

# Women on the Move Factsheet

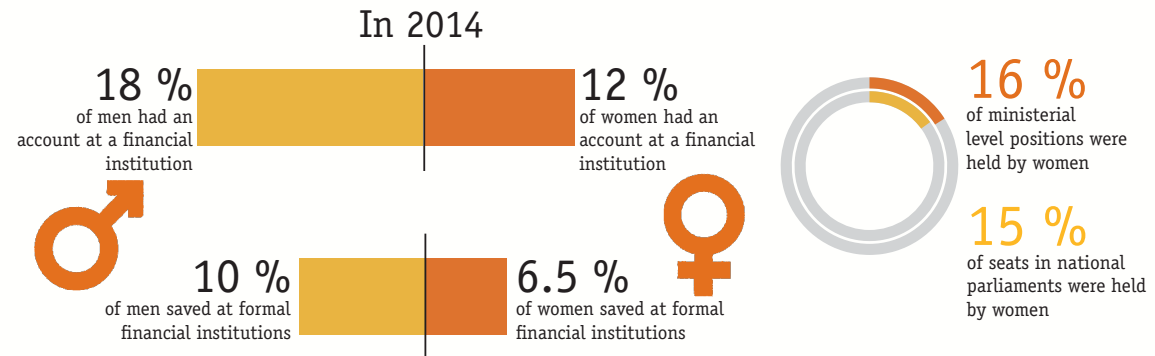


## GENDER INEQUALITY AND FINANCIAL EXCLUSION

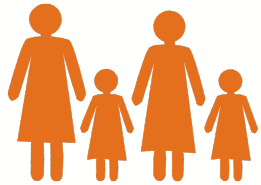
Women and girls in West Africa face some of the highest rates of gender inequality and financial exclusion in the world.<sup>1</sup> Caused by entrenched structural social belief systems, values and cultural norms and practices, as well as a gap between the political will and the reality of the lives of women and girls in the region—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.

## THE FACTS IN WEST AFRICA<sup>2</sup>



## THE IMPACT GOAL



**8 MILLION**

poor and socially excluded people, especially women and girls between the ages of 15 and 64, will be economically & socially empowered through savings groups by 2020, as a result of the *Women on the Move* coalition.

## OUR THEORY OF CHANGE

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

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

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

## OUR IMPACT MULTIPLIERS



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



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



Engage with Financial Service Providers and IT/Tech companies to develop appropriate services for savings groups



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

<sup>1</sup> Organisation for Economic Co-operation and Development

<sup>2</sup> Worldbank, Global Findex 2014

## CONTACT MEMBERS OF CARE'S WOM TEAM IN WEST AFRICA

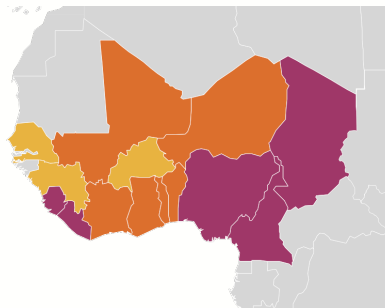
**Dr. Fatma Zennou**  
CARE International  
West Africa Regional Management Unit (WARMU)  
Women on the Move Impact Growth Strategy Manager  
fatma.zennou@care.org

**Alasdair Charnock**  
CARE International WARMU  
Regional Strategic Partnerships Director  
alsadair.charnock@care.org

**Aisha Rahamatali**  
CARE International WARMU  
Women on the Move Impact Growth Strategy  
Regional Advocacy Coordinator  
aisha.rahamatali@care.org



© Josh Estey/CARE



**Cohort 1—2017-2018**  
Mali, Côte d'Ivoire, Niger,  
Benin, Togo, Ghana

**Cohort 2—2018-2019**  
Sierra Leone, Chad,  
Cameroon, Liberia, Nigeria

**Cohort 3—2019-2020**  
Senegal, Burkina Faso,  
Guinea

## OUR FOUNDATION

For over 25 years, CARE has been a pioneer in scaling up the transformative power of savings groups. CARE's savings group model has been adopted by several peer organizations worldwide.

In fiscal year 2016, there were 3,113,936 members of savings groups in 14 West African countries, representing 7 percent of women and girls (15-64 years old), not including Nigeria.

## ORGANIZING OUR ACTION

We have selected **14 countries in West Africa to scale up savings groups**, including 12 countries in the Economic Community of West African States (ECOWAS), plus Chad and Cameroon.

Over the next three years, *Women on the Move* will support 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**, illustrated in the following map.



© Josh Estey/CARE

## BREAKTHROUGHS IN 2016-17



1. Functional coalition of savings group implementers at national and regional levels



2. Networks of savings groups lead a common advocacy agenda to demand gender justice at local, national and cross-country levels



3. Financial service providers (Banks & Telcos) offer appropriate products and services for the financially excluded



4. The savings group model included in government financial and/or social policies

## HORTENSE'S STORY, 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 also 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."