate with like-minded organizations like CRS, and identify common priorities, in particular in the advocacy agenda and in influencing member states to adopt the savings group model.

Having just started as the CARE CD in Nigeria, the *WOM* strategy will help us lift women and communities out of poverty, and mobilize them to build a strong sub-regional movement to challenge social norms and influence decisions at all levels. Organizations like Oxfam are already implementing savings groups and are willing to partner with us through *WOM* to reach even more women in Nigeria, in particular in the Northeast.”



**Hermann Messan**  
MicroLead Program  
Specialist  
United Nations Capital  
Development Fund

“The *WOM* platform will increase the visibility of women who are often confined to the informal sector. It will strengthen women’s voices, give them more access to the means of production and increase their participation in decision-making processes. The initiative will also facilitate better coordination between the actors involved in the issues and multiply their influence on governments.

The *WOM* strategy makes sense: its success depends on the common goals and the synergies between the different partners, as well as ensuring that the platform’s actions represent all the partners involved. The issue of funding must also be streamlined. Looking ahead, the *WOM* platform must continue to build neutral, sustainable partnerships to increase its impact.”



**Reki Moussa**  
Member of CARE  
International Supervisory  
Board

“The Mata Masu Dubara (MMD) movement must be scaled up throughout the West African region. This model is perfect for development, and if each country adapts it, the effect on the empowerment of women and communities will be unbelievable. An initiative like *WOM* is essential to advance and develop the powerful and successful MMD model in the region.”



**Cynthia Kamikazi**  
Chief Partnerships &  
Outreach  
African Development Bank

“At the African Development Bank, we put women at the center of our 10 Year Strategy’s transformative agenda of inclusive and green growth, as well as our Hi5 priority areas. Women’s empowerment and financial inclusion is central to the Bank’s agenda.

This is why we have launched our 50 Million African Women Speak flagship program, and we are excited to partner with CARE’s *WOM* initiative to reach this number. By working together we hope to leverage further resources and multiply our impact on the lives of African women and girls.”

# RESOURCE MOBILIZATION

The *Women on the Move* (WOM) Resource Mobilization strategy can be broken down into three main targets. The first is the continued fundraising for the “traditional” programming of CARE regarding savings groups, a foundation of the *WOM* strategy. The second and third targets will be to fundraise in order to carry out the “impact multipliers” at the country and regional levels, e.g., activities to link mature groups to financial service providers, coalition building, and implementing national advocacy strategies.

These three aspects are presented in the following triangle, with the foundational programming expected to require the most amount of funds and the regional multiplier activities expected to need the least overall amount of funds. Our estimated funding target is \$23 million. The projected cost per impact multiplier is also presented below.



### IMPACT MULTIPLIER 1: \$300,000

We expect our platform partners to help us reach at least 20 percent of the 8 million women and girls (1.6 million people) through traditional implementation methods. We are seeking \$300,000 over the next four years to support the setting up and coordination of the coalition platform at the regional and national levels.



### IMPACT MULTIPLIER 2: \$5 MILLION

We estimate the cost of connecting seven groups, or around 175 women, to form a savings group network to be around \$2,000. Our goal is that at least 15 percent of the current 3 million group members (450,000 people) will be part of these networks by 2021.



### IMPACT MULTIPLIER 3: \$750,000

Of the total 8 million women and girls we aim to reach in our impact goal, we expect that about 25 percent (2 million people) will be linked to formal financial services over the next four years. We are looking to raise about \$750,000 for our linkage work across countries in Cohort 1 (Niger, Mali, Côte d'Ivoire, Benin, Togo and Ghana).



### IMPACT MULTIPLIER 4: \$2 MILLION

We expect to reach about 60 percent of our impact target (4.6 million women and girls) through advocacy efforts at the national and regional levels. Therefore, investing in the implementation of our advocacy strategies would provide the highest return on investment. We are seeking about \$2 million to fund our advocacy strategies over the next four years. In the first two years, these strategies will focus on Cohort 1 countries before transitioning to other countries in the region.



### PROGRAMMING FOR NEW SAVINGS GROUPS: \$15 MILLION

CARE and *WOM* partners will continue to set up new savings groups in order to maintain a foundation of new groups. CARE will raise \$15 million in order to reach 600,000 new members as it costs on average \$25 per group member to set up a new group. Based on previous programming, we can also estimate that for every five groups that are set up, one further group will be formed “spontaneously” without the involvement of CARE.



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## PROPOSALS

As of October 2017, we have two approved proposals and four proposals pending a decision.

### APPROVED PROPOSALS

- **Vodafone Ghana Foundation:** 30,000 USD for providing business skills and financial education training to savings groups in Ghana
- **Halcrow Foundation:** 45,000 GBP to support the IGS Advocacy Strategy in Cote d'Ivoire

### PROPOSALS PENDING A DECISION

- **Mondelez International:** Increasing access to finance for cocoa farmers in Ghana and Côte d'Ivoire
- **African Development Bank:** Gender Equality For Women's Financial Inclusion (GEWFI) and linkage work in Côte d'Ivoire
- **Novo Foundation:** Strengthening women's networks in Ghana, Côte d'Ivoire, Mali and Niger, with our partners West Africa Civil Society Institute (WACSI); the Family Independence Initiative (FII) and Creative Frontiers (a creative media agency)
- **The Norwegian Agency for Development Cooperation (NORAD):** Supporting a proposal from WACSI to strengthen women's political participations and leadership in Niger, Ghana and Sierra Leone

## RESOURCE MOBILIZATION DONOR MODEL

Looking at data from FY15, 88 percent of CARE's WEE programming in West Africa came from institutional donors, as illustrated in the first graph. However, in order to meet our funding targets for the WOM strategy, in particular for our impact multipliers, we expect a more diverse type of donor to be engaged.

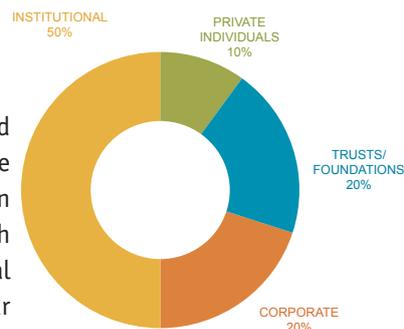
### FY15 DONOR MODEL

CARE's programming in West Africa was funded by these donors in FY15.



### PROJECTED DONOR MODEL THROUGH 2020

This is an estimated reflection of the donor breakdown required to reach our impact goal over the next four years.





[www.care.org](http://www.care.org)

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Founded in 1945 with the creation of the CARE Package®, CARE is a leading humanitarian organization fighting global poverty. CARE places special focus on working alongside poor girls and women because, equipped with the proper resources, they have the power to lift whole families and entire communities out of poverty.

Our more than seven decades of experience show that when you empower a girl or woman, she becomes a catalyst, creating ripples of positive change that lift up everyone around her. That's why girls and women are at the heart of CARE's community-based efforts to improve education, health and economic opportunity for everyone. We also work with girls and women to promote social justice, respond to emergencies and confront hunger and climate change. Last year CARE worked in 94 countries and reached more than 80 million people around the world. To learn more, visit [www.care.org](http://www.care.org).