Women on the Move lifts up women and girls throughout West Africa

When Hadjo Djibo, a mother of two from the village of Hamdallaye, about 30 kilometres from Niger’s capital Niamey, lost her husband, she didn’t know how she would support family. “It was the most difficult moment of my life,” she says.

But then she heard about the work of Mata Masu Dubara, a savings group established by CARE. The group was setting up a literacy center for its members in Hadjo’s village and needed a trainer. As one of the few women in her community who had been to school, Hadjo applied for and was offered the job. The new position was a perfect fit, as Hadjo had long supported women in her community, assisting them with reading and dialing numbers so they could contact their family members by phone.

Hadjo threw herself into her work with the savings group, becoming a student again herself. With training from CARE in income-generating activities, she stabilized her financial situation. In addition to making and selling popular soaps and perfumes, she learned to fatten her cows, which she could sell for greater profit. She also

“I am preparing the next generation. I’d like to see a woman president of the National Assembly or even of the Republic. And to do that, we need more women in government to support one another.”

HADO DJIBO, NIGER

NEW SAVINGS GROUPS IN 2019:

6,674

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.
These benefits drive Women on the Move efforts to reach a critical mass of women in order to multiply impact in the region. More specifically, WOM aims to socially and economically empower 8 million women and girls in West Africa by end of 2020, giving them the skills, knowledge and tools to advocate for themselves and their families as they raise their collective voice in their communities and beyond.

CARE has built a global reputation as a leader in the promotion of savings groups. In West Africa, the number of CARE-supported women members has nearly doubled from 1,029,000 in 2017 to 1,930,000 in 2019. When combined with the work of other savings groups implementers, nearly 5 million women now have access to a reliable savings system, which, like Hadjo, they use to invest in income-generating activities, their children’s education, family health and other areas such as agriculture.

Hadjo signed up for as many CARE-led trainings as she could, including courses in leadership and public speaking. With her improved financial position, she boldly stepped in a new direction—running for an elected position in her local commune or district. She is now the president of the commune’s Social Affairs Committee and is committed to ensuring that gender is accounted for in the group’s planning.

Hadjo’s energy and enthusiasm are well known throughout the commune, and she is widely respected for her work. Hadjo regularly visits villages to learn about women’s needs, then advocates for those needs during council meetings and directly with the mayor.

After visiting a village and finding people drinking poor quality water from a severely damaged well, for example, Hadjo sampled the water and showed it to the mayor. He took immediate action to repair the well and today has made clean drinking water a priority for the village.

It is because of stories like Hadjo’s that CARE launched the Women on the Move (WOM) Impact Growth Strategy in 2016 as a regional initiative to scale the impact of savings groups in West Africa. Membership in a savings group allows women and girls living in poverty to acquire financial skills and assets, to assert more control over their lives, to increase their income and to improve their own well-being and that of their families and neighbors. These groups of 20 to 30 members, usually women, meet weekly, strengthening members’ leadership skills, along with their individual and collective voice so that they can more effectively defend and assert their rights.

Hadjo Djibo (with notebook) has found financial independence through local savings groups. She regularly meets with groups, mentoring other women as they strengthen their own financial footing.
Conditions on the Ground

Challenges create persistent headwind for women’s rights organizations

We know that the socio-economic empowerment of women and girls will not be achieved without sustained action to confront, challenge and change social institutions, norms and practices that limit women and girls in the region.

To that end, women’s rights organizations in West Africa have mobilized women’s voices, talents and experiences, and successfully promoted women’s rights. But while this kind of mobilization is not new—civic activism predates colonialism—women’s activism in West African countries has increased in recent years, as evidenced in Hadjo’s efforts to support women by advocating for changes that improve their lives and the lives of their family members. The most visible measure of success is the rise of campaigns that have introduced quotas for women’s participation in political decision-making (Niger, Senegal, Côte d’Ivoire, Burkina Faso, Mali), and urged changes in long-held practices such as female genital mutilation (FGM), in most West African countries. However, CARE’s experience, along with discussions and analysis of the context, shows that women’s organizations continue to face key challenges including:

- Shrinking space for civil society: A March 2018 report from CIVICUS, a South Africa-based nonprofit seeking to strengthen civil society and citizen action around the world, shows that there are only nine African countries where space for civic activism is truly open, including only one in West Africa (Ghana). In other words, 97 percent of people on the continent face serious threats when organizing, speaking out or taking peaceful action to improve their society.

- A lack of sufficient funding to meet the needs of women’s rights organizations, such as the need to move from a short-term project-based model to a program-based approach that will deliver long-term impact. Such an approach would more effectively cut the roots of inequality, such as discriminatory norms and laws, by changing the very structures that perpetuate inequality and oppression.

- A disconnect between national community service organizations that advocate for women’s rights in rural areas and organized groups at the local level, such as savings groups networks and gender committees. As a result, urban elite women are the power holders of women’s associations and are often seen to be speaking on behalf of rural, marginalized women, but they have little understanding of the obstacles and opportunities their poorer sisters face. Urban women might be raising issues of access to formal banks, while rural women worry about child marriage and girls’ education.

Savings Groups and the Role of Government in Sub-Saharan Africa; several governments in West Africa have adopted the Savings Groups model to advance financial inclusion for rural women by developing and strengthening necessary strategies—both financial inclusion and financial education—regulations, and enterprise development funding.

Everyone in the Mambokani group in Sierra Leone runs a small business and contributes to the group’s social fund that helps members in crises. Members’ participation and their individual acts of serving others give women space to express their opinions, to make decisions and to have their voices heard. Starting in their safe space of a savings group builds their confidence to advocate later on a larger level.

Deep-rooted social norms
We observe, however, in West Africa, through our exchanges with the respective Ministries of Women, a new resolve to update or adopt gender strategies and policies within the represented nations. In countries such as Côte d’Ivoire, Sierra Leone and Niger, governments aim for these policies to serve as a basis for advancing women’s rights in West Africa.

But it is clear that progress remains slow. According to the Social Institutions and Gender Index 2019 report, it will take more than 200 years at the current pace to achieve gender equality and create sufficient women’s empowerment opportunities such as increased confidence and sense of self-worth, strengthened voice and leadership skills, improved access to outputs and a more resonant voice in household and community decision-making. Although we are making progress in introducing new policies and regulations to induce women’s integration and empowerment, cultural patterns, customary laws and social norms continue to undermine the full impact of political reforms.

Laws and social norms continue to limit women’s formal financial inclusion
According to a report titled “The State of Practice


IN 2019, CARE IN WEST AFRICA REACHED
309,281 WOMEN AS THEY MOBILIZED IN THEIR RIGHT TO ACCESS SEXUAL, REPRODUCTIVE AND MATERNAL HEALTH INFORMATION AND SERVICES.
In the private sector, we have also seen financial service providers either create specific financial products (E-Wallet, group accounts, reduced interest rates) for women’s groups (Côte d’Ivoire, Ghana) or indicate an openness to doing so (Mali, Benin, Niger).

Despite progress, women remain disproportionately excluded from the formal financial sector with gender gaps persisting, as the rates of women with access to bank accounts remain consistently lower than those of men, ranging from 7 to 24 percent in West Africa countries.

Complex social, cultural, economic and legal obstacles remain a significant barrier for women and girls seeking financial inclusion. They include laws and practices requiring the husband’s permission for certain activities, such as obtaining an identity card, registering a birth, possessing a phone, opening a bank account or obtaining a loan. There are also unfair inheritance laws, which favor boys and men over girls and women, thereby depriving women of their rightful share of property and capital.³

**Humanitarian crises present more obstacles**

In addition to the obstacles these deeply entrenched norms present, humanitarian crises exacerbate vulnerabilities and gender inequality in West Africa, particularly over the past 5 years, where protracted and increasingly complex conflicts have subjected women and girls to forced displacement and migration, along with accompanying abuse and suffering. The security crisis in the Lake Chad basin, and conflicts in places such as Mali and Burkina Faso, have displaced nearly 3 million people, almost 60 percent of whom are women.

“In working together in savings groups, we have a collective courage; we are able to make our own decisions, to plan for our futures and now we raise our voices so our opinions can be heard.”

HAOUA ABDOULAYE, NIGER

Unprecedented population growth
All of this occurs in a context of population growth, with an unprecedented increase in youth who often grow up uneducated, unemployed and excluded from governance systems.4

These interconnected forces perpetuate intergenerational poverty and discrimination, resulting in violence, mass displacement, high fertility rates and, ultimately, a true gender justice crisis. Therefore, in order to tackle and overcome harmful gender-specific social norms, it is necessary to combine advocacy around egalitarian policies and laws with the collective power of women, through which those women can turn their struggle for human rights, equality and justice into an unmistakable, formidable political force.

“My savings group has allowed me to better understand the things around me and how I can contribute to the lives of others. I feel that I now have fulfilment, pride and honor in belonging to a savings group. I express my opinion, contribute to decision making and have the courage to make changes in my life.”

ROSE TOHYIO-OUIJNI, BENIN

Women on the Move mobilizes women and their collective voice for change

That is why Women on the Move in 2019 refocused its work on supporting the power of women’s collective voice as a formidable means of asserting women’s rights and influencing social transformation at the family, community and national levels. To that end, CARE in 2019 supported viable networks to take collective action that has positively affected approximately 2.7 million people in Niger, Mali and Ghana. Since the WOM Impact Growth Strategy launched, 85,000 women have organized in these networks.

Women on the Move aims to economically and socially empower 8 million females by:

- Increasing the number of women and girls joining savings groups in West Africa and, in turn, expanding their social and economic opportunities.
- Multiplying impact by influencing policy change.
- Multiplying the impact of savings groups, whose collective voice and action will help change laws, norms and harmful gender-specific practices at local, national and regional levels.

### REACHING FARTHER: CARE WEST AFRICA BY THE NUMBERS

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>NUMBER OF PEOPLE DIRECTLY REACHED</th>
<th>NUMBER OF PEOPLE INDIRECTLY REACHED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benin</td>
<td>241,213</td>
<td>315,179</td>
</tr>
<tr>
<td>Cameroon</td>
<td>70,613</td>
<td>556,128</td>
</tr>
<tr>
<td>Chad</td>
<td>6,137</td>
<td>30,285</td>
</tr>
<tr>
<td>Côte d’Ivoire</td>
<td>36,585</td>
<td>141,960</td>
</tr>
<tr>
<td>Ghana</td>
<td>674,908</td>
<td>2,275,191</td>
</tr>
<tr>
<td>Mali</td>
<td>273,095</td>
<td>2,070,644</td>
</tr>
<tr>
<td>Niger</td>
<td>221,284</td>
<td>857,131</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>96,668</td>
<td>778,111</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1,620,503</strong></td>
<td><strong>7,024,629</strong></td>
</tr>
</tbody>
</table>
Increasing the number of women and girls joining savings groups

Over the past year, 645,288 women and girls in West Africa have joined savings groups, including 215,096 people directly trained by CARE and 430,182 people who have adopted the model with support from existing groups. Those participating in CARE-supported savings groups in Benin, Cameroon, Chad, Côte d’Ivoire, Ghana, Mali and Niger have collectively and annually mobilized at least $12.7 million in savings and taken $8.2 million in loans.

Multiplying impact by influencing policy change

Following effective advocacy efforts from women’s savings groups, national governments in Niger and Côte d’Ivoire have adopted the savings-group model, which will potentially impact 3.5 million more women and girls by engaging them in future savings groups.

In the face of legal, social and economic barriers holding women back, savings groups and their networks offer a space for these women to develop their individual empowerment and agency, but also their collective leadership, which will help change relationships and influence the cultural and legal frameworks in which these women operate. When women join a savings group, it is the first time many of them have been invited to join an association, and they often are unaware of the changes to come. It begins with a woman’s feelings of acceptance, of belonging level, CARE West Africa’s contribution represents 17 percent of the total.

In 2019, CARE in West Africa reached 298,120 women and girls by promoting their access to and control of economic resources.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>WOMEN</th>
<th>MEN</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017 (baseline)</td>
<td>904,148</td>
<td>125,343</td>
<td>1,029,491</td>
</tr>
<tr>
<td>2018</td>
<td>142,898</td>
<td>24,414</td>
<td>167,312</td>
</tr>
<tr>
<td>2019</td>
<td>645,288</td>
<td>88,617</td>
<td>733,905</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1,692,334</td>
<td>238,374</td>
<td>1,930,708</td>
</tr>
</tbody>
</table>

A woman’s capacity to generate her own savings, invest in income-generating activities and make financial contributions significantly improves her self-esteem. It gives her courage to share her opinion, to use her voice and to make lasting changes, including to her role in the household decision-making process with regard to important family matters such as agricultural planning and children’s education. In 2019, the percentage of women who participated in household financial decisions increased from 20 to 26 percent.

CARE makes up one-third of all savings group implementers’ reach in West Africa. At the global level, CARE West Africa’s contribution represents 17 percent of the total.

“Thanks to capacity building, we have regained our dignity and self-confidence. This allowed me to train and find a job as a nursing assistant. I thought I could never do it because I left school 20 years ago.”

AISSA SAADOU, NIGER

5. CARE program impact information report system (PIIRS)
6. Organic replication: This refers to any savings group formed by an existing savings group member or group, replicating the methodology to form another savings group. It is estimated that for every one group that is supported, another auto replicates, according to a study carried out last February in Benin.
to a collective. Gradually as they save weekly, these women gain self-respect, as they are able to follow rules and engage with other women, to contribute to a larger success. As time passes, they learn to speak in public, to share their opinions, struggles and dreams and to learn skills from other women. These are all critical foundations of women’s leadership, the building blocks.

For example, more than 200,000 women savings group members are organized into networks in Côte d’Ivoire, Ghana, Mali and Niger. Collectively, they have impacted nearly 2.7 million people in local communities by advocating for women’s access to land and agricultural inputs, promoting girls’ education, combating child marriage, and increasing women’s participation in decision-making at the household and community levels.

**GOING DEEPER WITH ADVOCACY, INNOVATION**

Gilberta Akuka Adama, a savings group member in an agricultural-based network in Ghana’s Bawku West District, is the secretary to the Regional Women in Agriculture Platform (WAP), a creation of the CARE-led Northern Ghana Governance, which helps build women’s agricultural capacity. Through the platform, Gilberta provides coaching and agricultural services to more than 300 women farmers in 11 communities.

Benefitting from trainings in advocacy, public speaking, social accountability and gender and social auditing, Gilberta has developed the skills and confidence to be a lead advocate for better agricultural services from government agencies. Her story appeared in the 2018 Women on the Move annual report, which described her plight and that of her fellow savings group members: “Because their farms are small, they could not access agricultural inputs for production. As a collective, however, her group had influence, and that influence sparked real change.”

In 2019, Gilberta led nearly 400 women to successfully engage their local district’s Department of Agriculture and a local bank, which supplied financial support. Today, under Ghana’s Planting for Food and Jobs program, the women have cumulatively accessed more than 2,500 bags of fertilizer valued at nearly US$26,000. But the impact didn’t end there.
In late 2018, under Gilberta’s leadership, five WAP groups in the Bawku West District accessed project grant funding of almost US$11,000, which benefited more than 100 women. In 2019, she helped the women invest those funds in agriculture production and other income-generating activities such as soybean processing, soap making, and petty trading. These activities increased the women’s income, while also building their resilience and self-reliance, and improving their familial relationships.

Gilberta’s efforts have earned recognition from key government officials and diplomatic missions. For example, she, along with four other WAP executives, met in Accra with a U.S. congressional delegation led by Nancy Pelosi, the U.S. Speaker of the House, who applauded the group’s work.

Further affirming her leadership, Gilberta was appointed to the District Agriculture Sector Governance Platform (DASGOP) and the District Assembly Health Committee. In addition, she is now the point person through whom the District Assembly and the Department of Agriculture share information with women farmers.

Thanks to Gilberta’s advocacy initiatives, the Bawku West District Assembly now recognizes the collective voice of the Regional Women in Agriculture Platform, whose members now participate in relevant district meetings. Since 2017, the CARE-led NGG Activity has mobilized and built the capacity of more than 3,000 women across 750 women platforms. The project will continue to empower women as they advocate together for better service delivery, greater access to agricultural inputs and increased awareness of techniques to bolster yields.
Multiplying Impact

Reaching true scale means engaging interested partners along the way

At the current annual growth rate of 24 percent, CARE-sponsored savings groups alone will not reach the objective of impacting 8 million more women and girls. That is why Women on the Move aims to multiply the impact of savings groups by leveraging the model with other key players, such as local, national and regional governments and financial institutions, so that they integrate savings groups into their policies and strategies.

- Regional or multi-country institutions can adopt the savings group model into their own planning, but they can also urge and influence governments to do the same.
- The collective power of the groups themselves can overturn social, economic and legal forces that hold women back.
- Women’s rights organizations support the collective voice of women in groups so that they are heard at local, national and regional levels.

National governments adopt the savings group model into their national policies and strategies

The adoption of the savings group model by three governments in the region (Côte d’Ivoire, Niger, Ghana) creates opportunities for multiplying the impact of savings groups to reach nearly 3.5 million women. This breakthrough also affirms the value of advocacy as a means of urging governments to implement savings groups as part of their strategies.

Côte d’Ivoire

Savings groups at the heart of the nation’s financial education strategy: The Ministry of...
Finance has integrated savings groups into its financial education strategy, which the government is rolling out in the coming months as part of the implementation of the financial inclusion strategy. The Ministry of Finance estimates that, with the adoption of the national financial education strategy, about 1.1 million people living below the poverty line will be reached. CARE has helped negotiate this strategy, regularly contributing to the working group charged with developing it, and is active in the plans to implement it nationwide.

**Niger**

**Going forward for Women's Economic Empowerment Strategy implementation:** With the government’s action plan validation, this year we will take a step toward Niger’s National Women Economic Empowerment Strategy implementation. That means 2.4 million women will access financial resources to support their aspirations, bringing more women the opportunity to contribute to a rising collective voice that is influencing those in power and thereby reducing barriers to the social and economic empowerment of women and girls in Niger.

**Ghana**

Inspired by learnings on CARE’s work with savings groups and linkages to formal financial institutions, the Financial Sector Development Project implemented by the Ministry of Finance and funded by the World Bank emphasizes savings groups as a means for advancing financial inclusion. The project aims to link 60,000 savings groups to formal financial institutions by 2023, even as it promotes the effective adoption of Ghana’s national financial inclusion strategy. CARE was involved in the design of the project as stated by the World Bank in its project appraisal document: “The savings group sub-component of the project draws on other partners’ experiences. More specifically, interventions by United Nations Capital Development Fund (UNCDF) Microlead Programme as well as CARE, Plan International, and Barclays (Banking on Change) (Annex 4) reveal that financial literacy should be part of the linkage package, given savings groups’ limited levels of financial literacy. Thus, support to savings groups will include face-to-face delivery of financial literacy, leveraging regular groups meetings.” The World Bank will track this progress at worldbank.org.

“The MMD intervention has reached the most vulnerable populations and has led to the socioeconomic and political empowerment of a number of women. To maximize the impact of MMD, it is important that the Ministry continues structuring and supporting the program.”

ELBACK ZEINABOU TARI BAKO, Minister for the Promotion of Women and Protection of Children in Niger

“I increased by cocoa production from 35 kg (77 lbs) to 79 kg (174 lbs) after accessing credit from my savings group to hire additional labor and to buy fertilizer.”

GRACE, GHANA

8. AIR tool Niger
Regional institutions find a natural partner in savings groups

These institutions will help to scale up the savings groups by taking them into account in their own plans and projects as well as through bilateral strategies to influence and fund governments.

African Development Bank (AfDB)
The African Development Bank has awarded CARE-WOM a three-year, $3 million grant to help implement the Women Entrepreneurs Financing Initiative (WE-FI), which is funded by the World Bank. CARE will implement this initiative in Chad, Niger and Mali, where it will identify and support 2,700 female entrepreneurs and impact an estimated 60,000 household members. Through this partnership, WOM will integrate savings groups into WE-FI, thereby creating an opportunity for the African Development Bank and other initiative partners to deepen their knowledge of grassroots economics and test their role in working with this vast population as they positively affect the lives of rural women who, until now, have not been sufficiently considered in major global entrepreneurship initiatives. In a press release, the AfDB cited CARE as a key partner in the program: “Funding for WE-FI strengthens the initiatives of the Bank and its partners, such as UN Women and CARE International, to support women entrepreneurs in various sectors that are often overlooked by traditional financiers, donors and governments.”

CARE’s engagement with AfDB has resulted in the Bank considering CARE a partner that can help it reach women at the bottom of the pyramid and ensure that their voices are heard. As a result, CARE has played a key role in ensuring that women are consulted, thereby influencing the bank’s direction.

The Lake Chad Basin Commission (CBLT)
This partnership, which began in 2016 with a CARE-led training of CBLT technical managers, resulted last year in:

- The signing of a partnership memorandum, which creates a formal partnership framework between CARE and the CBLT.
- CARE’s active role in helping develop the gender and women voice approach of the CBLT’s women in stabilization strategy. If the CBLT develops and implements this gender and voice approach, it will affect at least four countries (Chad, Niger, Nigeria, Cameroon) where CARE operates in the region. If those governments adopt related frameworks and policies, they will stand to influence other development actors and, therefore, elicit meaningful, lasting change in gender equality and women’s voices area. If women can have a space at the leadership tables, this could influence regional peace and stabilization dialogues.

The Alliance for Financial Inclusion (AFI)
CARE participated in consultations with AFI, the global network of central banks and finance ministries dedicated to financial inclusion, to address gender equality in financial inclusion.
The Small Enterprise Evaluation Project (SEEP)

After contributing to the study regarding the adoption of savings groups by governments, CARE was invited by the SEEP network to help establish a government-based peer learning group, which will reveal more insight around integrating savings groups into Graduation from social protection programs, particularly in Malawi, Rwanda, Tanzania and Senegal. The Peer Learning Group also included two INGOs supporting government programs in Northern Uganda and Kenya (the Boma Project) and in the Sahel Region- Senegal, Burkina, Mauritania, and Chad (Trickle up). This marks a demonstrable step forward as it is the first time such a group has been established. This group will develop briefs to guide respective governments and other governments seeking to adopt savings groups in graduation programs as follows:

1. The Role of savings groups in safety nets programs: What are the adaptations to the savings group model to facilitate graduation of the poor?
2. Coaching and mentoring on saving groups as part of graduation from social protection programs.

POVERTY GRADUATION APPROACH

Poverty Graduation is an evidence-based and cost-effective approach to reduce extreme poverty. First developed by the Bangladesh Rural Advancement Committee (BRAC), graduation is defined as a “multi-pronged set of interventions, which aims to provide extremely poor and very vulnerable individuals sustainable livelihoods within a defined period, generally 18 to 36 months. While there is ongoing research around the most effective and efficient sequences and components in particular settings, graduation interventions generally include five core components:

1. Consumption support
2. Access to savings
3. Technical skills training
4. Seed capital or job placement
5. Coaching/mentorship

Many graduation programs integrate savings groups as a mechanism to help beneficiaries save and build start-up capital to invest in income-generating enterprises, learning and training to build resilience. Savings groups are an important mechanism through which the very poor may save, learn from peers and build both the financial and social capital required to progress into sustainable livelihoods.
Civil society organizations

Managing the voices of savings networks and groups

In collaboration with WACSI and Girls Not Brides in Niger and Sierra Leone, CARE is working to ensure the participation of women savings group members in national coalitions to end child marriage. The presence of these groups is essential as it brings women to the table with national Civil Society Organizations and other actors. These group members will also receive training to strengthen their advocacy and leadership skills.

The West Africa Civil Society Institute (WACSI) was established by the Open Society Initiative for West Africa (OSIWA) in 2005 to reinforce the capacities of civil society in the sub-region. They respond to operational and institutional challenges of national and regional civil society institutions in 10 countries in the region.

Savings group networks become women's rights organizations

The strength of Women on the Move stems from the 200,000 women members of savings groups organized in networks throughout Ghana, Mali and Niger. Some networks are a collective of savings groups with a total of 1,800 women or even as large as 20,000 women working together. The collective action of these networks affirms their role as true women's rights organizations and is further illustrated in these examples:

In Ghana, the collective voice of women has expanded women's access to land, inputs, market information, formal markets, and even education for their children. Nearly 36,000 people have been directly impacted by this collective force of women. CARE’s work in Ghana with women’s agricultural platforms, which comprise more than 750 groups with 30,000 members, has yielded significant benefits for smallholder women farmers, including access to crop inputs.

In Mali, during 2019, 139,272 women were organized in 564 MJT (Musow ka Jigiya Ton, which means “Women’s Hope Association” or savings group in the Bambara language) networks and carried out the following collective actions, which have directly or indirectly benefited an estimated 1 million women and girls:

• **Influence local governments to prioritize the needs of MJT networks** in municipal development plans (DDPs).
• **Facilitate land access or control for women** through the signing of transfer agreements of 237 hectares for 2,893 women and girls in 2018.
• **Promote girls’ education and continue the fight against child marriage**, ensuring that municipal authorities are informed about and accountable for creating conditions that foster quality learning for girl students and either postponing or annulling child marriages.

In Niger, nearly 51,000 women in 2019 were organized in networks and federations in 25 municipalities across the country, supported by CARE. According to a report of Gender Equality and Women’s Empowerment Program, GEWEP (funded by Norad) in 2018 for the benefit of MJT networks were included in local community food security plans.

In emergency contexts, MMDs and their networks promote early recovery and social cohesion, provide space for women to support one another, and improve inter-community relations and coordination between different groups (refugees, returnees, internally displaced persons).

In Ghana, the collective voice of women has expanded women's access to land, inputs, market information, formal markets, and even education for their children. Nearly 36,000 people have been directly impacted by this collective force of women. CARE’s work in Ghana with women’s agricultural platforms, which comprise more than 750 groups with 30,000 members, has yielded significant benefits for smallholder women farmers, including access to crop inputs.
group are strongly rooted in the communities: The MMD movement is part of a concrete reality that contributes to the socio-economic life of communities, is recognized as being of common (community, local) utility and contributes, year after year, to cover the basic needs of the communities (cereal bank, livestock feed, etc.). MMD women significantly contribute community needs, as they engage in fundamental issues such as land inheritance, child marriage (Niger’s child marriage rate is the highest in the world), girls’ schooling and women’s participation in the political process.

• **Provide light-touch support to self-formed groups.** Even one to two visits per year would encourage those groups, and would provide a rich source of information regarding group functioning and sustainability.
• **Support less confident catalyzers or village agents** in the first year so they are more able to form new groups.
• **Identify and learn from village agents** who have trained themselves and are now working independently from CARE.

**Young people also matter**

In 2019, 93,409 members of the saving groups set up by CARE in West Africa countries, were young, representing almost one-quarter of all new members. Women on the Move has facilitated learning between West African countries to promote the voice of young people through savings groups. According to CARE’s experience in Cameroon, savings and credit associations offer young people:

• **A space of trust and inspiration:** Youth become more confident and enterprising and are therefore better able to improve the well-being and living conditions of their families.
• **The financial empowerment of young people reaches beyond credit and savings** to foster real platforms for sharing experiences and to advance the socio-cultural transformation of communities.
• **Stability:** Participation in youth savings groups keeps young people in their communities and reduces out-migration.

NEW YOUTH MEMBERS IN 2019: 27,509

Other multipliers

**Organic replication: How to know its impact and support it**

Various studies and observations in different contexts have shown that savings groups multiply because they see the positive results other groups have experienced in doing the same. Recent CARE studies in Benin and Malawi indicate that for each group trained by CARE another group auto-replicates. The 2019 CARE’s impact report estimated to have created 21,000 new savings groups. The organic replication is generally driven by the sustainability of other groups, the availability of village agent and the leadership of individuals from those groups, secretaries or group chairs, for example, who often initiate self-replication. CARE recommends the following tactics to support the organic replication of savings groups (learning pilot Benin):

• **Other multipliers**

  - Cameroon, savings and credit associations offer young people:
    - **A space of trust and inspiration:** Youth become more confident and enterprising and are therefore better able to improve the well-being and living conditions of their families.
    - **The financial empowerment of young people reaches beyond credit and savings** to foster real platforms for sharing experiences and to advance the socio-cultural transformation of communities.
    - **Stability:** Participation in youth savings groups keeps young people in their communities and reduces out-migration.
A Rising Tide

Solidarity through savings uplifts women and girls—today and tomorrow

With nearly 30 years of experience establishing, replicating and working with savings groups in West Africa, CARE is a global leader in this brand of economic empowerment. In just the past two years, the number of women members in CARE-supported savings groups in West Africa has nearly doubled to almost 2 million. When combined with the work of other savings groups implementers, nearly 5 million women in the region now have access to a reliable savings system. With CARE’s support, these women and groups are increasingly linking to formal financial service providers, which can offer more sophisticated financial products according to women’s evolving needs, credit histories and borrowing capacity. But we know it is not enough. Despite progress, women remain disproportionately excluded from the formal financial sector, as gender gaps persist throughout the region.

Complex social, cultural, economic and legal obstacles remain a significant barrier for women and girls seeking financial inclusion. They include laws and practices requiring the husband’s permission when obtaining an identity card, for example, or opening a bank account. Unfair inheritance laws often deprive women of their rightful share of property and capital.

We know women and girls will not find lasting economic empowerment without sustained action to confront, challenge and change the social institutions, norms and practices holding them back. By mobilizing women and girls—lifting their voices, unleashing their strength, unlocking their potential—CARE’s Women on the Move strategy gives them the skills, knowledge and tools to advocate for themselves and their families, even as they shape their own future through education and enterprise. Women on the Move in 2019 refocused its work on supporting the power of women’s collective voice as a formidable means of asserting women’s rights and influencing social transformation. And as these women continue to speak up and speak out, that collective voice will lead to new Women on the Move successes in 2020.