



**Women's economic empowerment in emergency contexts**  
Niger: A Case Study



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# 1 Executive summary

## 1.1 Is women's economic empowerment achievable in emergencies?

While discussion of the 'Humanitarian, Development and Peace Nexus' continues within the sector, there remains debate as to whether women's economic empowerment is a luxury, or even feasible in humanitarian contexts where the priority is to keep people alive. In countries where embedded gender inequality is compounded by humanitarian crises, conflict, or displacement, limited humanitarian funding often prioritises traditional life-saving responses, leaving women's economic empowerment as an issue to focus on in more stable times. It is as though women's economic and social rights are ranked below the threshold necessary to be classed as humanitarian needs. This can happen not least because economic empowerment which gives women both access to and control over money is complex, and while it can mitigate some forms of gender-based violence (GBV) such as early marriage or transactional sex, it can also put women at risk of backlash and other forms of GBV if not carefully implemented.

Increasingly, however, humanitarians are seeing interventions aimed at women's economic empowerment in emergency contexts as a key tool to increase protection and support people in crises to live in dignity. Women's economic empowerment programming such as savings groups and income generation activities can provide a gender sensitive way to cover basic needs and reduce negative coping mechanisms. It can also lay a pathway linking humanitarian efforts to early recovery and longer-term development in a way which is gender transformative, and which can sustain positive changes to gender norms and relations emerging out of displacement and societal change.

Rather than viewing support for women's economic empowerment as an over-ambitious goal better suited to development, CARE set out to analyse whether financial inclusion strategies like community-led savings groups may in fact represent a way to not only respond to crises, but also to build resilience against them, even in highly fluid contexts.

## 1.2 CARE's research

CARE has undertaken research into the impact of its humanitarian interventions in Niger, which have targeted women through the establishment of savings and loan groups, income-generation activities (IGA) and cash distributions. Looking at these activities in two regions of Niger affected by food insecurity and conflict, CARE assessed the extent to which **women's economic empowerment** is achievable, and whether interventions combining both humanitarian and longer term economic objectives **can deliver a level of women's economic empowerment in addition to humanitarian outcomes.**

In June 2018, CARE teams conducted fieldwork in two areas where it is implementing ongoing humanitarian interventions. Firstly, CARE staff visited Diffa on the southern border with Nigeria which is host to refugees and internally displaced persons (IDPs) fleeing a non-state armed group active across the region. A second team visited Konni, 400km east of the capital in southern Niger, an area which has suffered three years of persistent droughts and severe food insecurity but no influx of IDPs.

CARE organised focus groups and interviews with communities and individuals in Diffa and Konni where it has delivered humanitarian assistance. The interventions combined blanket cash distributions, and the establishment of savings and credit groups which also provided women with life skills and business training to set up small businesses.

### 1.3 Key findings

- Within a crisis setting, combining a savings group structure including income generation support with humanitarian assistance such as food and non-food items (NFIs) helped women not only to meet basic needs in a more sustainable way, but also improved their independent access to and control over money. It also strengthened their position both domestically and within the community and increased their resilience to communal or family emergencies.
- During emergencies, providing women with humanitarian cash to cover basic needs allowed women in savings groups to continue saving and to invest in income generating activities (IGA), rather than using up capital on food.
- Women who are members of a savings group and who received training and cash grants to set up a small business were able to meet basic needs on an ongoing basis in Konni up to four years after an intervention ended, and to grow their income providing greater resilience to further economic strain.
- If crises continue to hit, the positive impact of savings groups set up in emergencies can become strained. In this case, further cash interventions can preserve small businesses: five years after groups were formed during a food emergency in Konni the groups were still functioning, but three successive years of drought had caused some women to suspend savings contributions, and dividends were being used for food rather than investment in IGAs.
- Membership of savings groups and receipt of IGAs and life skills training increased women's income and confidence. This boosted their standing and participation domestically and within the community. Women now speak up in community meetings and are included in community decision making.
- Women reported that their contributions to household needs via their access to credit and income from small businesses has improved relationships with their husbands by alleviating stress in the home. Women leaders reported that this dynamic has reduced domestic violence.
- Women and men both report that members of savings groups are now seen as more independent, more equal to their husbands, and that have greater say in household decision-making.
- Membership of a savings group provides psychosocial benefits to women who are suffering anxiety, depression or trauma by providing a social network that meets and talks regularly.
- Meeting regularly allows women to be in touch and mobilise quickly, facilitating information sharing and forms of community-based protection. The social network not only increases women's sense of well-being, but enables women to better support each other.
- Group membership which combines different social groups, whether different ethnic, tribal or displacement groups, increases understanding and social cohesion.
- In insecure areas with high levels of banditry, guardianship of 'la caisse', the savings box, can pose a risk to the holder, so mitigations should be developed with communities. Mobile money solutions should also be considered.

## 2 Methodology

Research was carried out through a combination of focus group discussions (FGD) with all female or all male groups of adults between 18 and over 60, and key informant interviews (KII) with savings group members, savings group leaders, husbands of savings group members, and male community leaders.<sup>1</sup>

To facilitate access, logistics and security, research was conducted by local CARE staff and partners who work in Diffa and Konni and are familiar with the communities. Mixed sex research teams enabled CARE to talk appropriately to women and men in the community.

An international advisor from CARE International UK worked with the teams in Niamey in advance of the fieldwork to develop tools and appropriate questions, and, following the data collection, spent two days analysing the findings with the field teams. Given that the research was being conducted by CARE staff and partners who provide aid to the beneficiaries being interviewed, a session was also run on being cognizant of bias and how to mitigate it.

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<sup>1</sup> Diffa respondents: 4 x Male FGDs; 6 x Female FGDs; 4 KIIS interviewing 8 men; 3 x KIIs interviewing 6 female savings groups members and group leaders.

Konni respondents: 4 x Female FGDs; 3 x Male FGDs; 6 x KIIs with female savings groups members and group leaders.

## 3 Context – humanitarian situation and women's rights

CARE works with women across Niger to increase their economic and wider empowerment while simultaneously addressing humanitarian needs. **CARE's savings groups programme is known in Niger as 'Mata Masu Dubara' (MMD) which means 'Ingenuous Women'.**

### Women's Rights in Niger

According to numerous economic and social indicators, women in Niger face an array of challenges. Almost half the population in Niger lives on less than two dollars a day with most households based in rural areas, affected by food insecurity, and vulnerable to climate-related shocks. The country was ranked 187th out of 188 in the 2015 human development index (HDI). The index on social institutions and gender (SIGI) ranks it as having a *"very high level of discrimination based on gender"*. Niger has the world's highest levels of child marriage, fertility, and the fastest-growing population, yet 86% of women are illiterate (compared to 58% of men). Across West Africa, financial inclusion of women is particularly low: in 2014 only 12% of women had an account at a financial institution.

### 3.1 The humanitarian context in conflict-affected Diffa

Violence connected to a non-state armed group originating from north eastern Nigeria, has caused huge displacement and humanitarian needs across the region. Seventeen million people<sup>2</sup> have been affected by the conflict in and around the Lake Chad Basin and in parts of Chad, Cameroon and Niger. In February 2015, attacks spread across the Diffa region in Niger causing massive displacement of the population.

People displaced within Diffa or refugees fleeing Nigeria often arrive with nothing, having needed to flee rapidly from violence. Internally displaced people (IDPs) in Diffa have sometimes fled only a few kilometres from where their communities have been attacked or come under risk of attack. In CARE's focus groups, women reported being traumatised by witnessing mass killings, and men and women reported living with perpetual fear of further atrocities.

Both host communities and displaced families living in Diffa experience ongoing armed attacks by non-state armed actors and *"bandits"*, including robbery, rape and kidnapping for ransom.

Gender-based violence is also prevalent in Niger. In conflict areas, the threat to young women being kidnapped for forced marriage by armed groups increases cases of early marriage organised by parents seeking to protect their daughters. Young women are also at risk of sexual exploitation, such as survival sex and prostitution.

In Diffa, conflict is contributing to food insecurity as agriculture and trade become too risky to continue. Before the insurgency, livelihoods focused on agriculture, livestock, fishery and trade with men and women playing different roles. For those families owning land, men would work farmland to produce red

<sup>2</sup> Lake Chad Basin Humanitarian Needs and Requirement Overview (2017)

pepper which women would dry and sell. On the lake bordering Nigeria, men fished, and women were involved in the smoking and drying process. For livestock production, men and boys usually manage cattle and camels while women rear small ruminants, processing and selling the milk.

Research respondents reported that insecurity has also led to a disruption of markets, commercial activity, and labour opportunities for men and youth. Since the crisis, livelihoods have been impacted due to the combined effects of forced displacement; the declaration of a state of emergency and the military presence; restrictions on movement and trade, including prohibited access to the lake and its surroundings; a ban on motorbike use in Diffa and closure of markets because of attacks by non-state armed actors.

Attacks on central markets occur sometimes as often as three times weekly affecting the commercial activities of men and some women who come from surrounding villages to sell goods.

### **3.2 CARE's assistance in conflict-affected Diffa**

CARE has been providing humanitarian assistance to IDPs and refugees in Diffa since 2014. Female beneficiaries in Diffa who were interviewed for this research were members of newly formed savings groups (within the last 6-18 months) and had received cash grants and training to set up small businesses. The majority had also received emergency cash assistance to help meet basic needs. Most had benefitted from food assistance and non-food items such as gas to reduce the need to search for wood for cooking which can expose women and girls to sexual attack.

### **3.3 The humanitarian context in drought-affected Konni**

Situated around 400km east of Niamey in the south of Niger on the border of Nigeria, Konni has suffered persistent food insecurity over several years and problems with availability of drinking water in the last three years.

From 2015-2018, drought, poor harvests and epidemics of animal sickness ('epizooties') have compounded severe poverty causing rising food prices and strains on livelihood activities related to agriculture and livestock. Poverty impacts children's access to education and focus group participants reported the involvement of children in begging and petty theft. While the residents of Konni are not affected by conflict or attacks by insurgent groups, banditry can pose a threat to people travelling out of villages to microfinance institutions. The theft of livestock is also an issue. Konni does not host IDPs but there is migration away from the area to find work.

### **3.4 CARE's assistance in drought-affected Konni**

In 2012, in the locations visited for research, CARE implemented a programme funded by the Norwegian Ministry of Foreign Affairs: 'Mitigating the effects of the food crisis and strengthening community resilience'. Combining an emergency response with elements aimed at building early recovery, the programme consisted of: 1) unconditional cash transfers; 2) cash for work; 3) community restocking (livestock), 4) distribution of improved seeds, 5) capacity building in early warning systems, 6) support for market gardening, and, 7) the creation of women's savings and credit groups.

In the locations visited, CARE had provided humanitarian assistance in 2012 via an emergency cash distribution to vulnerable women. For a smaller number of women, CARE established women's savings groups, some of whom had received cash, and provided small grants and training for small business management alongside capacity building in life skills. The husbands of some had also benefitted from cash for work projects.



### **3.5 Differences in formation of savings groups in Diffa and Konni**

In Diffa, CARE selected beneficiaries to join the savings groups based on multiple criteria and, in the majority of cases, mixed women who were refugees, returnees, IDPs and host community members. Sometimes, women from all four categories were grouped together, and at other times a combination of two or three of these different backgrounds.

In Konni, group members were not selected by CARE, but were formed autonomously by women who were neighbours. Although there is migration away from Konni, there is no displacement to Konni, so women were already known to each other. In one area visited, the women of the village had independently set up a savings group in 2009 having seen the model elsewhere. The group of 40 members suspended activities after one year but were open to starting again in 2012. With additional support, including cash payments and training in IGA, the re-activated savings group had operated successfully to the present day, although after three years of drought, the group had suspended payments in the last three months.

It would be beneficial to conduct further research into the impact of existing social bonds on the success of savings groups and if any learnings can be applied in more fluid contexts where strangers are brought together.

## 4 Research findings

### 4.1 How did research respondents describe the impact of emergencies in Diffa and Konni, and what are their survival strategies?

#### 4.1.1 Diffa – survival strategies

Women and men fleeing non-state armed actors, either from Nigeria or from within Diffa itself, often arrive in host communities with no possessions due to the speed with which they left home and are traumatised from having witnessed atrocities. For both men and women, their existing skills and previous livelihoods, such as fishing-related work, may not be relevant in their new agricultural locations, making it hard to earn a living.

*“We have come here to save our own skin and above all to search for peace of mind. We are haunted by fear which pushed us here as we have seen insurgents shoot our relatives regardless of their age or if they’re men or women.”*

Female IDP, Diffa

Insecurity remains a problem for both safety and economic survival. Research respondents reported that insecurity has also led to a disruption of markets, commercial activity, and labour opportunities for men and youth. Attacks on central markets, happening as often as three times a week, impact people's ability to sell goods.

In one village the strong presence of defence forces around the IDPs' site is felt to be deterring attacks on civilians. This is not the case in other areas. In another village, male IDP community leaders reported that the community lived in perpetual fear of attack, an anxiety exacerbated by rumours. Kidnapping of both men and women of all ages for ransom among both host and displaced communities was reported, with hostages being killed if ransoms were not paid.

Interviews with female leaders of savings groups revealed that unmarried girls are at greater risk of kidnap by a non-state armed group and “bandits”. This threat to young women and girls increases cases of early marriage being organised by parents in an attempt to protect them. Male and female IDPs reported that young women were also at risk of resorting to prostitution, while young men were at risk of recruitment by non-state armed actors due to “idleness” and unemployment, and because financial incentives can be offered.

Food insecurity exists because of limited land to cultivate – displaced people own no land in new areas. Host communities sometimes cannot till land because displaced people are living on it, and when people have livestock there is a concern that members of a non-state armed group will come to steal the animals.

When men and boys are forced to walk long distances in search of labour and porter work, women report having to take responsibility for collecting wood and water which men had done prior to the crisis. This is an activity that puts the women at risk of assault while walking long distances alone. Part of CARE's humanitarian response has

*“If this insecurity persists, our children, namely young boys living in idleness will not hesitate to join [non-state armed group].”*

IDP male community leader, Diffa. D1

been to provide cooking gas kits. Female savings group members noted that this had allowed them to abandon wood collection for cooking, while the additional IGA income had enabled them to stop looking for wood to sell.

#### 4.1.2 Konni – survival strategies

Successive droughts, poor harvests and food crises, particularly in the last three years, have impoverished households in Konni, leaving people without enough to eat. As harvests do not yield enough to feed families throughout the year, women are left in charge of the household as men migrate in greater numbers to find agricultural or labour work elsewhere. While women become solely responsible for providing food for the family and meeting household expenses, some reported that remittances can be slow to arrive. To cope, the quantity, quality and regularity of meals is compromised. Women reported reducing the number of meals and quantity of food by a quarter or even half. To earn money, women sometimes work as servants, but noted that they are frequently paid late. The respondents noted that children and adults can often be pushed into thieving or begging to survive.

*“Three successive years of bad rainfall! This is tough! We have sold everything.”*

Female group member, Konni

The ‘exodus of bras valides’ (strong arms) – the migration of fit men to find work – has a social impact on the community and the women left behind. Women reported that one of the greatest pressures caused by the drought and food insecurity was the psychological pressure of feeling unable to provide for hungry children and coping with this alone while their husbands had migrated for work. Being a member of a savings group and meeting regularly with other women with whom they could share their problems and give and receive support had helped them to cope with these pressures.

*“If you had come here a few months ago you will not have found more than 20 ‘bras valides’ in a village of 3000 people”*

Female group member, Konni

Insecurity is less of a risk in Konni which has not experienced recent conflict or attacks by insurgents within Niger or coming from Mali and Libya. However, male research respondents did report that women travelling to micro-finance institutes to deposit money face the risk of armed robbery, so men try to mitigate the threat by organising motorbike taxis ridden by people known in the village.

*“Men migrate and they leave us alone with the children. We are the ones facing their shouting, their crying for hunger.”*

Female group member, Konni

Transactional sex, discussed by respondents in the conflict context of Diffa, was not mentioned as a phenomenon in Konni where there is no displacement of people into the area. The fact that it was not mentioned does not, of course, guarantee that it is not happening. Early marriage was also not mentioned by respondents, although CARE staff know that early marriage exists in Konni as it does throughout Niger.

## 4.2 What type of assistance is regarded as the most useful by the respondents? What is the relationship between unconditional cash and savings groups?

As a humanitarian response, unconditional cash, and cash for food, was most frequently cited by both women and men in Diffa and Konni as the most useful assistance to address urgent basic needs. However, savings groups that provided IGA training and business grants were appreciated as a holistic response, enabling loans for income generating activities and providing the means to meet urgent basic needs, or costs for social occasions like marriages and funerals.

Respondents felt that the provision of unconditional cash in conjunction with savings groups was important. Cash enabled women to meet household needs while also being able to save and keep small businesses ticking over. Access to credit with traders was more assured through membership of a group. Women reported that cash assistance enabled them to meet their families' food needs and other household items, freeing up any earned income to be invested in the savings group or back into their businesses such as buying animals for fattening and selling. Displaced women in Diffa said that unconditional cash enabled them to buy food allowing them to contribute the small amount that they earned from hair braiding to the savings group.

Women also highly valued dignity kits, while gas kits enabled women to abandon wood collection which exposed them, and their children, to gender-based violence (GBV). Men viewed latrines as the most sustainable intervention given their greater permanence.

## 4.3 Contribution of savings groups to humanitarian response, and to building greater resilience to further shocks

In both Diffa and Konni, respondents noted that the savings groups helped build resilience to shocks or difficult moments by providing access to credit to cover urgent healthcare or food needs which could be paid back once the member, or the member's husband, had earned sufficient money.

*"My husband fell sick one day and we had nothing to buy his drugs. Then I took a loan to buy his drugs. When he recovered his health, he resumed his work and gave me money so I could pay back my loan."*

Female IDP savings group member, Diffa D3

In Konni, husbands of group members also claimed that savings groups helped build resilience towards shocks and hardship because they contributed to the stocking of grain banks ready for the hunger season to keep food prices reasonable and cheaper than in the market. CARE also contributed to stocking of the cereal banks.

Despite this, the contribution of savings groups to resilience in emergencies is finite. In the face of successive crises further cash interventions may be required to preserve small businesses. In Konni, five years after groups were formed to mitigate food insecurity alongside humanitarian interventions including unconditional cash, the groups were still functioning without CARE's support. However, three successive years of drought had caused some women to suspend savings contributions. Dividends from the savings group were "used by the cooking pot", rather than being re-invested as capital into small businesses: "We cannot afford anymore to buy animals." (Female member, Konni).

*"During good financial periods the groups helped us to buy a lot of animals. Personally, I bought two cows, four sheep and ewes and a donkey for the transport and sale of animals and water. But today, the cooking pot eats everything."*

Female group member, Konni

#### 4.4 Impact of savings group membership on women's access to and control over money

In Diffa and Konni, savings group members who had received cash assistance and training to set up small businesses reported an improvement in their financial situation, their ability to contribute to household and family needs, and an ability to run their own small business. Both women and men unanimously reported an increase in women's financial capital, and that a difference was recognised between a woman's personal

money, and money she shared with her partner and family. Women also appreciated the opportunity to obtain loans discreetly which reduced inter-personal power dynamics over loans between community or family members.

In Diffa, the overall precariousness of the respondents' situation due to displacement, insecurity and existing poverty limits the potential for women's economic empowerment in absolute terms. However, in the sense that women can successfully contribute to household needs and are gaining confidence and decision-making powers, the combination of savings groups, income generating activities and cash is contributing to their empowerment whilst also increasing resilience.

In Konni, women had the same positive experience as women in Diffa, but as mentioned above, the extent of recent crises was limiting not only their economic empowerment, but affecting the humanitarian situation as well.

#### 4.5 Impact of savings group membership on women's self-esteem, confidence, and community standing

In interviews and focus groups with both women and men in Diffa and Konni, there was a strong consensus that the membership of a savings group increases women's status both economically and socially in the community and at the household level.

Women speak up more at community meetings and are consulted on community decisions where this was not previously the case. Both men and women report that the same is true within families and couples as men give women greater respect and appreciation for contributing financially to the household, thereby reducing economic stress.

*"MMD women are asking for less financial support from their husbands – they are actually the ones helping their husbands out in case of difficulties."*

Husband of MMD member, Konni

*"Here in Jan Bourou, the cash funds of our wives' savings groups are more efficient than commercial banks."*

Male IDP community leader, Diffa

*"At times it is my husband who gives me the money to contribute. He is aware of the importance of my membership and the advantages we gain."*

Female group member, Konni

*"Before being in the group I was shy and I used to always stay behind during village assemblies and I hid my face with my veil. But MMD has opened my eyes and now I do not hide any more and I speak a lot."*

Diffa, female refugee

Men in Diffa noted that women are becoming more influential and emerging as leaders, particularly if they hold a responsibility such as that of group chairwoman. Women and men described how savings groups which provide capacity building in life skills had increased women's confidence and helped them become part of community life, attending and speaking up in village meetings.

*"Before, it's hard to see a woman at a community meeting, but now women are speaking in public and saying what they think about the issues that concern them."*

Husband of MMD member, Konni

Women also noted that having money for family and community events such as baptisms, marriages and funerals plays a key part in social recognition and dignity. One group noted that several men had come to the group in distress, unable to pay for a baptism. The group helped them which in turn gave the women a feeling of social recognition: *"The woman who is in the grouping is different from the one who is not in it, the people know that the one who is in the grouping can help them."*

*"I feel confident as the group successfully meets my needs immediately. This makes my husband, his relatives, and my own children show more respect for me."*

Female member, Konni

#### 4.6 Impact of savings group membership on domestic relations, intimate partner violence and women's household status

Women reported increased self-confidence and a sense of being successful, largely in terms of their ability to contribute to household necessities and, in so doing, receive greater respect from their husbands and families.

Men and women in both Diffa and Konni noted that members' husbands respect the groups and are grateful for the support they provide to household income. Men were reported to help provide contributions when a woman would otherwise not be able to pay, just as women were reported to help their husbands with contributions to household necessities and loans.

*"When your husband finds that you have already guaranteed the meal for the family at his absence or that you have solved a healthcare problem of you have bought shoes for him etc, the only thing he can do is see you positively. He is happy, and you in turn."*

Female savings group member, Konni

Male IDPs in Diffa reported that women are becoming economic partners which they also describe in terms of *"financial independence"*. The husband of one MMD member said that: *"Women are reliable companions."* (CARE's savings groups programme is known in Niger as *'Mata Masu Dubara'*, which means *'Ingenious Women'*.)

*"For us MMD women we can talk about the disappearance of cases of violence within the couple because the MMD woman becomes independent in her home. To avoid any problems related to the care of the household, the woman can take in her stakes and provide for the household and let peace reign."*

Female savings group leader, Diffa D8

Like the women respondents, men in Jan Bourou noted that dialogue has improved between couples and that women's status has increased within families with women more involved in family decision-making. One male IDP in Diffa stated: *"A woman with money or opportunities to access financial credit is more listened to by her husband."*

There is a frequent linkage made by women between a reduction in household stress over finances and contentment from men that women are contributing to household expenses like food, with a reduction in domestic violence. The female leader of a savings group in Diffa, who was also an IDP, said that: *"Membership in MMD protects women against domestic violence as even if men do not contribute anything, they and their children will have something to eat, thanks to their wives' funds. Thus, men respect us and this generates peace within households."*

Female group leaders reported that membership had mitigated verbal and physical abuse related to stress over household finances and food insecurity, which they in turn relate to domestic violence. Two female leaders of savings groups in Diffa noted in interviews that group membership has helped mitigate some forms of violence against women. They noted a reduction in physical and verbal abuse *"related to family maintenance"*.

Further research into this would be useful to understand the extent to which different elements of savings groups interventions contribute to a reduction in GBV.

Sensitisation around GBV and sexual and reproductive health rights (SRHR), the engagement of men and boys, alongside the increased respect for women, all appear to play a part.

#### 4.7 Psychosocial benefits or social support of membership of a savings group

Women in Diffa fleeing violence have sometimes witnessed atrocities or lost relatives and remain fearful of further attacks. Interventions such as savings groups cannot remove the threat of insecurity, but they can provide some psychosocial benefits to help people cope with depression and anxiety. Women in Diffa spoke positively of the solidarity gained by meeting regularly with other women and the support that being able to talk to others provided.

For women in Konni, one effect of drought and food insecurity was the psychological pressure of feeling unable to provide for hungry children while their husbands had migrated for work. Being a member of a savings group and meeting regularly with other women helped them to cope with this through sharing problems and giving and receiving support.

Men also appreciate the solidarity that the groups offer women. One male refugee, the husband of a group member in Diffa, said: *"The fact that our wives meet each week for the payments has created a social structure that helps them to forget their suffering."*

Male community leaders reported that the women have a slogan. A male IDP community leader in Diffa said: *"If a female member of our group is vulnerable, we are all vulnerable"*

Women noted that the group mechanism has strengthened their social network so that if a woman is absent from meetings someone will check if she is ill or if there is a problem in the household.

*"Relations with our husbands have significantly improved. Currently there is no fighting thanks to our membership in the group."*

Female group member, IDP, Diffa

*"Now that I can manage with MMD, I have more importance in the eyes of my husband as my children are no longer hungry"*

Female IDP group member, Diffa

*"We were very affected because we had left behind all our belongings. We had to run bare footed with the heat burning our feet and thorns that went into us, children on our backs and in our arms. This was just horrific, we cannot describe how much we suffered."*

Female IDP group member, Diffa

#### 4.8 Are there risks to membership of a savings group?

No respondent reported a backlash from male family members because of their income generating activities, despite it being recognised as a risk in contexts where gender inequality exists and is exacerbated by humanitarian crises. While this is welcome, we should be cautious not to take this as definitive proof that GBV, including domestic violence, related to the programming has been mitigated in all circumstances given that women may be reluctant to disclose incidents. However, women reported an improvement in domestic relations because of their ability to contribute towards food and other basic needs and linked this to a reduction in domestic violence.

By connecting so many women and households, the group structure helps to mobilise the community and to share news quickly, such as reporting strangers near the village which could signal an attack. A phone call to the group leader enables the whole group to be convened rapidly. Confidence between the members creates a safe space and facilitates discussion of sensitive subjects, such as GBV and SRHR. Women did note, however, that sensitisation on such topics should go beyond members of the groups and their families. Some other men in the community, who were not connected to the groups, felt that it was “debauched” for women to travel for MMD activities.

The existence of savings groups can potentially increase the threat of theft by petty criminals targeting members of the group, but is regarded within the context of other threats to livelihoods such as theft of livestock.

The groups also offer some protection through members' solidarity. Male refugees noted that although petty criminals in the area believe they can target money held by savings groups, the relationships created by the mechanism offers some protection. Men report that the women feel protected in a group and have a saying, “Together we are strong.”

*“Being a member of MMD group can't be a source of household violence in the sense that this above all helps men who own nothing. Today, it is female members of MMD who support their households. Men only have to be grateful and for this reason they encourage and support us.”*

Female IDP, Leader of savings group, Diffa

*“Our animals can be stolen, but now our savings box, which is always with us, is locked with several keys under the bed.”*

Group member, Konni

*“In terms of security, I am the treasurer and jealously guard the fund. I do not believe I am under any threats.”*

Female, savings group treasurer, Konni

*“We have reinforced surveillance in our compounds because of petty thieves in the neighbourhood who believe that they can find money in such places. Even before I came to this discussion I asked my neighbour to watch my home!”*

Male refugee, husband of MMD member, Diffa



#### **4.9 Impact of savings groups on community relationships and social cohesion**

In Diffa, in the context of insecurity from attacks by non-state armed actors, respondents reported initial fear of displaced strangers moving into the area. Male host community and IDP leaders in the same village reported distrust towards large numbers of refugees because they were unsure of their real identity and could at *“any time come for your wife or cut the throat of people”*.

The increased strain on limited resources can also create tension as new arrivals settle on land that was previously used for farming by the host community, or gather wood and straw also needed by the hosts. IDP women perceived the host population to regard all displaced people as *“pampered by humanitarian projects”*. Prior to the arrival of water trucking, there had also been an increase stress on water supply.

Both men and women interviewed reported that savings groups, in which members receive capacity building in community life and living with others, had improved social cohesion, not least because people from different groups who had not previously associated now had a reason to meet regularly. Savings groups made up of a combination of host community, refugee, IDP and returnee women, meeting weekly to give contributions and receive trainings, encourage families to get to know each other. Women reported that mixing in savings groups has enabled host communities to better understand the distress and conditions experienced by displaced people, encouraging greater sensitivity and acceptance. The existence of groups has encouraged community-based activities such as collective cleaning of mosques and financial support for vulnerable women's small businesses beyond their contributions.

In interviews with two community leaders from the host and IDP community, they noted that IDPs and refugees who felt that they did not receive the same amount of assistance could create tensions between social groups who found it difficult to trust one another. Within focus groups, however, both women and men stated that trust and solidarity had increased not only among the women but among their families too. IDP men in Diffa reported that membership of savings groups allowed the women to put an end to quarrels caused by youth feuds, or discrimination based on being from different clans.

In Konni, while there are no IDPs or refugees living among host communities, men reported that women's participation in groups had helped to increase social cohesion amongst villages' different ethnic groups.

#### **4.10 How do groups need to be adapted for fluid and insecure contexts?**

While savings groups offer benefits for protection, psychosocial wellbeing, social cohesion and economic empowerment in humanitarian settings, the fluidity of displacement and conflict does create some challenges. For example, CARE staff working in Diffa noted that members who were strangers prior to joining the group would initially lack trust in other members resulting in some reticence to invest scarce resources. This was exacerbated by the fluid context, where displaced people without roots in an area could in theory move elsewhere at any time, inhibiting members' willingness to lend money to other members in case they were not repaid.

However, if contextual challenges are analysed with members when groups are set up, members can frequently develop measures to overcome issues. This can be integrated as a topic within the curriculum of trainings and support given to groups alongside business development and life skills.

To overcome the issue in Diffa, groups have incorporated adaptations, such as reducing maximum loan amounts and shortening repayment times. CARE staff noted that mechanisms like this helped to build trust after open discussion in the group while natural kinship began developing over time.

Challenges posed by insecurity and increased threat of robbery have also been mitigated by sharing guardianship of invested money amongst different people instead of keeping all of the money at the home of the chairwoman. Mobile money solutions also have the potential to reduce risk of robbery. While this has not yet been introduced in Niger, this is an area that should be considered for the future, and within other contexts.

#### 4.11 From economic assistance to political empowerment

As a model, savings groups in Niger not only attempt to improve women's access to finance, but also follow CARE's Women's Empowerment Framework (Figure 1) focusing on the changes in agency, structures and relationships necessary to achieve women's empowerment. Village Savings & Loan Association (VSLAs) engender confidence, solidarity, and respect in the community, and are a springboard from which women can advance other gender equality issues in their communities.<sup>3</sup>

In 2003 in Niger, *Mata Masu Dubara* (MMD), members began to form networks of groups, focusing on leadership and capacity building, literacy, nutrition, hygiene, but also advocacy, mobilization and governance. The CARE MMD model has since become a social movement in Niger giving women strength in numbers, increasing their ability to defend their rights and participate in decision making processes at the domestic, local, national and regional levels. In 2005, MMD networks were linked into federations focusing on women's rights, partnering with other women's associations to influence electoral processes and law-making. As an indicator of success, MMD members running for public office rose from 112 in 2004 to 1069 in 2016<sup>4</sup> and, based on MMD and CARE's advocacy efforts in 2017, the governments of Niger and Mali have incorporated savings groups into their own strategies.<sup>5</sup>

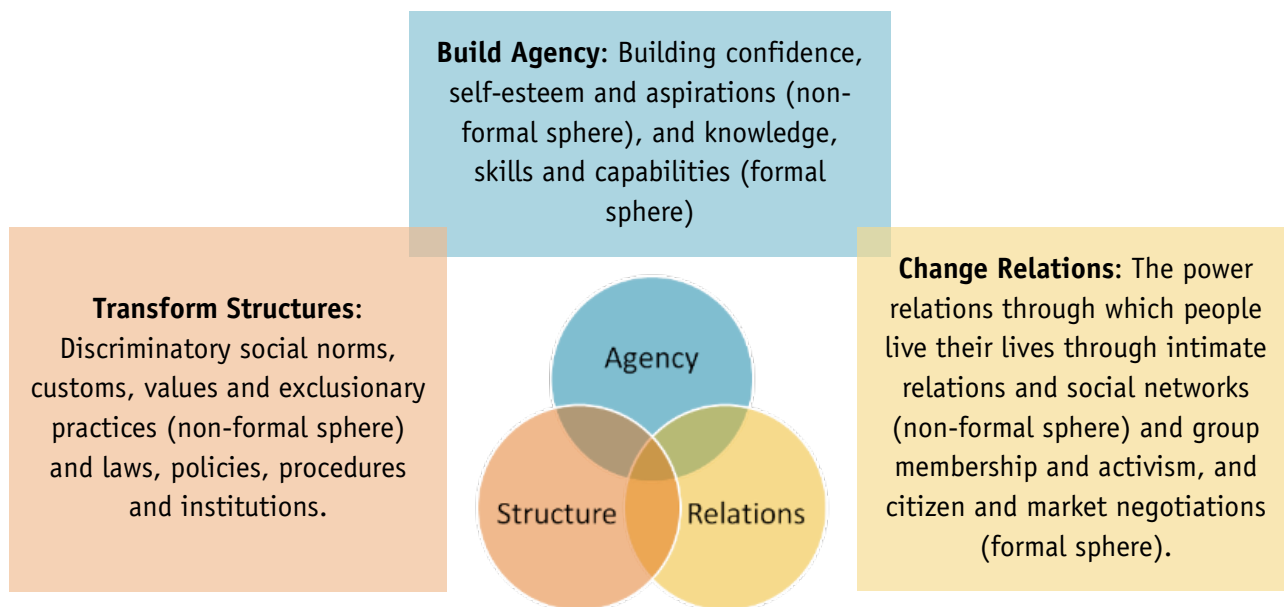


Figure 1: CARE's Women's Economic Empowerment Framework

<sup>3</sup> [Women on the Move in West Africa](#), 2017 Annual Report. P.6

<sup>4</sup> [CARE Global VSLA Reach 2017](#), December 2017. P.7

<sup>5</sup> [CARE Global VSLA Reach 2017](#), December 2017. P.13

## 5 Conclusions

The research demonstrates that savings groups have been used effectively in Niger to build resilience to shocks and increase protection within crises. Savings groups have improved both women's economic empowerment and women's participation in decision-making at the domestic and community level, and they may also pave the way to more gender equitable recovery once crises subside. Lastly, savings groups can be seen to contribute to social cohesion at the local level. Savings groups are an intervention which, used appropriately, can deliver some of the ambitions of the *humanitarian-development-peace nexus*<sup>6</sup> in fragile and conflict-affected contexts.

As part of a protection strategy, savings groups reduce the economic drivers behind negative coping mechanisms such as the reduction of food consumption, begging, early marriage and transactional sex. The psychosocial benefits should not be underestimated as savings groups provide solidarity and support through a social network, and give women experiencing trauma and depression a space to talk to others. The groups also provide a forum through which women (and male family members) can be mobilised for discussion and sensitisation about GBV, violence against women and girls, SRHR and other protection, rights and health issues. The reported reduction in intimate partner violence due to reduced strain on finances is also significant, although this may not reflect the whole truth and will differ across contexts and cultures.

Combining cash interventions with savings groups and livelihoods interventions can increase the impact of humanitarian cash and increase resilience to further economic shocks as demonstrated in Konni. However, the impacts are not infinite and 'topping up' of cash may be necessary to preserve small businesses in the event of protracted crises, and when thinking about the transition from emergency to recovery.

Savings groups that are established as part of a humanitarian response should not be viewed in the same light as wide-scale poverty reduction interventions. However, they can support women to meet basic needs in emergencies and reduce the risk of negative coping mechanisms. Their success in doing so should encourage donors to consider this community-based model as one which could be linked to wider efforts to tackle poverty and efforts to increase the financial inclusion of women. It is encouraging, therefore, that the Government of Niger has incorporated savings groups into its own economic development strategy, along with five other West African States<sup>7</sup>.

The progression of savings groups into a social movement in Niger is also evidence of the empowerment potential of savings groups as women's confidence increases alongside their position in the home and community, with both women and men reporting improved participation and leadership amongst "*MMD women*".

The success of *Mata Masu Dubara* shows that what begins as a gender-sensitive humanitarian response can evolve into a gender transformative movement.

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<sup>6</sup> <https://www.icvanetwork.org/demystifying-nexus>

<sup>7</sup> [https://seepnetwork.org/files/galleries/SEEP\\_State-of-Practice\\_Savings-Groups-and-the-Dynamics-of-Inclusion\\_20180925.pdf](https://seepnetwork.org/files/galleries/SEEP_State-of-Practice_Savings-Groups-and-the-Dynamics-of-Inclusion_20180925.pdf)



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PHOTOS

Cover: Chairwoman of a savings group in Southern Niger © Suzy Madigan/CARE 2018